



## Featured Speakers



**Whitney Johnson**  
Innovation Thought Leader and Author, *Dare, Dream, Do*

Whitney Johnson is a leading thinker on driving innovation via personal disruption, a co-founder of Clayton Christensen's investment firm (Disruptive Innovation Fund), and was an award winning Wall Street equity analyst and stockpicker.

Ms. Johnson has delivered keynote speeches to a variety of audiences and organizations, including SAP, Frito-Lay, Hubspot, AARP and the Social Security Administration. She is a regular contributor for Harvard Business Review, the author of *Dare, Dream, Do: Remarkable Things Happen When you Dare to Dream*, co-founder of Forty Women Over 40 to Watch, a Fellow at Tribeca Disruptive Innovation Awards, and was a finalist for the Thinkers 50 2013 Future Thinker Award.

You can find her on Twitter @johnsonwhitney.



**Regina Pisa  
Chairman Emeritus  
Goodwin Procter LLP**

Regina M. Pisa is the Chairman Emeritus of Goodwin Procter LLP, a leading Global 100 law firm with more than 850 attorneys, serving clients from locations in the United States, Europe and Asia.

Ms. Pisa led the firm as Chairman, and before that Managing Partner, for more than 16 years, from 1998 through September 2014. She was the first woman to lead an AmLaw 100 law firm in the United States and one of the youngest executives – at age 42 – to take the helm at the time of her appointment. In a survey of AmLaw firms, Ms. Pisa was recognized by her peers as among the most highly respected law firm leaders in the United States.

*The American Lawyer* recently recognized Pisa's innovative leadership style and vision for big ideas, naming her one of the "Top 50 Big Law Innovators of the Past 50 Years," noting "over the last 50 years a few dozen men and women have had an outsize impact on the profession. Our research and reporting teams spent six months looking for the people whose ideas, policies, and practices have left an indelible mark on the legal industry over the last five decades."

Ms. Pisa earned her J.D. from Georgetown University Law Center, her M.A. and B. A. from St. Hilda's College at the University of Oxford and her A.B. from Harvard University.



**Chris Skinner**  
**Director of Strategic Insight**  
**ProfitStars, a division of Jack Henry & Associates, Inc.**

Chris Skinner is one of the most influential and prolific thought leaders on the future of banking, finance and technology. The Financial Brand awarded him best blog and he was recently mentioned by the Wall Street Journal as one of the The Financial News Top 40 Fintech influencers globally.

In Europe, he is well-known as the Founder and Chairman of the Financial Services Club, a European network for financial professionals founded in 2004 that focuses upon the future of financial services through the delivery of research, analysis, commentary and debate.

Chris Skinner has written many books covering everything from European regulations in banking through the credit crisis to the future of banking. His latest book, *Digital Bank*, provides a comprehensive review and analysis of the battle for digital banking and strategies for companies to compete and has been reviewed on Amazon as the “best book about banks I’ve ever read” by several bank CxOs.

He is well known for his outspoken views, regularly contributing to media such as *The Banker* and *BAI Banking Strategies*, as well as being a prolific blogger, writing daily since 2007. He is a regular commentator on BBC News, Sky News, CNBC and Bloomberg as well as a judge on many awards programs including the Card and Payment Awards and the Asian Banker’s Retail Excellence Awards. He has also worked closely with leading banks such as HSBC, the Royal Bank of Scotland, Deutsche Bank and Lloyds Banking Group.

He has a wry sense of humor, is unafraid of the controversial, and makes for an entertaining and provocative speaker and writer, able to connect with traditional bankers and wired millennial consumers with equal aplomb.

Find Chris on Twitter @Chris\_Skinner.

## Moderators and Panelists



**Lynne B. Barr**  
**Partner and Co-Chair, Banking/Consumer Financial Services Practice**  
**Goodwin Procter LLP**

Ms. Barr is a former Chair of the American Bar Association's Business Law Section and a member of its Council. She is also a delegate to the House of Delegates of the American Bar Association. She is the former Editor-in-Chief of The Business Lawyer, the Section's scholarly journal. Ms. Barr is the former chair of the ABA's Consumer Financial Services Committee. In addition, she is the former chair of the Financial Holding Company Subcommittee of the ABA's Banking Law Committee and the ABA's Consumer Financial Services Subcommittees on Deposit Accounts and Programs.

