



2022 Virtual Law & Industry Conference

JUNE 7-8

SPEAKERS

DAVID ANTHONY

PARTNER, TROUTMAN PEPPER, LLP

David Anthony is a Partner at Troutman Pepper LLP with has a national litigation practice representing companies in highly regulated industries, such as consumer financial services companies. David has represented banks, credit reporting agencies, credit furnishers, debt buyers and collectors, background screening companies, employers, and data management companies in more than 2,000 individual lawsuits and class actions under the Fair Credit Reporting Act and other federal and state consumer protection statutes.

BRIAN CAMPBELL

DIRECTOR OF CONSULTING, EXPERIAN

Brian Campbell is the Director of Consulting within the Data Development group of Experian's Consumer Information Services organization. Brian leads a team of consultants focused on providing insight and collaborating with furnishers to improve the quality of reported data and business process improvements. He has been with Experian over 20 years, 18+ of those working with Metro 2® data and all sizes of furnishers. Brian was instrumental in the development of Experian's Data Integrity Services suite of solutions and began representing Experian on the Consumer Data Industry Association (CDIA) Metro 2® Format Task Force in January 2020.

FRANCIS CREIGHTON

PRESIDENT & CEO, CONSUMER DATA INDUSTRY ASSOCIATION

Mr. Creighton was named President and CEO of the Consumer Data Industry Association (CDIA) in 2017. Prior to CDIA, Creighton was Executive Vice President of Government Affairs at the Financial Services Roundtable. He is a long-time veteran of Capitol Hill, having served as Chief of Staff to U.S. Senator Chris Murphy (D-CT), and was Vice President and Chief Lobbyist at the Mortgage Bankers Association, where he worked on affordable housing and other issues important to the real estate finance industry. Previously, Creighton served as Legislative Director for Rep. Steve Israel of New York, overseeing his legislative agenda and Financial Services Committee work, including the passage of the USA PATRIOT Act, FACT Act and the Sarbanes-Oxley Act.

CHRISOPHER CROCKER

ASSISTANT SECTION CHIEF, FEDERAL BUREAU OF INVESTIGATION

Assistant Section Chief (ASC) Christopher T. Crocker began his career with the FBI in the Chicago Field Office's South Resident Agency, where he was assigned to work violent crime and gang matters. In 2014, Mr. Crocker transferred to the Phoenix Field Office's Tucson Resident Agency where he was assigned to work counter-terrorism matters on the Joint Terrorism Task Force (JTTF). As a case agent, Mr. Crocker employed sophisticated techniques to enable the disruption of several terrorism plots in the Tucson area. In 2017, Mr. Crocker was promoted to serve as the Supervisory Special Agent (SSA) overseeing all counter-terrorism and weapons of mass destruction matters in Southern Arizona.

In 2021, Mr. Crocker was promoted to the position of Assistant Section Chief of the Financial Crimes Section in Criminal Investigation Division, overseeing five operational units dedicated to fighting complex financial crimes across the FBI. As the ASC, Mr. Crocker was integral in the development of the FBI's Virtual Currency tracing capabilities by leading the Bureau's effort to obtain world-class tracing tools and building the Virtual Asset Unit, providing expertise and guidance to investigators throughout the law enforcement community in combatting the illicit use of virtual assets.

Prior to entering service with the FBI, Mr. Crocker served nearly nine years in the United States Navy, where he completed seven strategic deterrent patrols onboard the USS Georgia, a Trident-class nuclear submarine.

CONGRESSWOMAN SUZAN DELBENE

WASHINGTON'S 1ST CONGRESSIONAL DISTRICT

Congresswoman Suzan DelBene represents Washington's 1st Congressional District, which spans from northeast King County to the Canadian border and includes parts of King, Snohomish, Skagit, and Whatcom counties. First sworn into the House of Representatives in November 2012, Suzan brings a unique voice to the nation's capital with more than two decades of experience as a successful technology entrepreneur and business leader.

