Artificial Intelligence and Blockchain

SPEAKER BIOS

Panel 1: Artificial Intelligence—Benefits and Risks for Consumers

Pam Dixon is the founder and executive of the World Privacy Forum, a US-based public interest research group well-known and respected for its consumer privacy research. An author and a researcher, Dixon has written groundbreaking and influential studies in the area of privacy, including *The Scoring of America*, a substantive report on predictive analytics and privacy written with Bob Gellman. She is also the author of other well-known reports on Medical Identity Theft, the *One Way Mirror Society* report on digital signage networks and retail privacy, and a series of reports on data brokers, among others. Dixon is an expert advisor to the OECD regarding global health data uses, and she serves on the editorial board of Harvard's Journal of Technology Science. Dixon was formerly a research fellow with the Privacy Foundation at Denver University's Sturm School of Law. She has written 8 books, including titles for Random House / Times Books, among other major publishers. Her most recent book, *Surveillance in America,* was published in 2016 by ABC-CLIO books.

Rayid Ghani is the Director of the Center for Data Science & Public Policy and a Senior Fellow at the Harris School of Public Policy and the Computation Institute at the University of Chicago. Rayid is a reformed computer scientist and wanna-be social scientist, but mostly just wants to increase the use of data science, machine learning, and AI in solving large public policy and social challenges. Rayid is also passionate about teaching practical data science and started the Eric & Wendy Schmidt Data Science for Social Good Fellowship at UChicago that trains computer scientists, statisticians, and social scientists from around the world to work on data science problems with social impact. Before joining the University of Chicago, Rayid was the Chief Scientist of the Obama 2012 Election Campaign where he focused on data, analytics, and technology to target and influence voters, donors, and volunteers. Previously, Rayid was a Research Scientist and led the Machine Learning group at Accenture Labs. Rayid did his graduate work in Machine Learning at Carnegie Mellon University and is actively involved in organizing Data Science related conferences and workshops.

Deirdre Mulligan is an Associate Professor in the School of Information at UC Berkeley, and a faculty Director of the Berkeley Center for Law & Technology. Mulligan's research explores legal and technical means of protecting values such as privacy, freedom of expression, and fairness in emerging technical systems. Her current research explores the values implications of "handoffs" between humans and technical systems in the context of biosensing, smarthomes, advanced visual processing, and autonomous vehicles. Some of Mulligan's research is funded through the National Science Foundation, "INSPIRE: Value-Function Handoffs in Human-Machine Compositions," NSF Award number SES 1650589. She is faculty advisor of the Hewlett funded Berkeley Center for Long-Term Cybersecurity, and the Center for Technology, Society and Policy both housed at the School of Information. Her book, Privacy on the Ground: Driving Corporate Behavior in the United States and Europe, a study of privacy practices in large corporations in five countries, conducted with UC Berkeley Law Prof. Kenneth Bamberger was recently published by MIT Press. She is Chair of the Board of Directors of the Center for Democracy and Technology, a leading advocacy organization protecting global online civil liberties and human rights; and a board member of the Partnership for AI, a multistakeholder organization developing best practices on AI technologies to benefit society.

Duane Pozza is an Assistant Director in the Federal Trade Commission's Division of Financial Practices. He has worked extensively on consumer protection issues related to emerging financial technologies, including emerging payment and lending platforms. Prior to joining the FTC, Mr. Pozza was a partner in private practice in DC. He is a graduate of the University of Texas at Austin and Stanford Law School.

Morgan Reed is a widely respected expert on the government impact on technology innovation. Reed specializes in a number of policy issues, including security, privacy, and connected health. Experienced as a coder and business owner, Reed has led ACT | The App Association's growth into the leading voice for app companies, representing more than 5,000 app makers and tech companies in the mobile ecosystem. Reed's knowledge has been sought by Congress in multiple hearings, including as a witness for the House Judiciary Committee hearing on the internet of things, and he led the NTIA working group on usability and design in short form notices. Reed is also a member of the FDA's "think tank" focused on software quality and accountability. His insight is a major draw for news outlets including the Wall Street Journal, the Washington Post, Fox Business News, Reuters, Fast Company, and Recode.

Ken Schneider has worked 12 years in the San Francisco Regional Office as an Examiner, Branch Chief and Assistant Regional Director, during which time he has conducted numerous examinations of private fund and separate account advisers investing in debt, real estate, venture capital, and public and private equity. Some of his most recent examinations reviewed the operations of advisers taking advantage of current fintech innovations such as marketplace lending, virtual currencies and automated investing. He is a Chartered Financial Analyst and has earned the Certificate in Investment Performance Measurement. Ken received an M.B.A. from Seattle University and a B.S. in Finance from the University of Oregon.

Paul Schwartz teaches at UC Berkeley School of Law and is a Director of the Berkeley Center for Law and Technology. Schwartz is also a Special Advisor at Paul Hastings, where he works in the Privacy and Data Security Practice. Schwartz has testified before Congress and served as an advisor to the Commission of the European Union and other international organizations. He is the author of many books, including the leading casebook, Information Privacy Law, and the distilled guide, Privacy Law Fundamentals, each with Daniel Solove. His over fifty articles have appeared in journals such as the Harvard Law Review, Yale Law Journal, Stanford Law Review, and Chicago Law Review.