Ms. Barr is a Fellow and past President of the American College of Consumer Financial Services Lawyers. In addition, she is a member of the Board of Directors of the Electronic Funds Transfer Association and chair of the Consumer Bankers Association Lawyers Committee. Ms. Barr is also a member of the American Law Institute.

Ms. Barr earned her J.D. and her B.A. from The George Washington University.



**David J. Cotney**  
**Commissioner of Banks**  
**Massachusetts Division of Banks**

Mr. Cotney has served as the Commissioner of Banks since November 2010. He oversees the supervision of over 200 banks and credit unions with total combined assets in excess of \$360 billion. His office is also responsible for the licensing and supervision of nearly 8,500 non-depository licensees including mortgage lenders, mortgage brokers, mortgage loan originators, consumer finance companies, money services businesses, debt collectors, and loan servicers. Cotney began his career at the Division of Banks 24 years ago as an examiner and most recently served as Chief Operating Officer of the agency.

Cotney is an active contributor to consumer protection efforts both in Massachusetts and nationally. He serves on the Board of the Massachusetts Financial Literacy Trust Fund (FLTF). In 2014, Cotney was elected as chairman-elect of the Board of Directors of the Conference of State Bank Supervisors (CSBS). He serves as a member of the Board of Managers of the State Regulatory Registry (SRR) where he previously served as chairman. In 2013, Cotney was elected chairman of the State Liaison Committee (SLC) of the Federal Financial Institutions Examination Council (FFIEC). Additionally, in 2014, Cotney was appointed to serve as chairman of the CSBS Emerging Payments Task Force.

He holds a BA from Tufts University, an MBA from Boston University, and an MPA from Harvard University.



**Raj Date**  
**Managing Partner**  
**Fenway Summer LLC**

Raj Date is the Managing Partner of Fenway Summer LLC, a hybrid advisory and venture investment firm focused on financial services.

Raj serves on the Boards of Directors for two Fenway Summer-sponsored startups: a mass-market credit card venture (FS Card), and a prime non-agency mortgage originator (Ethos Lending). He also serves as a Director for a number of other innovative, high-growth firms in consumer finance, including Prosper, the peer-to-peer lender; Circle, the digital currency firm; and Kensington Vanguard, a national title insurance agent. Through Fenway Summer's advisory practice (FS Advisory), Raj counsels a range of clients – banks, finance companies, and investment firms – on strategic, financial, and regulatory issues.

For Raj, Fenway Summer is the latest chapter in a long and varied career in and around U.S. financial institutions — as a senior policymaker, as a bank executive, and on Wall Street.

Raj was the first-ever Deputy Director of the U.S. Consumer Financial Protection Bureau (CFPB). As the Bureau's second-ranking official, he helped steward the CFPB's strategy, its operations, and its policy agenda. He also served on the senior staff committee of the Financial Stability Oversight Council, and as a statutory deputy to the FDIC Board.

Before being appointed CFPB Deputy Director, Raj acted as the interim leader of the new agency, serving as the Special Advisor to the Secretary of the Treasury. He led the CFPB for most of the first six months after its launch.

Before his time in public policy, Raj was a Managing Director in the Financial Institutions Group at Deutsche Bank Securities, where he led the firm's investment banking coverage for the largest U.S.-based banks and thrifts. His client work focused on calibrating credit deterioration, evaluating capital-raising alternatives, and generating liquidity. Before that, Raj was Senior Vice President for Corporate Strategy and Development at Capital One Financial, where he led M&A development efforts across the U.S. banking and specialty finance markets. He began his business career in the financial institutions practice of the consulting firm McKinsey & Company. He has also served as an attorney, in private practice and government service.

He is a graduate of the College of Engineering at the University of California at Berkeley (highest honors), and the Harvard Law School (magna cum laude).