Suzan takes on a wide range of challenges both in Congress and in the 1st District. She is a leader on issues of technology, health care, trade, taxes, environmental conservation, and agriculture, and is a champion for working families.

She currently serves as the Vice Chair of the House Ways and Means Committee, which is at the forefront of the debate on a fairer tax code, health care reform, trade deals, and lasting retirement security. She serves on the Select Revenue Measures and Trade Subcommittees.

Suzan also serves as Chair of the forward-thinking New Democrat Coalition, the largest ideological caucus among House Democrats, and is co-chair of the Women's High-Tech Coalition, Internet of Things Caucus, and Dairy Caucus. She is also a member of the Pro-Choice Caucus.

She started her career in immunology research before earning an MBA from the University of Washington and embarking on a successful career as a technology leader and innovator. Over more than two decades as an executive and entrepreneur, she helped to start drugstore.com as Vice President of Marketing and Store Development and served as CEO and President of Nimble Technology, a business software company based on technology developed at the University of Washington. Suzan also spent 12 years at Microsoft, most recently as corporate vice president of the company's mobile communications business.

Before being elected to Congress, Suzan served as Director of the Washington State Department of Revenue. During her tenure, she proposed reforms to cut red tape for small businesses. She also enacted an innovative tax amnesty program that generated \$345 million to help close the state's budget gap while easing the burden on small businesses.

Suzan's mix of real-world experience in the private and public sector gives her a deep understanding of how to build successful businesses, create jobs, implement real fiscal accountability, and adopt policies that provide individuals with access to opportunity.

LISA DELESSIO

PARTNER, HUDSON COOK, LLP

Lisa DeLessio is a partner with Hudson Cook, LLP and a member of the Credit Reporting, Privacy, and Data Security Practice and Mortgage Practice Groups. Lisa's practice focuses on compliance with federal and state consumer protection laws, and she counsels financial institutions, non-bank creditors, and loan servicers on a variety of issues related to compliance with these laws. Lisa works with furnishers and consumer reporting agencies on compliance issues arising under the Fair Credit Reporting Act, including amendments under the CARES Act. Lisa assists companies with the development and enhancement of their business rules, furnishing procedures, dispute investigation practices, and audit programs. She also works with companies preparing for regulatory examinations, responding to regulator requests, and implementing remediation programs.

JESSICA DICKLER

PERSONAL FINANCE WRITER, CNBC.COM

Jessica Dickler is a contributing writer and editor covering personal finance for CNBC.com. As an award-winning financial journalist, Dickler has covered national news, the economy, real estate, retail, personal finance and consumer spending. Prior to joining CNBC, she worked for CNNMoney.com, SmartMoney.com and WSJ.com. She is also a regular contributor and columnist for *HGTV Magazine*.

Dickler holds a bachelor's degree in Political Science and Art History from Johns Hopkins University and a master's degree from the School of International and Public Affairs at Columbia University.

ERIC ELLMAN

SENIOR VICE PRESIDENT, PUBLIC POLICY & LEGAL AFFAIRS, CONSUMER DATA INDUSTRY ASSOCIATION

Mr. Eric J. Ellman leads CDIA's state government and federal regulatory affairs programs, runs the legal department, serves as liaison to the format teams for credit data reporting, and participates in the management of the Association as well. With CDIA since 1998, his work has been highlighted on the front page of the *USA Today* Money section (June 2007), where he was called a "warrior" who is "always well prepared for battle." Mr. Ellman has been involved with government, politics and public service for most of his life. He was a member of the board of directors for Wonders Child Care— one of the largest non-profit childcare organizations in the DC-metro area, and currently sits on the board of directors for Congregation B'nai Tzedek in Potomac, Maryland.

