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ACADEMIC/TEACHING APPOINTMENTS

DUKE UNIVERSITY SCHOOL OF LAW , Durham, NC <i>Lecturing Fellow and Executive Director of the Global Financial Markets Center</i>	2016-Present
SAINT PETER'S UNIVERSITY , Jersey City, NJ <i>Adjunct Professor</i>	2015-2016

PROFESSIONAL EXPERIENCE

FEDERAL RESERVE BANK OF NEW YORK (FRBNY) <i>Senior Associate, Executive Office (2016)</i> <i>Bank Examiner (2011-2015)</i>	2011-2016
U.S. ARMY , Baghdad, Iraq <i>Communications Specialist</i>	2004-2005

EDUCATION

DUKE UNIVERSITY, Sanford School of Public Policy Master of Public Policy, Global Policy Concentration, May 2011	Durham, NC
UNIVERSITY OF ST. THOMAS Bachelor of Science in Business Economics, summa cum laude, May 2009	St. Paul, MN

RESEARCH & TEACHING INTERESTS

Blockchain, Corporate Finance, Cryptocurrency, Cybersecurity, Financial Institutions, Financial Regulation, Financial Technology

SCHOLARSHIP

BOOKS

FinTech Law and Policy: The Critical Legal and Regulatory Challenges Confronting FinTech Firms and the Policy Debates that are Occurring Across the Country (Independently published, 2018).

PUBLICATIONS

“Regulation of Robo-Advisory Services,” invited chapter (Chapter 16, pp.353-376) in FINTECH LAW AND REGULATION (Elgar 2019) (edited by Jelena Madir) (forthcoming 2019).

Bitcoin Futures: From Self-Certification to Systemic Risk (January 14, 2019). North Carolina Banking Institute Journal, Volume 23.

CASE STUDIES

“Wells Fargo Unauthorized Account Openings: A Case Study for Bank Board Directors,” (with J. A. Smith Jr.), The FinReg Blog, April 26, 2017, available at <https://sites.duke.edu/thefinregblog/2017/04/26/phony-accounts-scandal-a-case-study-for-bank-board-directors/>

SHORT ARTICLES

“Rural America needs an expanded Farm Credit System,” American Banker, January 2, 2019, available at <https://www.americanbanker.com/opinion/rural-america-needs-an-expanded-farm-credit-system>

“Ten years from the bottom, financial crisis continues to reverberate,” Triangle Business Journal, March 22, 2019, available at <https://www.bizjournals.com/triangle/news/2019/03/22/ten-years-from-the-bottom-financial-crisis.html>

“The Problems with crypto’s revolving door,” American Banker, October 25, 2018, available at <https://www.americanbanker.com/opinion/the-problems-with-cryptos-revolving-door>

“Should Wells Fargo execs responsible for bilking customers be forced to return their pay?” The Conversation, September 18, 2016, available at <https://theconversation.com/should-wells-fargo-exec-responsible-for-bilking-customers-be-forced-to-return-their-pay-65631>

BLOG POSTS

“What Congress Should Ask About Facebook’s New Cryptocurrency,” The FinReg Blog, July 2, 2019, available at <https://sites.duke.edu/thefinregblog/2019/07/02/what-congress-should-ask-about-facebooks-new-cryptocurrency/>

“The SEC Should Continue to Say No to Bitcoin Exchange-Traded Products,” The FinReg Blog, April 18, 2019, available at <https://sites.duke.edu/thefinregblog/2019/06/18/the-sec-should-continue-to-say-no-to-bitcoin-exchange-traded-products/>

“North Carolina’s Proposed Regulatory Sandbox Needs Work,” The FinReg Blog, May 28, 2019, available at <https://sites.duke.edu/thefinregblog/2019/05/28/north-carolinas-proposed-regulatory-sandbox-needs-work/>

“Wells Fargo’s Failure to Admit Deep-Seated Problems Led to its Current Predicament,” The FinReg Blog, April 4, 2019, available at <https://sites.duke.edu/thefinregblog/2019/04/04/wells-fargos-failure-to-admit-deep-seated-problems-led-to-its-current-predicament/>

“Ten Years From the Bottom: A Reflection on the Financial Crisis and Its Lasting Impact,” The FinReg Blog, March 19, 2019, available at