**Lior Div**  
**Co-Founder and CEO**  
**Cybereason**

Lior Div, CEO and Co-Founder of Cybereason, is an expert in the fields of hacking operation, forensics, reverse engineering and malware analysis, cryptography and evasion. Lior is a veteran of the Israeli Intelligence Corps, where he spent six years as a commander of a cybersecurity team. In this role he received a Medal of Honor for his excellent achievements. In 2007 he founded a cyber security services company, Alfa Tech, which provided services to Israeli government agencies. In 2012 Lior co-founded Cybereason with two other military cybersecurity veterans with the vision of building a detection and response system that detects complex hacking operations. Cybereason is headquartered in Boston, MA with a second office in Tel Aviv, Israel and is backed by Charles River Ventures.



**Glen Fossella**  
**Vice President of Enterprise Business Development**  
**Ingo Money**

Glen Fossella is Vice President of Enterprise Business Development for Ingo Money, a leading provider of payments technology and services. He is a frequent writer and speaker on the subject of payments and branch automation. Glen has over thirty years of technology sales, marketing, and operating experience in multiple industries including manufacturing, supply chain management, and financial services.

Glen was bitten by the entrepreneurial bug early in his career, and successfully started and built two multi-million-dollar businesses while still in his twenties: A Computer-Aided-Engineering/Imaging systems integrator and a wholesale distributor of office systems.

Working in the manufacturing and supply chain industries, Glen became an expert in labor time management practices and helped implement plant scheduling and control systems for some of the world's largest manufacturers. An early advocate of Internet-based supply chain collaboration, in the mid '90s Glen worked hands-on with large process manufacturers to design and deploy the first inter-enterprise replenishment system.

After a brief (and painful) stint in venture capital during the dot-com era, Glen joined banking-kiosk pioneer Source Technologies as marketing VP. In the mid '00s, Glen successfully launched one of the earliest banking and payment kiosks, with thousands of units deployed. For the past several years, Glen has worked on Check 21 and branch automation projects, helping many of the largest US institutions modernize front- and back-office systems.

In addition to his business background, Glen has co-invented several software technologies during his career, including constraint-based forecasting, compliance optimization, and the event processor.

Glen holds a Bachelor of Arts degree from Harvard University, and is based in Charlotte.



**Doug Magnolia**  
**Managing Director and Captain and Chief, Sunday**  
**BNY Mellon**

Doug is Captain and Chief of the Sunday team. He offers the guidance and direction while keeping enthusiasm and passion front and center. After 24 years in banking and capital markets, in NY and London from Securities Arbitrage to running the TARP program, he's seen all sorts. The Strategic Growth Initiatives team at BNY Mellon, looks for trans-formational ideas, and Sunday is an internal idea that was treated like a start up from the beginning. Doug is constantly questioning how and why things work in his quest to create new, and better ways of doing things like saving and investing. He's started a number of businesses in banking & finance, some wildly successful and others that were great learning experiences for how to approach the next business adventure.

Doug likes working with people who ask "Why not?" rather than follow protocol or cookie-cutter processes. At Sunday he leads a flock of "black sheep" who work towards making something useful and positive. You probably won't find him with a paintbrush in hand, but he loves the arts and enjoys getting his hands dirty in the creative process and design of Sunday.

Being the ambitious guy that he is, Doug has more than one Sunday. The first one is to see Sunday change the way people think about investing: enabling them to fulfill their futures. Then, in his spare time, he hopes to get around Augusta National without embarrassing his caddie. We're ready to carry his clubs.



**Lee E. Manfred**  
**Partner, Deposit Access and Payment Strategy**  
**First Annapolis Consulting**

Lee Manfred manages the deposit access and payment strategy practice as a Partner with First Annapolis Consulting, Inc. In this capacity Lee advises leading financial institutions, payment networks, processors, retailers, and technology providers on strategic initiatives related to deposit access products and services, including signature and PIN debit issuing, open loop prepaid issuing, and ATM deployment. He consults on diverse topics including enterprise payment strategy, product innovation, new business development, mergers and acquisitions, operations and cost benchmarking, vendor selection and negotiation, and organization design.

Lee joined First Annapolis in 1993, and has over 25 years of consulting and retail financial services experience. He earned an MBA from the George Washington University, and a BBA from the University of Notre Dame, both with concentrations in finance.



**Dan O'Malley**  
**Head of Eastern Labs and Chief Digital Officer**  
**Eastern Bank**

Dan is the head of Eastern Labs and the Chief Digital Officer of Eastern Bank, the largest and oldest mutually owned bank in the U.S. Eastern Labs builds new technologies using the data and digital assets of the bank as the fuel for experimentation. The technologies built by Labs are then spun into the bank or out into new companies.

