

## Conference Attendees

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**CLAIRE ALEXANDRE**

Financial Services Regulation  
Vodafone Group

**CARLOS A. ARANGO**

Principal Researcher  
Bank of Canada

**RODRIGO COLLARES ARANTES**

Head of Department, Department  
of Banking Operations and  
Payments System  
Bank of Brazil

**ALAN BARKEMA**

Senior Vice President  
Federal Reserve Bank of Kansas City

**BILL BAROUSKI**

Executive Vice President  
Federal Reserve Bank of Chicago

**ANN-MARIE BARTELS, AAP**

CEO  
EPCOR

**CAROL COYE BENSON**

Partner  
Glenbrook Partners

**DOUG BERG**

Vice President  
Wells Fargo & Company

**MARGARETTA BLACKWELL**

Assistant Vice President  
Federal Reserve Bank of Richmond

**WILKO BOLT**

Economist  
De Nederlandsche Bank

**TERRI BRADFORD**

Research Specialist  
Federal Reserve Bank of Kansas City

**PETER BURNS**

Senior Payments Advisor  
Heartland Payment Systems

**TROY CARROTHERS**

Senior Vice President  
Kohl's Department Stores

**JANE CLONINGER**

Director  
Edgar, Dunn & Company

**MIKE COOK**

Vice President, Finance and  
Assistant Treasurer  
Wal-Mart Stores, Inc.

**JUSTIN DEAN**

Assistant General Counsel  
Federal Reserve Bank of Kansas City

**MARIO DE ARMAS**

Director, International and  
Interchange  
The Home Depot

**ROY DECICCO**

Managing Director  
JPMorgan Chase

**JOHN DRECHNY**

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

**MALLORY DUNCAN**

Senior Vice President,  
General Counsel  
National Retail Federation

**DENISE DUNCKEL**

Senior Business Leader  
Visa, Inc.

**JAN ESTEP**

President and CEO  
NACHA—The Electronic Payments  
Association

**ALAN S. FRANKEL**

Senior Advisor  
Compass Lexecon

**JOHN FRICKE**

Chief of Staff  
FSTC Division of FS Roundtable

**BEN FUNG**

Research Advisor  
Bank of Canada

**SHARON GAMSIN**

Vice President  
MasterCard

**LIZ GARNER**

Director, Government Relations  
Food Marketing Institute

**Conference Attendees****ESTHER GEORGE**

First Vice President and COO  
Federal Reserve Bank of Kansas City

**GEOFFREY R. GERDES**

Senior Economist  
Federal Reserve Board of Governors

**SERGIO GORJON**

Senior Expert on Payment and  
Securities Settlement Systems  
Bank of Spain

**JOHN GOVE**

Director  
TransAction Resources

**SALLY GREEN**

First Vice President and COO  
Federal Reserve Bank of Richmond

**TRACY GREER**

Trial Attorney  
U.S. Department of Justice

**ROGER GRIFFITH**

Group Head—Global Settlement  
MasterCard Worldwide

**ERIC GROVER**

Principal  
Intrepid Ventures

**KATHY HANNA**

Assistant Treasurer  
The Kroger Co.

**CHAD HARPER**

Cash Product Office, Policy and  
Product Development  
Federal Reserve Bank of  
San Francisco

**FUMIKO HAYASHI**

Senior Economist  
Federal Reserve Bank of Kansas City

## Conference Attendees

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### **KAREN HELMBERGER**

Vice President of Operations  
Union Bank & Trust Company

### **SUSAN HERBST-MURPHY**

Industry Specialist  
Federal Reserve Bank  
of Philadelphia

### **TOM HESTER**

Senior Economist  
Visa, Inc.