“Bitcoin Futures: From Self-Certification to Systemic Risk,” The CLS Blue Sky Blog, December 18, 2018, available at <http://clsbluesky.law.columbia.edu/2018/12/18/bitcoin-futures-from-self-certification-to-systemic-risk/>

“A New Proposal to Expand Banking Services in Rural America,” The FinReg Blog, December 15, 2018, available at <https://sites.duke.edu/thefinregblog/2018/12/15/a-new-proposal-to-expand-banking-services-in-rural-america/>

“The Revolving Door Comes to Cryptocurrency,” The FinReg Blog, October 15, 2018, available at <https://sites.duke.edu/thefinregblog/2018/10/15/the-revolving-door-comes-to-cryptocurrency/>

“How Regulators are Responding to FinTech,” The FinReg Blog , June 29, 2018, available at <https://sites.duke.edu/thefinregblog/2018/06/29/how-regulators-are-responding-to-fintech/>

“Evolution of the FinTech Industry: From Disruption to Partnership,” The FinReg Blog, June 28, 2018, available at <https://sites.duke.edu/thefinregblog/2018/06/28/evolution-of-the-fintech-industry-from-disruption-to-partnership/>

“What Happens When FinTech Firms Don’t Understand Regulation?,” The FinReg Blog, June 27, 2018, available at <https://sites.duke.edu/thefinregblog/2018/06/27/what-happens-when-fintech-firms-dont-understand-regulation/>

“What is FinTech and Why is it Such a Big Deal?” The FinReg Blog, June 26, 2018, available at <https://sites.duke.edu/thefinregblog/2018/06/26/what-is-fintech-and-why-is-it-such-a-big-deal/>

“Reflections on NYC Cryptocurrency Conference,” The FinReg Blog, June 11, 2018, available at <https://sites.duke.edu/thefinregblog/2018/06/11/reflections-on-my-first-cryptocurrency-conference/>

“The Future of Bank Stress Testing,” The FinReg Blog, February 21, 2018, available at <https://sites.duke.edu/thefinregblog/2018/02/21/the-future-of-bank-stress-testing/>

“Federal Reserve Consent Order Represents Worst Case Scenario for Wells Fargo Directors,” The FinReg Blog, February 6, 2018, available at <https://sites.duke.edu/thefinregblog/2018/02/06/federal-reserve-consent-order-represents-worst-case-scenario-for-wells-fargo-directors/>

“SEC Stands Firm Against New Bitcoin ETF Proposals,” The FinReg Blog, January 12, 2018, available at <https://sites.duke.edu/thefinregblog/2018/01/12/sec-stands-firm-against-new-bitcoin-etf-proposals/>

“For Bitcoin Futures, the CFTC Defends the Indefensible,” The FinReg Blog, January 4, 2018, available at <https://sites.duke.edu/thefinregblog/2018/01/04/for-bitcoin-futures-the-cftc-defends-the-indefensible/>

“Bitcoin Futures are a Bad Idea,” The FinReg Blog, December 13, 2017, available at <https://sites.duke.edu/thefinregblog/2017/12/13/bitcoin-futures-are-a-bad-idea/>

“Comptroller’s Remarks Indicate the Fintech Charter Could Lead to Mixing of Banking and Commerce,” The FinReg Blog, October 2, 2017, available at <https://sites.duke.edu/thefinregblog/2017/10/02/comptrollers-remarks-indicate-the-fintech-charter-could-lead-to-mixing-of-banking-and-commerce/>

“Wells Fargo is Broken Beyond Repair,” The FinReg Blog, September 2, 2017, available at <https://sites.duke.edu/thefinregblog/2017/09/02/wells-fargo-is-broken-beyond-repair/>

“Assessing the New FX Global Code,” The FinReg Blog, June 15, 2017, available at <https://sites.duke.edu/thefinregblog/2017/06/15/assessing-the-new-fx-global-code/>

“A Review of the Book Fed Up,” The FinReg Blog, April 28, 2017, available at <https://sites.duke.edu/thefinregblog/2017/04/28/a-review-of-the-book-fed-up/>

