



# FORUM ON SUPPORTING RESPONSIBLE INNOVATION IN THE FEDERAL BANKING SYSTEM

Office of the Comptroller of the Currency

THURSDAY, JUNE 23, 2016

7:00–8:30 A.M.

## REGISTRATION AND CONTINENTAL BREAKFAST

*Outside Auditorium and Conference Room A*

8:30–9:15 A.M.

## OPENING REMARKS

*Auditorium*

**Thomas J. Curry**, Comptroller of the Currency

9:15–9:30 A.M.

## BREAK

9:30–11:00 A.M.

## FINANCIAL INNOVATION: THE BIG PICTURE

*Auditorium*

Innovation in the financial services industry is changing how services are delivered, products are offered, and markets operate. Hear from panelists about how the industry is responding to rapid change and where such change may lead.

**Moderator  
Panelists**

**Amy Friend**, Senior Deputy Comptroller and Chief Counsel, OCC  
**Jo Ann Barefoot**, Senior Fellow, Mossavar-Rahmani Center for Business and Government, John F. Kennedy School of Government, Harvard University, and Chief Executive Officer, Jo Ann Barefoot Group LLC  
**Hans Morris**, Founding and Managing Partner, Nyca Partners  
**Adam Shapiro**, Global Chief Control Officer, Open Platform, BBVA

11:00–11:15 A.M.

## BREAK

11:15 A.M.–12:45 P.M.

## THE BUSINESS OF INNOVATION: OPPORTUNITIES AND CHALLENGES

*Auditorium*

National banks, federal savings associations, and fintech firms are seizing opportunities and meeting challenges of today's financial services landscape in different ways. Hear from panelists about how their companies are participating in responsible innovation, by incorporating it into strategic plans and adopting appropriate risk management and governance processes.

**Moderator  
Panelists**

**Kathleen Oldenborg**, Director for Payment Systems Policy, OCC  
**John Beccia**, General Counsel and Chief Compliance Officer, Circle Internet Financial  
**Charley Cooper**, Managing Director, R3 CEV  
**Dana Deasy**, Managing Director and Global Chief Information Officer, JPMorgan Chase Bank, N.A.  
**Nitin Mhatre**, Executive Vice President, Community Banking, Webster Bank, N.A.  
**Jonathan Morris**, President and Co-Owner of BMC Bancshares, holding company for Titan Bank, N.A.



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**12:45–2:00 P.M.**

## **“OUT OF THE BOX” LUNCH**

*Lunch and Innovation Exercise: C, 1W–210, 220, 410, and 420*

Attendees are encouraged to discuss innovation opportunities and challenges with OCC officials and other attendees in response to specific prompts. Lunch will be provided.

**2:00–3:30 P.M.**

## **RESPONSIBLE INNOVATION AND THE CONSUMER**

*Auditorium*

Demographic changes are influencing consumer needs and expectations. Innovation is also offering opportunities to reach underserved consumers and communities. Hear from panelists about how responsible innovation can meet these evolving, as well as long standing, consumer needs and broaden financial access.

**Moderator**

**Grovetta Gardineer**, Senior Deputy Comptroller for Compliance and Community Affairs, OCC

**Panelists**

**Conor French**, General Counsel, Funding Circle

**David Reiling**, Chief Executive Officer, Sunrise Banks

**Lauren Saunders**, Associate Director, National Consumer Law Center

**Jennifer Tescher**, President and Chief Executive Officer, Center for Financial Services Innovation

**3:30–3:45 P.M.**

## **BREAK**

**3:45–5:15 P.M.**

## **BUILDING A FRAMEWORK FOR RESPONSIBLE INNOVATION**

*Auditorium*

OCC’s experts will discuss the OCC’s vision for responsible innovation, and the principles that will guide the development of the OCC’s framework. Panelists will identify themes from the comments the agency received on its white paper and address ideas from the forum.

**Moderator**

**Bryan Hubbard**, Deputy Comptroller for Public Affairs, OCC

**Panelists**

**Maryann Kennedy**, Deputy Comptroller for Large Bank Supervision, OCC

**Beth Knickerbocker**, Counsel, Legislative and Regulatory Activities, OCC

**Kay Kowitt**, Deputy Comptroller Western District, Midsize Community Bank Supervision, OCC

**John Vivian**, Director for Risk Governance, Supervision Risk Management, OCC

**Barry Wides**, Deputy Comptroller Community Affairs, OCC

**5:15–5:30 PM**

## **CLOSING REMARKS**

**Amy Friend**, Senior Deputy Comptroller and Chief Counsel, OCC

Agenda Subject to Change

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