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Artificial Intelligence & Financial Services Symposium

LEGAL, CONTRACTUAL, AND REGULATORY PERSPECTIVES



Artificial Intelligence & Financial Services

Legal, Contractual, and Regulatory Perspectives

Speaker Biographies (alphabetical by last name)



Benjamin Adams

Vice President, Legal

PayPal

Ben leads PayPal's legal teams supporting product and technology. This includes legal support focused on product development and engineering, as well as technology infrastructure and payments. Prior to this role, Ben led PayPal's Privacy, Antitrust and International Legal teams, as well as legal support for PayPal's Corporate Development and Strategy team. Prior to PayPal, Ben held a variety of roles with Microsoft and Nokia and was in private practice with the law firm of Gibson, Dunn & Crutcher LLP having advised primarily on corporate transactional and securities laws. Ben has lived and worked around the world, having been based in the US, UK, Finland, India and Africa at different points in his career. Ben is based in San Jose, CA.



Manuel Alvarez

Commissioner

California Department of Business Oversight

Manuel P. Alvarez was appointed Commissioner of the California Department of Business Oversight by Governor Gavin Newsom on March 28, 2019. He was sworn in on May 13, 2019. Mr. Alvarez had been general counsel, chief compliance officer and corporate secretary at Affirm, Inc. since 2014. Earlier, he was an enforcement attorney at the Consumer Financial Protection Bureau from 2011 to 2014, a deputy attorney general at the California Department of Justice, Office of the Attorney General from 2010 to 2011 and an associate at Dentons LLP from 2007 to 2010. Mr. Alvarez earned a Juris Doctor degree from the University of California, Hastings College of the Law.

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Kara Baysinger

Partner

Mayer Brown

Kara Baysinger is co-leader of Mayer Brown's US Insurance Regulatory & Enforcement Group. She has vast experience representing national and international insurance and reinsurance companies, insurance-related service companies, insurtech companies and other financial services entities, e-business enterprises and state governments in market conduct and sales practices, including multistate examinations and investigations and enforcement. Additionally, she advises clients on regulatory relations and strategy, innovation and digital transformation licensing, regulatory approvals, electronic commerce, transactional matters, reinsurance, cybersecurity, and product and market development issues. Kara began her career working in-house for insurance companies. Kara is the co-author of *Courageous Counsel: Conversations with Women General Counsel in the Fortune 500*, a groundbreaking look at the paths of women into the ranks of General Counsel.



David Beam

Partner

Mayer Brown

David Beam is a partner in Mayer Brown's Washington DC office. He is a member of the firm's Financial Services Regulatory & Enforcement group. David's practice encompasses a broad range of matters related to financial services. His focus is on payment systems and credit products, with an emphasis on legal issues that arise from the innovative use of technology in financial services.

In 2019, *Chambers Fintech* ranked David among the top five lawyers in the United States in the area of Payments & Lending. In 2018, David was among ten lawyers worldwide selected by *Chambers Fintech* for inclusion as ranked lawyers in the area of Payments Law. In September 2018, the *National Law Journal* included David on its inaugural list of Cryptocurrency, Blockchain and Fintech Trailblazers for his work at the intersection of finance and technology. *Super Lawyers* magazine also named David a rising star in Washington DC, 2013-2015.

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Jennifer Carlson

Partner

Mayer Brown

Jen Carlson is a Corporate & Securities partner in Mayer Brown's Palo Alto office. Her practice focuses on capital markets, mergers and acquisitions, and general corporate matters. She represents companies, investors, and underwriters in a wide variety of capital markets and finance transactions, including initial public, follow-on, and secondary equity offerings; investment grade, high yield, and convertible debt offerings; venture capital investments; and liability management transactions. Jen also represents buyers and sellers in private and public mergers and acquisitions, tender offers, private equity investments, and other strategic transactions. In addition to her transactional practice, Jen counsels companies regarding securities law compliance, stock exchange listing requirements, fiduciary duties, corporate governance, and other matters.

Jen represents publicly-traded and private start-up companies, as well as the institutions and individuals that finance them, across a wide range of industries, including Life Sciences; Energy; Technology, Media, and Telecommunications; Retail; Hospitality and Leisure; Insurance (including InsurTech); and Financial Services (including FinTech).

Before entering the legal profession, Jen had a career in the fields of biochemistry and genetics at Indiana University-Bloomington and Oregon Health Sciences University in Portland, Oregon, with published research in protein-protein and protein-nucleic acid interactions.