MATT EHRLICH

SENIOR DIRECTOR, INNOVATION & SPECIAL PROJECTS, EXPERIAN

Matt Ehrlich is a Senior Director, Innovation and Special Projects, with Experian's Decision Analytics business. In this role, Matt acts as an innovation 'Sherpa', helping guide teams in their pursuit of success with new product concepts, process improvements, and business ideas. He and his team incubate early-stage concepts through business viability and launch, establishing an initial foothold for products from which Experian's product management teams can expand and scale. In 2019, Matt worked closely with Innosight, an innovation consulting firm founded by Clayton Christenson, to implement Experian's global innovation way of working, called Pathways, and training over 300 practitioners and leaders. Prior to his current role, Matt worked for over 10 years in Experian's ID & Fraud business, eventually leading the product management team. This included working closely with clients and partners to support their anti-fraud efforts through Experian's fraud risk and identity verification solutions; driving product roadmaps with fraud prevention best practices; and incorporating emerging technologies. An avid runner, he appreciates the challenge presented in "keeping pace" with rapid market dynamics and disruptive innovation.

LAURA GRAY

ADVISOR, DATA OPERATIONS, TRANSUNION

Laura Gray has built her career over the past 21 years at TransUnion, with 16 years in Data Operations. Laura has supported various customers across all tier levels, was a Team Lead for the National and Strategic customer vertical in Data Operations, managed the Client Technical Support Group and was the liaison between Batch Credit Services and IT. Due to her years of experience, she has a vast knowledge of credit reporting and TransUnion data processing systems. In 2017, she was tasked to lead the Data Furnisher Monitoring program in Data Operations. Laura was a CDIA Task Force Member from 2006 to 2008 and rejoined the Task Force in 2018.

REBECCA KUEHN

PARTNER, HUDSON COOK, LLP

Rebecca Kuehn is a partner in Hudson Cook, LLP's Washington, D.C. office. Becki's practice is concentrated on regulatory issues surrounding the collection, sharing, and use of consumer data, and she counsels financial institutions, consumer reporting agencies, service providers, and others in complying with federal and state laws, including the FCRA, the GLBA, and other privacy laws and regulations. Becki previously was an assistant director at the FTC, where she led the FCRA program.

CATHY LEMONS

DATA STEWARD, EQUIFAX

Cathy Lemons has served in many different capacities over the last 25 years at Equifax focusing on data quality, project management, governance, and process improvement. Cathy also has a proven track record leading cross-functional teams and driving strategic implementation. She currently serves as a Data Steward where she and her team are responsible for defining, maintaining quality, and ensuring compliance and security of the credit data. Cathy has represented Equifax on the Consumer Data Industry Association (CDIA) Metro 2® Format Task Force since 2014.

DEBORAH LOVE

DIRECTOR, FINANCIAL SERVICES, FTI CONSULTING

Deborah Love is a Director at FTI Consulting in the Financial Services practice. Ms. Love has wide-ranging experience in roles as a former Examiner-In-Charge with the Consumer Financial Protection Bureau (CFPB) and an Investigator with the Department of Labor (DOL), and in other compliance roles with companies of varying sizes. For nearly a decade, she was an Examiner at the CFPB where she was responsible for examining banks and non-bank financial institutions to determine their compliance with federal consumer protection laws and regulations including Equal Credit Opportunity Act (ECOA), Unfair, Deceptive, Acts and Practices (UDAAP), Electronic Funds Transfer Act (EFTA), Coronavirus Aid, Relief, and Economic Security (CARES Act) and the Fair Credit Reporting Act (FCRA). She has extensive experience with examinations focused on the Fair Credit Reporting Act (FCRA) and examinations of institutions with large auto portfolios. She has experience developing and drafting examination findings and required correction actions outlined in Supervisory Reports and assisting clients with responding to such findings.

MICHELLE MACARTNEY

MANAGING PARTNER, BRIDGEFORCE

Michelle Macartney is a Managing Partner at Bridgeforce and oversees the US consumer reporting and disputes practice. Michelle has led numerous engagements focused on consumer reporting compliance from disputes operations improvements to establishing Center of Excellence credit reporting organizations to detailed Metro 2[®] data mapping and data furnishing accuracy controls. With over 30 years in the industry, Michelle's extensive experience has resulted in numerous requests to deliver presentations on this topic at CBA LIVE (2015–2018, 2022), at conferences hosted by insideARM, NAFCU, ACA, NCCR and SBFE, and during best practices forums with some of the largest furnishers in the U.S.