“Increasing Transparency at the Financial Stability Board and Basel Committee,” The FinReg Blog, March 14, 2017, available at <https://sites.duke.edu/thefinregblog/2017/03/14/increasing-transparency-at-the-financial-stability-board-and-basel-committee/>

“Don’t Expect the OCC to Embrace Fintech Failure,” The FinReg Blog, February 22, 2017, available at <https://sites.duke.edu/thefinregblog/2017/02/22/dont-expect-the-occ-to-embrace-fintech-failure/>

“Do Hedge Funds Threaten Financial Stability?” The FinReg Blog, January 26, 2017, available at <https://sites.duke.edu/thefinregblog/2017/01/26/do-hedge-funds-threaten-financial-stability/>

“Killing the Volcker Rule,” The FinReg Blog, January 11, 2017, available at <https://sites.duke.edu/thefinregblog/2017/01/11/killing-the-volcker-rule/>

“Basel Committee is on the Clock,” The FinReg Blog, December 12, 2016, available at <https://sites.duke.edu/finregblog/2016/12/12/basel-committee-is-on-the-clock/>

“New Legislation Designed to Make the U.S. a Fintech Leader,” The FinReg Blog, November 17, 2016, available at <https://sites.duke.edu/finregblog/2016/11/17/new-legislation-designed-to-make-the-u-s-a-fintech-leader/>

“New Regulation Aims to Make Banking Fraud Less Lucrative,” The FinReg Blog, November 10, 2016, available at <https://sites.duke.edu/finregblog/2016/11/10/new-regulation-aims-to-make-banking-fraud-less-lucrative/>

“Carmen Segarra and Competing Visions of Bank Supervision,” The FinReg Blog, October 25, 2016, available at <https://sites.duke.edu/finregblog/2016/10/25/carmen-segarra-and-competing-visions-of-bank-supervision/>

“Using Living Wills to Break up Big Banks,” The FinReg Blog, October 11, 2016, available at <https://sites.duke.edu/finregblog/2016/10/11/break-up-the-banks-but-how/>

“If Banks Sue the Fed Over Stress Tests, Will They Win?” The FinReg Blog, October 7, 2016, available at <https://sites.duke.edu/finregblog/2016/10/07/if-banks-sue-the-fed-over-stress-tests-would-they-win/>

“Effects of Regulatory Reform on Growth,” The FinReg Blog, October 5, 2016, available at <https://sites.duke.edu/finregblog/2016/10/05/effects-of-regulatory-reform-on-growth/>

“High-Frequency Trading Comes to Cryptocurrency,” (with Marissa Cantu), The FinReg Blog, April 24, 2019, available at <https://sites.duke.edu/finregblog/2019/04/24/high-frequency-trading-comes-to-cryptocurrency/>

“Why a Bitcoin Bubble is a Good Thing,” (with R. Clements and S. Semmler), The FinReg Blog, December 5, 2017, available at <https://sites.duke.edu/finregblog/2017/12/05/why-a-cryptocurrency-market-bubble-is-a-good-thing/>

“The Case for a Cryptocurrency Market Bubble,” (with R. Clements and S. Semmler), The FinReg Blog, November 22, 2017, available at <https://sites.duke.edu/finregblog/2017/11/22/the-case-for-a-cryptocurrency-market-bubble/>

“Federal Law Leaves Banks Shying Away from Marijuana Businesses,” (with John Matthews), The FinReg Blog, December 5, 2016, available at <https://sites.duke.edu/finregblog/2016/12/05/federal-law-leaves-banks-shying-away-from-marijuana-businesses/>

“How Wells Fargo Illustrates the Failure of the CFPB Class Action Waiver Rule,” (with B. Jackson Nye), The FinReg Blog, November 23, 2016, available at <https://sites.duke.edu/finregblog/2016/11/23/how-wells-fargo-illustrates-the-failure-of-the-cfpb-class-action-waiver-rule/>

COURSES TAUGHT

ONLINE

Fintech Law and Policy, available at <https://www.coursera.org/learn/fintechlawandpolicy>

DUKE UNIVERSITY SCHOOL OF LAW

Fintech Law and Policy (Spring 2017, Fall 2017, Fall 2018, Fall 2019)