Jen is named as a "Rising Star" in equity and debt capital markets by *IFLR1000 2016*. *Legal500* also recommends Jen in each of its capital markets categories: equity offerings, debt offerings, global offerings, and high yield debt offerings.

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Paul Chen

Partner

Mayer Brown

Paul Chen is a partner in Mayer Brown's Silicon Valley and San Francisco offices. Paul advises clients on mergers and acquisitions, early to late stage investments, alliances and other corporate transactions. Paul's is particularly experienced in working with buyers, sellers, investors and founders on transactions involving innovation and technology in industries that have a significant regulatory component such as insurance, health care, financial services and life sciences. Paul's experience in these regulated industries helps to focus working groups on relevant legal and business issues quickly and efficiently on deals and projects, whether involving an emerging growth company or a more mature company with diverse operations.

Paul is a member of the Insurance Industry Group and has a broad range of experience in advising clients on insurance related transactions in the US, Asia, Latin America and Europe as both a lawyer and management consultant. Prior to becoming a law firm partner, Paul was a management consultant with McKinsey & Company where he advised financial institutions and insurance companies on corporate strategy. Paul has served insurance industry clients for over 20 years and has been involved in many facets of corporate insurance deals, including investments in innovation through insurtech startups, M&A arising from global growth and consolidation, transactions involving innovative risk-transfer mechanisms and investments and divestitures due to regulatory changes.

Chambers Global has repeatedly recognized Paul as sources have said he is "smart, practical and has a lot of experience," and "commercial with good technical knowledge." The directory has also identified Paul as a Foreign Expert on China for Corporate/M&A work and reported that he is said to be "very smart at capturing his global knowledge and being able to apply it to the local markets." Paul has also been listed as a recommended lawyer by *The Legal 500 United States* for his M&A practice, for he is one of the practice's "experienced advisers."

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Eric Evans

Partner

Mayer Brown

Eric B. Evans is a partner in the Litigation & Dispute Resolution practice in Mayer Brown's Palo Alto office. He concentrates his practice on complex litigation and intellectual property matters. He represents major companies in cases involving their business-critical machine learning systems. He also leverages a prior career in information technology to provide advice on design and defensibility of machine learning systems, information governance, privacy, and cybersecurity. He is also co-chair of the firm's Electronic Discovery & Information Governance practice and a member of the Cybersecurity & Data Privacy practice.

Before he attended law school, Eric served as Associate Director of Instructional Technology at Denison University, where he acted as Denison's Digital Millennium Copyright Act agent and enforced and redrafted the university's Acceptable Use Policy for Network Resources. He also designed and deployed highly secure Windows NT and 2000 client images on more than 400 computers located in more than a dozen computing facilities.



Rohith George

Partner

Mayer Brown

Rohith George is a partner in the Technology Transactions practice in Mayer Brown's Palo Alto office. Rohith's practice focuses on helping companies negotiate complex commercial arrangements involving mission-critical technologies. This includes advising clients in the execution of major business transformations that involve the implementation and integration of technology solutions; in the acquisition, development, and/or licensing of rights in a wide variety of emerging technologies and related services, including blockchain and artificial intelligence; in the negotiation and execution of SaaS, PaaS, IaaS, BaaS and other XaaS agreements; in a variety of transactions involving the outsourcing of business process and technology functions; and on IT issues relating to major corporate transactions (e.g., acquisitions, divestitures, strategic alliances, spin-offs, etc.), including advising on diligence, negotiation of transaction agreements, and post-closing transition and integration.

Rohith has represented companies in many different industries, including financial services, insurance, consumer products, manufacturing, healthcare, and life sciences. Rohith is a frequent author and speaker on topics such as blockchain, robotic process automation, artificial intelligence, cloud computing, big data and outsourcing. Rohith joined the firm in 2010.

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Reginald Goeke

Partner

Mayer Brown

Reginald Goeke is the co-leader of Mayer Brown's Litigation and Dispute Resolution practice in the Washington DC office, and is the co-leader of the firm's Commercial Litigation practice. He is a skilled trial lawyer who represents national and multinational corporations in a variety of industries, with an emphasis on the financial services industry. He has tried cases to judgment in jury trials, bench trials and arbitrations. He also represents clients before federal regulatory agencies, including the US Securities and Exchange Commission, the US Department of Justice, HUD, the CFPB, the US Department of Labor, and the International Trade Commission.