### **STAN HOLLEN**

CEO  
CO-OP Financial Services

### **DIANE HOLLOWAY**

Vice President  
Federal Reserve Bank of Dallas

### **CHRISTIAN HUNG**

Research Associate  
Federal Reserve Bank of Kansas City

### **BOB HUNT**

Assistant Vice President  
and Director  
Federal Reserve Bank  
of Philadelphia

### **DWAINE KIMMET**

Vice President, Financial Services  
The Home Depot

### **JAMIE LANDHEER**

Senior Vice President  
Fifth Third Processing Solutions

### **DAN LITMAN**

Economist  
Federal Reserve Bank of Cleveland

### **MELISSA LOWRY**

Vice President  
Wells Fargo & Company

### **DAVID MARSHALL**

Senior Vice President, Financial  
Markets Group  
Federal Reserve Bank of Chicago

### **JASON MARSHALL**

Senior Director, Payments  
Services, Treasury  
Wal-Mart Stores, Inc.

### **JONATHAN MARTIN**

Assistant Vice President  
Federal Reserve Bank of Richmond

### **DANIEL McDERMOTT**

U.S. Head of Government Relations  
Visa, Inc.

### **JIM McKEE**

Senior Vice President, Retail  
Payments Office  
Federal Reserve Bank of Atlanta

### **ANDREAS MELAN**

Group Payment Card Manager  
IKEA Group

### **CINDY MERRITT**

Assistant Director, Forum for  
Retail Payments  
Federal Reserve Bank of Atlanta

### **KORIE MILLER**

Vice President  
Federal Reserve Bank of Kansas City

### **JONAS MILTON**

Economist  
Sveriges Riksbank

### **DEBORAH MINEHART**

Economist  
U.S. Department of Justice

### **TYLER MOORE**

Postdoctoral Fellow  
Harvard University

**TAKESHI MORI**

Deputy Director  
Bank of Japan

**RICHARD MORRISSEY**

Interchange Policy and  
Governance  
Visa, Inc.

**HARISH NATARAJAN**

Payment Specialist  
The World Bank

**JOSÉ NEGRIN**

Senior Economist  
Banco de Mexico

**BARBARA PACHECO**

Senior Vice President  
Federal Reserve Bank of Kansas City

**RICHARD PORTER**

Senior Policy Advisor and  
Vice President  
Federal Reserve Bank of Chicago

**ROBIN PRAGER**

Assistant Director  
Federal Reserve Board of Governors

**MARDILSON FERNANDES QUEIROZ**

Senior Advisor, Department  
of Banking Operations and  
Payments System  
Bank of Brazil

**PILAR RAMOS**

Vice President, Global Public Policy  
and Regulatory Strategy  
MasterCard

**JAMES REUTER**

President  
FirstBankData Corporation

**Conference Attendees****PAUL ROTILIE**

Research Associate  
Federal Reserve Bank of Kansas City

**RONASAK RUENGVIRAYUDH**

Director  
Bank of Thailand

**SCOTT SCHUH**

Director and Economist,  
Consumer Payments Research  
Center  
Federal Reserve Bank of Boston

**GORDON SELLON**

Senior Vice President and  
Director of Research  
Federal Reserve Bank of Kansas City

**CLIFF STANFORD**

Assistant Vice President and  
Director  
Federal Reserve Bank of Atlanta

**DENNIS STOKELY**

Director of Cash Management  
Safeway, Inc.

**RICK SULLIVAN**

Senior Economist  
Federal Reserve Bank of Kansas City

**GRAY TAYLOR**

Payments Consultant  
National Association of  
Convenience Stores

**DAVID WALKER**

President and CEO  
ECCHO

**ZHU WANG**

Senior Economist  
Federal Reserve Bank of Kansas City

**MARTIN WEIDERSTRAND**

EU Policy Advisor  
IKEA Group

## **Conference Attendees**

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### **TOM WENNING**

Executive Vice President and  
General Counsel  
National Grocers Association

### **K. CRAIG WILDFANG**

Partner, Head of Antitrust  
Robins, Kaplan, Miller & Ciresi LLP

### **HEIKE WINTER**

Head of Section, Retail Payments  
Deutsche Bundesbank