Before helping found Eastern Labs, Dan was the CEO of PerkStreet Financial, which he co-founded, raised multiple rounds of capital for, and grew to \$1 billion in annual transaction volume. Prior to PerkStreet, Dan was an executive at Capital One, where he co-founded Capital One's Payments division and relaunched the company's cash back credit card. He began his career as a consultant at Oliver Wyman, serving Fortune 1000 financial services firms and retailers. Dan has a passion for furthering STEM education and took a sabbatical to teach high school physics. He has a degree in Operations Research from Princeton.



**John Rippey**  
**Chief Risk Management Officer**  
**Republic Bancorp**

John Rippey serves as Republic Bancorp, Inc.'s Chief Risk Management Officer responsible for the audit, compliance, community reinvestment, human resources, legal, and security functions. In his career he has provided risk management, legal and general corporate advice and performed functions including state and federal securities and corporate filings, employee benefit implementation, and human resources support. His experience also includes providing advice to banks related to residential and commercial real estate lending transactions and facilities acquisition, disposition and leasing. In addition to Republic Bank, John's work experience includes serving as state counsel for a \$100 billion bank holding company, general counsel and secretary for a \$1.7 billion bank holding company and an attorney in private practice with Morgan & Pottinger, a law firm serving primarily financial institutions.

John is a 1986 graduate of the University of Louisville Brandeis School of Law and a 1983 graduate of Centre College. He serves on the boards of MetroBank and Louisville Metro Affordable Housing Trust Fund.

Republic Bancorp, Inc. is the parent company of Republic Bank & Trust Company which has 42 banking centers in Kentucky, Indiana, Florida, Tennessee, and Ohio. Republic has \$3.5 billion in assets and is headquartered in Louisville, Kentucky. Republic's Class A Common Stock is listed under the symbol "RBCAA" on the NASDAQ Global Select Market.



**Chris Tremont**  
**Senior Vice President and Director of Marketing**  
**Radius Bancorp**

Chris Tremont manages Radius Bank's marketing operations including strategic partnerships, product development, advertising, design, public relations, social media, event planning, marketing analytics, and internal communications. He championed Radius Bank's mobile services rollouts and recently spearheaded a complete rebranding to reflect the Bank's innovative culture.

Prior to joining Radius Bank in December 2008, Chris held various roles within KeyBank's Consumer Finance division. Tremont was recognized by the Boston Business Journal as an "Innovation All-Star: Rising Star" in November 2012. He is also a member of The Boston Harbor Association's Emerging Professionals group in Boston. Chris earned his undergraduate degree from Miami University in Oxford, Ohio.



**Rockford Weitz**  
**Executive Director**  
**Fintech Sandbox**

Rockford Weitz is Executive Director at FinTech Sandbox Inc., a nonprofit whose mission is to promote entrepreneurship and innovation globally in the financial technology sector. He also provides strategic advice to several startups through his consultancy Rhumb Line International LLC. From 2008 to 2013, he served as founding CEO at CargoMetrics, leading the effort to build a financial technology business that started in his Cambridge apartment.

Prior to co-founding CargoMetrics, he was a team leader of the Fletcher Abu Dhabi Project, a senior fellow at the Institute for Global Maritime Studies Inc., a fellow at the Fletcher Maritime Studies Program and a counter-terrorism fellow at Fletcher's Jebson Center for Counter-Terrorism Studies. He also taught courses in Jurisprudence, Maritime Security and Contemporary Maritime Affairs at the Fletcher School, and published op-eds in The New York Times, The Christian Science Monitor and The Straits Times (Singapore), among others.

Before co-founding Rhumb Line in 2005, he served as international counsel at Schweitzer Engineering Laboratories Inc., leading the effort to open 12 international subsidiaries and streamline global operations. He also worked at the U.S. Trade Representative, and co-founded and served as Program Director of the Borgenicht Peace Initiative, a social entrepreneurship venture in Bethlehem.

Rockford earned a J.D. from Harvard Law School, M.A.L.D. and Ph.D. degrees from the Fletcher School and a B.A. in International Relations: Political Economy from the College of William and Mary.