Reginald is experienced in representing clients in a range of commercial litigations, including complex contract disputes, trade secret and other intellectual property matters, false claims act actions, joint-venture and post-acquisition disputes, real estate disputes, securities and shareholder derivative actions, ERISA class actions, and antitrust claims. He often represents clients at the intersection of complex regulatory and litigation issues, including financial model risk, conduct risk and sales practice risk issues, securities law violations, and fiduciary obligations. In addition, he has represented Boards of Directors and Special Committees in numerous internal corporate investigations, including investigations into accounting misstatements, securities law violations, and corporate malfeasance claims.

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Michelle Gross

Partner

Mayer Brown

Michelle Ontiveros Gross is a partner in Mayer Brown's Technology Transactions and Cybersecurity & Data Privacy practices in Northern California. Her practice includes advising clients on a wide range of technology-related matters, including data, digital services, outsourcing, licensing and M&A transition services and support. She also advises clients on data privacy and security matters, including with respect to cybersecurity, technology and data initiatives, development of privacy and data security policies, and product development.

Michelle has significant experience with intellectual property strategy and commercialization; copyright, patent and trademark matters; and integration of business units and product lines in connection with mergers and acquisitions. She frequently advises clients on large-scale, complex business process and information technology outsourcing transactions across a broad range of business processes, such as finance and accounting, information technology, application development and maintenance, human resources, claims processing, logistics, co-location, and facilities management.



Steven Kaplan

Partner

Mayer Brown

Steve Kaplan is a partner in Mayer Brown's Washington DC office and the co-leader for the firm's Financial Services Regulatory & Enforcement practice and Fintech group. He concentrates his practice on matters related to consumer financial products. Steve assists with structuring operations and developing compliance management systems. He acts as regulatory counsel in connection with investments or acquisitions related to consumer financial products and services. Steve also represents clients in federal and state supervisory matters, investigations and enforcement proceedings. Steve has worked on several fintech-related projects, including matters involving machine learning, artificial intelligence, blockchain and other distributed ledger technologies. In 2018, Steve was ranked Band 1 by *Chambers USA* under Financial Services Regulation: Consumer Finance (Compliance), and he has been ranked in this category for the past six years. Steve was selected for inclusion in the 20th Edition of *The Best Lawyers in America* for banking and finance law 2014-2018.

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Alex Lakatos

Partner

Mayer Brown

Alex Lakatos is a partner in the Washington DC office of Mayer Brown's Litigation & Dispute Resolution and Financial Services Regulatory & Enforcement practices.

Alex practices in complex litigation, particularly on behalf of financial institutions. Alex frequently focuses on assisting financial institutions in disputes arising from the wrongdoing of their customers.

Alex also assists with regulatory and public acceptance issues, so that banks, non-bank lenders and fintechs can leverage AI and alternative data to reach new markets and consumers with peace of mind.

Alex is experienced in discovery issues unique to financial services companies, such as protecting privileged communications between financial services companies and their regulators or ensuring that discovery occurs in a manner consistent with privacy obligations.



Brad Peterson

Partner

Mayer Brown

Brad Peterson is a partner in Mayer Brown's Chicago office. He leads Mayer Brown's global Technology Transactions practice.

Brad's practice focuses on data, digital, outsourcing and software transactions, with a particular emphasis on financial technology. His experience includes data licensing and analytics; digital services such as IaaS, PaaS, and SaaS; outsourcing of the full range of information technology (IT) and business process functions; and core systems modernization, ERP and other software licensing, development and integration transactions. His experience also includes projects in emerging technologies such as artificial intelligence (AI), robotic process automation (RPA), and blockchain and other distributed ledger technologies (DLTs).

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Melissa Richards

Partner

Mayer Brown

Melissa Richards is a partner in Mayer Brown's Northern California offices and a member of the Financial Services Regulatory & Enforcement practice and Consumer Financial Services group. Melissa most recently served as the chief legal & risk officer at national mortgage banking firm CMG Financial.

As the chief legal & risk officer of CMG Financial for over five years, Melissa actively managed all legal and corporate governance and real estate matters, as well as enterprise risk management. Before joining CMG Financial, She was in private law practice for nearly two decades. She spent 16 years as a practice group leader managing a nationwide client base specializing in federal and multistate regulatory compliance and licensing for the financial services industry.

Melissa previously served as outside general counsel to the California Mortgage Bankers Association and as a member of its board of directors. She was awarded her Certified Mortgage Banker designation by the Mortgage Bankers Association of America in 2009. This designation is the highest award given in the real estate finance industry, reflecting her proficiency in residential mortgage banking matters.