Panel 2: Blockchain—New applications, Consumer Implications

Perianne Boring is the founder and president of the Chamber of Digital Commerce, the world's largest trade association representing the blockchain industry. Under her leadership, the Chamber leads several key industry initiatives including the Blockchain Alliance, the official public-private forum between industry and law enforcement; the Global Blockchain Forum, an international initiative developing industry best practices to help shape global regulatory interoperability; and the Smart Contracts Alliance, which promotes real-world smart contracts applications. Prior to forming the Chamber, Perianne was a television host and anchor of an international finance program that aired in over 100 countries to over 650 million viewers. Ms. Boring began her career as a legislative analyst in the US House of Representatives, advising on finance, economics, tax and healthcare policy.

Kyle Burgess is the director of strategy for Consumers' Research, where she conducts research into how federal and state laws and regulations, as well as emerging trends, impact the American consumer. She has done extensive research into the impact of digital currency and blockchain technology, helping legislators, regulators, investors, and technologists better understand the impacts of these technologies and their consumer protection implications. Since 2003, Kyle has worked with a range of private, public, volunteer, non-profit, and multi-national organizations, including the United Nations, U.S. Department of State, and U.S. House of Representatives. She is the co-founder of two social enterprises, holds a Master's in economics and international relations from Johns Hopkins University's School of Advanced International Studies (SAIS), and is working on her MBA at Georgetown University's McDonough School of Business.

Colin Hector, is a staff attorney in the Federal Trade Commission's Division of Financial Practices. He has litigated numerous cases involving alleged violations of federal consumer protection laws, including matters in which the FTC obtained *ex parte* temporary restraining orders, asset freezes, preliminary injunctions, and summary judgment. He has also authored Congressional testimony on debt collection and on consumer protection and the military community. He is a graduate of Berkeley Law, where he authored or co-authored articles on mobile payments, debt collection and new technologies, and the application of behavioral economics to nutrition policy.

Elizabeth Kwok is an investigator in the Division of Financial Practices for the Bureau of Consumer Protection at the Federal Trade Commission. Elizabeth began working at the FTC in June 2013, and is a Certified Fraud Examiner ("CFE"). Elizabeth investigates suspected violations of consumer protection laws, including matters relating to financial technologies, debt collection, and debt relief products. Elizabeth has particular expertise in fraud investigations involving new and emerging technologies,

such as Bitcoin. Prior to working at the FTC, Elizabeth was an investigator with the U.S. Department of Commerce – Office of Inspector General (OIG) where she investigated contract and procurement fraud, grant fraud, serious employee misconduct, and gross mismanagement. Elizabeth received her J.D. from American University the Washington College of Law, and her B.A. in Political Science and History from the University of California, Berkeley.

Justin Slaughter serves as Chief Policy Adviser and Special Counsel to Commodity Futures Trading Commissioner Sharon Y. Bowen and has advised the Commissioner on all matters of policy, politics, press and law regarding the futures and swaps markets. Prior to joining Commissioner Bowen's office, Justin served as General Counsel to Senator Edward J. Markey of Massachusetts and advised the Senator on matters of law, finance, taxation, and foreign policy, including implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act, policies to spur domestic economic growth, government funding and the debt ceiling, gun control, campaign finance reform, judicial and executive branch nominations, and efforts to reduce carbon emissions. Justin has also served as Investigative Counsel on the Minority Staff of the House Natural Resources Committee, where he responded to House Republican investigations of the Obama Administration and supported efforts to finalize rulemakings on to address government corruption and reduce environmental damage to waterways, and was also an Associate in the White-Collar and Securities Defense group of the Washington office of McDermott Will and Emery LLP, where he focused his practice on securities and congressional investigations. Justin previously served as a law clerk to the Honorable Jerome Farris on the United States Court of Appeals for the Ninth Circuit. A native of Atlanta, GA, Justin is a graduate of Yale Law School (J.D.) and Columbia University (B.A.).

Christina Tetreault is a Staff Attorney on Consumers Union's Financial Services Program team, specializing in banking, payments and financial technology. Christina represents the consumer interest organizations segment on the Steering Committee for the Federal Reserve's Faster Payments Task Force.

Peter Van Valkenburgh is Director of Research at Coin Center, the leading non-profit research and advocacy group focused on the public policy issues facing cryptocurrency technologies such as Bitcoin. He is a graduate of NYU Law, as well as a self-taught designer and coder. He drafts the Center's public regulatory comments, and helps shape its research agenda. He has briefed policymakers and regulatory staff around the world on the subject of Bitcoin regulation. Previously, he was a Google Policy Fellow and collaborated with various digital rights organizations on projects related to privacy, surveillance, and digital copyright law.

Zooko Wilcox has more than 20 years of experience in computer networks, cryptography, information security, and startups. He is recognized for his work on DigiCash, Mojo Nation, ZRTP, "Zooko's Triangle", Tahoe-LAFS, BLAKE2, and SPHINCS.

Aaron Wright is a clinical professor at Cardozo Law School and director of the school's Blockchain Project – an initiative examining the legal and policy implications generated by blockchain technology. He has a forthcoming book about blockchain technology and the law (co-authored with Primavera De Fillipi) under contract with Harvard University Press. Before joining Cardozo's faculty, Professor Wright sold a company to Wikia, Inc., the for-profit sister project of Wikipedia, where he ran Wikia's New York

office, served as General Counsel and Vice President of Product and Business Development. Professor Wright also practiced at Patterson Belknap and Jenner & Block, and clerked for the Honorable William J. Martini of the U.S. District Court for the District of New Jersey.