

## Conference Attendees

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**Randi Adelstein**

Vice President, U.S. Public Policy,  
Regulatory Counsel  
MasterCard Worldwide

**Elizabeth Antonious**

Research Associate II  
Federal Reserve Bank of Kansas City

**Elizabeth Baltierra**

Compliance Specialist  
U.S. Department of the Treasury/Financial  
Crimes Enforcement Network

**Ann-Marie Bartels**

Chief Executive Officer  
EPCOR

**David Beck**

Senior Vice President and Regional  
Executive  
Federal Reserve Bank of Richmond,  
Baltimore Branch

**Gary Beets**

Director, Regional Financial Center,  
Financial Management Service  
U.S. Department of the Treasury

**Kara Bemboom-Greath**

Assistant Vice President  
Federal Reserve Bank of Kansas City

**Barbara Bennett**

Vice President  
Federal Reserve Bank of San Francisco

**Carol Coye Benson**

Partner  
Glenbrook Partners, LLC

**Douglas Berg**

Senior Vice President, Enterprise Payments  
Strategy Group  
Wells Fargo & Company

**Greg Binns**

President  
First National Bank of Hutchinson

**Terri Bradford**

Payments System Research Specialist  
Federal Reserve Bank of Kansas City

**Karen Brown**

Project Manager, Financial Management  
Service  
U.S. Department of the Treasury

**Bouke Buitenkamp**

Senior Overseer  
De Nederlandsche Bank

**Peter Burns**

Senior Payments Advisor  
Heartland Payment Systems, Inc.

**Troy Carrothers**

Senior Vice President  
Kohl's Department Stores, Inc.

**Sujit Chakravorti**

Senior Vice President and  
Chief Economist  
The Clearing House

**Julia Cheney**

Manager  
Federal Reserve Bank of Philadelphia

**Jane Cloninger**

Partner  
Edgar, Dunn & Company

**Denise Connor**

Senior Vice President  
Federal Reserve Bank of Kansas City

**Scott Copeland**

Executive Vice President  
BancFirst Corporation

**Kristi Coy**

Vice President  
Federal Reserve Bank of Kansas City

**Marianne Crowe**

Vice President  
Federal Reserve Bank of Boston

**James Cunha**

Senior Vice President  
Federal Reserve Bank of Boston

**Matthew Davies**

Payments Specialist  
Federal Reserve Bank of Dallas

**Roy DeCicco**

Managing Director  
J.P. Morgan & Company

**Susan Doyle**

Vice President  
Commerce Bancshares, Inc.

**John Drechny**

Senior Director, Payment Services  
Wal-Mart Stores, Inc.

**Kelly J. Dubbert**

First Vice President and  
Chief Operating Officer  
Federal Reserve Bank of Kansas City

**Natae Eaves**

Policy Specialist  
Federal Reserve Bank of Chicago

**Daniel Eckert**

Vice President, Financial Services  
Wal-Mart Stores, Inc.

**Tammy Edwards**

Vice President  
Federal Reserve Bank of Kansas City

**Susan Ehrlich**

President, Financial Services  
H&R Block, Inc.

**Brian Faros**

Vice President  
Federal Reserve Bank of Kansas City

**Jacque Fiegel**

Senior Executive Vice President and  
Chief Operating Officer  
Coppermark Bank

**David Fortney**

Senior Vice President and Product  
Development Management  
The Clearing House

**Andrew Frank**

Assistant Vice President  
Federal Reserve Bank of Kansas City

**Elizabeth Garner**

Director, Commerce Entrepreneurship  
National Restaurant Association

**Karen Garrett**

Partner  
Stinson Morrison Hecker, LLP

**Geoffrey Gerdes**

Senior Economist  
Board of Governors of the  
Federal Reserve System

**Alaina Gimbert**

Vice President and Counsel  
The Clearing House

**Mark Greene**

Chair of the Advisory Council  
FICO

**Roger Griffith**

Senior Vice President  
MasterCard Worldwide

**Eric Grover**

Principal  
Intrepid Ventures

**Kathy Hanna**

Director, Enterprise Payments  
The Kroger Company

**J. Dax Hansen**

Partner  
Perkins Coie

**Mark Hargrave**

Partner  
Stinson Morrison Hecker, LLP

**Steven Harris**

Manager of Legislative Political Affairs  
Food Marketing Institute

**Jane Haskin**

President and Chief Executive Officer  
First Bethany Bank

**Fumiko Hayashi**

Senior Economist  
Federal Reserve Bank of Kansas City

**Daniel Henry**

Chief Executive Officer  
NetSpend

## Conference Attendees

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**Kathy Herziger-Snider**

Vice President of Product Development  
CO-OP Financial Services

**Kimberly Hester**

Executive Vice President of  
Network Services  
CO-OP Financial Services

**Debbie Housh**

Vice President  
Commerce Bancshares, Inc.