Ali Safavi

Co-Founder and Chief Executive Officer

Vero

Ali Safavi is the Co-Founder and CEO of Vero, a mission driven company focused on reimagining and democratizing risk management for the everyday people around the world. Prior to Vero, Ali was the Founding Global Head of Plug and Play Insurtech, where he established and lead the growth of the Insurtech-focused innovation platform to 6 global locations and over 90 partners. Also as a Partner in Plug and Play Ventures he has made over 70 investments in the insurtech, enterprise, and travel industries.

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Kareem Saleh

Executive Vice President
ZestFinance

Kareem Saleh is the Executive Vice President at ZestFinance, a machine-learning powered credit scoring company founded by Google's former Chief Information Officer. Kareem's expertise in applying artificial intelligence to consumer loan underwriting and fair lending analysis has led him to serve as Zest's head of Head of Business Development, Chief of Staff, General Counsel, Head of Corporate Communications and Head of Government Affairs. Previously, Kareem spent several years as in the Obama Administration as Chief of Staff to the President's Special Envoy for Climate Change at the State Department and Senior Advisor to the CEO of the Overseas Private Investment Corporation. Before entering the U.S. Government, Kareem was deputy general counsel at Softcard, a mobile wallet start-up founded by AT&T, T-Mobile, and Verizon, that was acquired by Google. He is a graduate of the University of Chicago and Georgetown University Law Center.



Aaron Schroeder

Vice President
Goldman Sachs

Aaron Schroeder has eight years of experience in consumer finance regulation and research. At Goldman Sachs he develops methodologies for and conducts analytical reviews of fair lending compliance for the Bank's consumer financial products. Prior to joining Goldman, Aaron was an Economist in the Research, Markets and Regulations Division of the Consumer Financial Protection Bureau (CFPB), where he played a key role in the development of the Bureau's fair lending analytics program. Aaron's responsibilities also included assisting the Supervision, Enforcement and Fair Lending division with fair lending related examination and enforcement activity. While at the CFPB, Aaron worked on multiple rulemakings and requests for information, and provided econometric expertise in field experiments. Aaron has a PhD in Economics from the University of California, San Diego.

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Tori Shinohara

Partner

Mayer Brown

Tori Shinohara is a partner in Mayer Brown's Washington DC office and a member of the Consumer Financial Services group. She practices in the areas of mortgage banking and consumer finance, and concentrates on representing clients in connection with federal and state government enforcement matters and counseling clients on compliance with federal and state consumer financial protection laws and regulations, including the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, the Fair Housing Act, the Home Mortgage Disclosure Act, the Servicemembers Civil Relief Act, the Truth in Lending Act and federal and state prohibitions against unfair, deceptive, or abusive acts or practices. Tori also assists clients with performing regulatory compliance due diligence in connection with investments or acquisitions related to consumer financial products, such as mortgage loans, auto loans, student loans, consumer loans and retail installment contracts. Tori represents a broad range of clients, including financial institutions, mortgage lenders and servicers, consumer finance companies and secondary market participants.



Gisele Sirot

Director of Business Intelligence - Innovation & Sharing Economy

AIG

Gisele Sirot rejoined AIG in September 2017 as Director of Business Intelligence – Innovation & Sharing Economy. Focusing on how new technologies and business models shift insurance risk, her role brings her into contact with the vectors that disrupt ways of working, learning and communicating. From liability issues arising from the platform economy to autonomous vehicles and artificial intelligence, Gisele brings the perspectives and tools to mitigate risk and identify opportunities. To do so, she relies on a foundation in comparative law and insurance. A native French speaker, Gisele spent much of her career as in-house counsel for AIG Europe in Paris. Just before returning to the company, she advised the French Ministries of Finance and Foreign Affairs with respect to anti-corruption matters arising from U.N. peacekeeping missions. In between those two opportunities, she returned to litigation with Gibson Dunn & Crutcher in London, representing a sovereign nation in an investment dispute. Gisele received her undergraduate degree from New York University and J.D. from Brooklyn Law School.

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Greg Smith

Managing Director

FT Partners

Greg Smith is a Managing Director at FT Partners and has over two decades of experience in the financial services industry. Prior to joining FT Partners, Greg spent the majority of his career as an award-winning equity research analyst at Merrill Lynch, J.P Morgan and other firms covering companies across the financial services and FinTech landscape. Throughout his career, Greg has played a senior role in numerous investment banking transactions spanning private company financings, M&A and IPOs. Greg has long been a thought leader in FinTech publishing hundreds of reports, regularly presenting at industry conferences, and he has frequently been quoted in the press and appeared often on CNBC and Bloomberg TV.