FinTech Law and Policy, Master of Judicial Studies Program (Summer 2019)
Big Bank Regulation (Guest Lecturer on Bank Capital, Fall 2017, Fall 2018, Fall 2019)
Introduction to Cyber Law and Policy (Guest Lecturer, Fall 2018, Fall 2019)
Financial Law and Regulation: Practitioner's Perspective (Spring 2017, Spring 2018)
Financial Policy Outcomes of the 2016 Elections (Fall 2016)

SAINT PETER'S UNIVERSITY MBA PROGRAM

Corporate Finance (Spring 2015)
Managerial Economics (Fall 2015, Spring 2016)

SELECTED PRESENTATIONS & WORKSHOPS

“Cryptoventures, Laws, and Regulatory Trends,” Conference on “The Inaugural HBCU Blockchain Summit,” Center for Study of Blockchain and Financial Technology, Morgan State University, May 3-4, 2019

“Regulation in Blockchain,” Conference on “The Transformative Power of Blockchain,” Duke MBA Blockchain Club, April 10, 2019

Co-Chair and Welcoming Remarks, Conference on “Ten Years from the Bottom: A Reflection on the Financial Crisis and its Lasting Impact,” Duke University, March 20, 2019

Panelist, Conference on “The Future of Fintech: Blockchain, Cryptocurrency, and the Emerging Financial Ecosystem,” Kenan Institute of Private Enterprise at the University of North Carolina at Chapel Hill, January 24, 2019

Panelist, “Beyond Bitcoin,” Michael Best Law and Tech Symposium, October 25, 2018

“Wells Fargo Unauthorized Account Openings Case Study,” National Association of Corporate Directors, Research Triangle Chapter, Director's College, April 20, 2018

Moderator, “Beyond Talking Points: Looking at Financial Regulation Through the Frame of Resiliency,” Duke in DC, March 27, 2018

Panelist, Blockchain Conference and Hackathon, Lincoln Network, September 29, 2017

Moderator, “Global Financial Markets: A Look Ahead to the Future of Law & Business in a Changing World,” Cadwalader, Wickersham & Taft LLP, April 12, 2017

“Media and Different Perspectives on Financial Regulation,” Rethinking Regulation at the Kenan Institute for Ethics at Duke University, October 25, 2016

MEDIA & CITATIONS

Kristen Haunss, “Leveraged lending risk to be discussed at Congressional hearing Tuesday,” Reuters, June 3, 2019, available at <https://www.reuters.com/article/levlending-hearing/leveraged-lending-risk-to-be-discussed-at-congressional-hearing-tuesday-idUSL2N23A0RW>

Kristen Haunss, “Regulatory crackdown unlikely in US leveraged loan market,” Reuters, March 15, 2019, available at <https://www.reuters.com/article/regulatory-crackdown-unlikely-in-us-leve/regulatory-crackdown-unlikely-in-us-leveraged-loan-market-idUSL1N2120Q6>

Colin Colter, “Once Used for Natural Disasters, Resilience Theory Informs Financial Regulation Debate,” Duke Today, April 3, 2018, available at <https://today.duke.edu/2018/04/once-used-natural-disasters-resilience-theory-informs-financial-regulation-debate>

Robert Schmidt and Benjamin Bain, “Who Wants to Be Bitcoin’s Watchdog?” Bloomberg Businessweek, January 12, 2018, available at <https://www.bloomberg.com/news/articles/2018-01-12/who-wants-to-be-bitcoin-s-watchdog>

Max Diamond, “BitConnect, a cryptocurrency trader, ordered to stop operating in NC,” The Raleigh News & Observer, January 11, 2018, available at <http://www.newsobserver.com/news/business/article194171819.html>

Ronald Orol, “How Trump’s Win May Provide a Windfall for Bailed-Out Insurer AIG,” The Street, November 14, 2016, available at <https://www.thestreet.com/story/13892557/1/how-trump-s-win-may-provide-a-windfall-for-bailed-out-insurer-aig.html>

Susan Bruce, “The Attitude with Arnie Arnesen, September 20, 2016,” The Attitude with Arnie Arnesen Archive at WNHN 94.7, September 20, 2016, available at <http://www.wnhfm.org/attitude-arnie-arnesen-september-201-2016/>