**Kim Huynh**

Senior Analyst  
Bank of Canada

**Candice Jackson**

Payments Supervisor  
Bankers' Bank of Kansas

**Gavin Jackson**

Deputy Assistant Commissioner of  
Financial Management Service  
U.S. Department of the Treasury

**Katy Jacob**

Business Economist  
Federal Reserve Bank of Chicago

**Mark Keeling**

Executive Vice President and Chief  
Operating Officer  
The Bankers Bank

**William R. Keeton**

Assistant Vice President and Economist  
Federal Reserve Bank of Kansas City

**Brandon Kelly**

Vice President  
FirstBank of Colorado

**Mary Kepler**

Executive Director  
Federal Reserve Bank of Atlanta

**Dwaine Kimmet**

Treasurer and Vice President of  
Financial Services  
The Home Depot

**Malissa Ladd**

Vice President  
Federal Reserve Bank of Richmond

**Thomas Lammer**

Market Infrastructure Expert  
European Central Bank

**Jane Larimer**

Executive Vice President of ACH  
Network Administration  
NACHA - The Electronic Payments  
Association

**David Lebryk**

Commissioner,  
Financial Management Service  
U.S. Department of the Treasury

**Philip Lerma**

Senior Director of Risk Management  
NetSpender

**Matthew Loos**

Executive Director  
J.P. Morgan & Company

**Reed Luhtanen**

Director of Payments Services  
Wal-Mart Stores, Inc.

**Brian Mantel**

Assistant Vice President  
Federal Reserve Bank of Chicago

**Mark Matthews**

Senior Director of Financial Services  
Wal-Mart Stores, Inc.

**Robert Mau**

Expert, Payments Practice  
McKinsey and Company

**James M. McKee**

Senior Vice President  
Federal Reserve Bank of Atlanta

**Andreas Melan**

Group Payment Card Manager  
IKEA Group

**Cynthia Merritt**

Director of Retail Payments  
Federal Reserve Bank of Atlanta

**Alex Miller**

Associate General Counsel  
Visa

**Korie Miller**

Vice President  
Federal Reserve Bank of Kansas City

**Dawn Morhaus**

Senior Vice President  
Federal Reserve Bank of Kansas City

**John F. Moore**

First Vice President and Chief  
Operating Officer  
Federal Reserve Bank of San Francisco

**Sheryl Morrow**

Assistant Commissioner  
U.S. Department of the Treasury

**Steve Mott**

Chief Executive Officer  
BetterBuyDesign

**Mark Mullinix**

Executive Vice President  
Federal Reserve Bank of San Francisco,  
Los Angeles Branch

**Barbara S. Pacheco**

Senior Vice President  
Federal Reserve Bank of Kansas City

**Suchitra Padmanabhan**

Chairwoman and President  
CBW Bank

**Colby Perry**

Operations Officer  
Jones National Bank & Trust Company

**Joanie Pickens**

International Operations  
The Bankers Bank

**Pamela Rabaino**

Assistant Vice President  
Federal Reserve Bank of Richmond

**Suresh Ramamurthi**

Vice Chairman  
CBW Bank

**Felix Salmon**

Finance Blogger  
Reuters

**Matthias Schmudde**

Head of Payment Systems Policy  
Deutsche Bundesbank

**Björn Segendorf**

Adviser  
Sveriges Riksbank

**Veronica Sellers**

General Counsel and Senior Vice President  
Federal Reserve Bank of Kansas City

**Thad Sieracki**

Research Associate II  
Federal Reserve Bank of Kansas City

**Gavin Smith**

Counsel  
Federal Reserve Bank of Kansas City

**Tyler Standage**

Financial Services Analyst  
Board of Governors of the  
Federal Reserve System

**Nicholas Strychacz**

Analyst  
Federal Reserve Bank of San Francisco

**Richard J. Sullivan**

Senior Economist  
Federal Reserve Bank of Kansas City

**Paul Tomasofsky**

President  
Secure Remote Payment Council

**Matthew Torbett**

Vice President  
Federal Reserve Bank of St. Louis

**Anikó Turján**

Senior Payment System Expert  
Magyar Nemzeti Bank  
(Central Bank of Hungary)

**Max Wake**

President  
Jones National Bank & Trust Company

**Robert Walker**

Project Manager, Financial  
Management Services  
U.S. Department of the Treasury

**Jonathan Wallgren**

Director of Bank Services  
Kohl's Department Stores, Inc.

**Zhu Wang**

Senior Economist  
Federal Reserve Bank of Richmond

**Martin Weiderstrand**

Manager EU Affairs  
IKEA Group

**Kirstin Wells**

Assistant Vice President  
Federal Reserve Bank of Chicago

**Gordon Werkema**

First Vice President and Chief  
Operating Officer  
Federal Reserve Bank of Chicago

**Julius Weyman**

Senior Vice President and Retail Payments  
Officer  
Federal Reserve Bank of Atlanta

## **Conference Attendees**

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**David Whitaker**

Senior Company Counsel  
Wells Fargo Bank, N.A.

**Jonathan Williams**

Director of Strategic Development  
Experian Payments