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Sean Terretta

Chief Technology Officer
MUFG Americas

As head of Tech Strategy, Incubation, and Architecture at MUFG Americas, Sean Terretta focuses on the practical application of emerging technologies. Under his leadership, engineering teams incubate and deploy step changes in foundational tech and security with an eye toward a continuous evolution of tech assets, enabling the bank and its customers to keep pace with the accelerating rates of technological change and security in the financial industry.

Prior to joining MUFG, Terretta was Chief Architect for Tech Strategy and Incubation for Bridgewater Associates, the world's largest hedge fund, where he spent four years designing secure, scalable cloud services to power the Firm's investment in human and machine understanding of the global macro economy. Before Bridgewater, Terretta founded and built a private label global video delivery network (VDN) that powered top CDNs and media brands and featured scalable live and on-demand revenue capabilities such as pay-per-view digital rights management, extreme concurrency payments processing, and rich consumer-facing APIs.

Terretta has served on Microsoft's Internet Advisory Board, currently serves on Amazon Web Services' Customer Advisory Board, and is a Chair of the Cloud Native Computing Foundation's Financial Services Special Interest Group. He has collaborated with Microsoft on scaling Microsoft SQL Server and securing Office 365, and with AWS product and engineering teams on machine reasoning, security, identity and access management, as well as FinTech service architecture, migration and transformation technologies.

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Katharine Wade

Former Commissioner

Connecticut Insurance Department

Katie Wade is the principal in Dunraven Strategies advising clients on insurance and regulatory matters. Wade served as Connecticut's Insurance Commissioner from March 2015 to December 2018, where she was responsible for consumer protection and the regulation of an industry that generates \$170 billion in direct written premium (top 3 in the U.S.).

As Commissioner, she advanced the adoption and market introduction of new technology and innovation with start-ups and traditional insurers. A thought leader on regulatory policy, she advocated for regulatory collaboration in the U.S. and with the global regulatory community to encourage and foster market innovation to provide consumers with new products and services, enhance the customer experience and improve risk management and insurance operations.

She served on the National Association of Insurance Commissioners (NAIC) Executive Committee and chaired the International Insurance Relations (G) Committee and the Health and Managed Care (B) Committee. In addition, she served on the Executive and Policy Development Committees of the International Association of Insurance Supervisors (IAIS) as well as U.S. Treasury, Federal Advisory Committee on Insurance.

Prior to joining the Department, Wade led a 130-member team responsible for federal and state government affairs, public policy and U.S. compliance for the global insurer, Cigna, where she worked for more than 20 years.

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Peter Wolf

Partner

Mayer Brown

Pete Wolf is a Corporate & Securities partner in Mayer Brown's Palo Alto office. He focuses on mergers, acquisitions, divestitures, carve-outs, joint ventures and commercial transactions. Pete also represents clients in connection with financing of emerging companies as well as founders in the formation of startups, general corporate governance matters and exit transactions.

Pete's clients include publicly held and privately owned companies and venture capital and growth equity funds in a variety of industries, including bank holding companies, financial services firms, investment banks, and technology, media, energy, oil & gas, chemical and agribusiness companies.

Prior to joining Mayer Brown in 2013, Pete was a member of the Corporate & Securities practice group of a prominent national law firm in Chicago. He received his JD from the University of Chicago Law School in 2010 and his BA in economics from Bucknell University in 2004. Pete is a member of the University of Chicago Law School 1902 Leadership Committee and serves on the board of directors of the Walter S. Mander Foundation, a Chicago-based charitable organization. Prior to law school, Pete worked as a reporting associate at Legg Mason Capital Management.

Mayer Brown is a distinctively global law firm, uniquely positioned to advise the world's leading companies and financial institutions on their most complex deals and disputes. With extensive reach across four continents, we are the only integrated law firm in the world with approximately 200 lawyers in each of the world's three largest financial centers—New York, London and Hong Kong—the backbone of the global economy. We have deep experience in high-stakes litigation and complex transactions across industry sectors, including our signature strength, the global financial services industry. Our diverse teams of lawyers are recognized by our clients as strategic partners with deep commercial instincts and a commitment to creatively anticipating their needs and delivering excellence in everything we do. Our “one-firm” culture—seamless and integrated across all practices and regions—ensures that our clients receive the best of our knowledge and experience.

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