ZACH MARTIN

SENIOR POLICY ADVISOR, VENABLE

Zack Martin is a trusted advisor for clients across the cybersecurity ecosystem. Zack brings experience in the digital identity, cybersecurity, healthcare information technology (IT), and payment markets to the Privacy Group. A Certified Information Systems Security Professional (CISSP), he has in-depth knowledge of identity and access management (IAM), authentication, biometrics, and public sector challenges with identity systems. Prior to joining Venable, Zack advised clients of a global consulting firm on cybersecurity, digital identity, and policy. As an IAM and cybersecurity policy advisor, he has helped clients in the public and private sectors navigate cybersecurity procedures and solve digital identity challenges.

MANEESHA MITHAL

WILSON, SONSINI, GOODRICH & ROSATI

Maneesha Mithal is a partner at Wilson, Sonsini, Goodrich & Rosati. She joined the firm this year after 20+ years at the Federal Trade Commission, with most of her time there spent heading the privacy division. In this capacity, Maneesha oversaw a team of 40 lawyers responsible for the enforcement of privacy and security laws and the development of policy positions in areas such as artificial intelligence, biometrics, ad-tech, health privacy, kids' privacy, fin-tech, and others. She led the negotiation of numerous privacy and data security settlements and managed the first litigated FTC decisions on cybersecurity issues. Maneesha also worked with congressional staff on federal privacy legislation, with state attorney general offices on joint investigations, and with other federal and international agencies on a variety of initiatives

RYAN OHARA

MANAGER, DATA OPERATIONS, TRANSUNION

Ryan O'Hara is a Manager in Data Operations at TransUnion. He has been with TransUnion for over 10 years, all within the Data Operations area, and has developed a strong knowledge base in all things credit reporting. Ryan currently manages a team supporting strategic accounts which encompasses large banks, credit unions, auto furnishers, and collections. In early 2017, he joined the Consumer Data Industry Association (CDIA) Metro 2® Format Task Force on behalf of TransUnion where he continues to put his knowledge of the industry to use.

SARAH M. OHS

DIRECTOR OF GOVERNMENT RELATIONS, CONSUMER DATA INDUSTRY ASSOCIATION

Ms. Sarah M. Ohs joined the Consumer Data Industry Association (CDIA) in June of 2016 and brings with her 15 years of experience in government relations at the federal, state, local and international levels. As Director of Government Relations, Sarah is responsible for developing and implementing strategies on state and federal legislative and regulatory issues of concern to CDIA members. Sarah brings a wealth of experience serving in senior level government relation roles working prior to joining CDIA, including notable organizations like GTECH—a global gaming company based in Rhode Island, Edison Electric Institute (EEI) in Washington, DC, the International Bottled Water Association, Feld Entertainment, Inc. and as a policy advisor for Her Majesty's Government at the British Embassy in Washington, DC.

KIM PHAN

PARTNER, TROUTMAN PEPPER, LLP

Kim is a partner in the firm's Consumer Financial Services Practice Group, where she is a privacy and data security lawyer, who also assists companies with data breach prevention and response, including establishing effective security programs prior to a data breach and the assessment of breach response obligations following a breach.

She is based in Washington, D.C., and frequently writes and speaks about privacy and data security issues for a variety of industries, including consumer financial services, retail, hospitality, higher education, and utilities.

JOSHUA RAYMOND

PARTNER, VENABLE LLP

Josh Raymond, Partner at Venable LLP, advises and represents some of the nation's largest companies in matters before the U.S. Congress and federal agencies. Josh applies his extensive federal government and private sector experience to develop targeted advocacy, lobbying, and compliance strategies to help his clients adhere to ever-changing public policy developments and regulatory requirements.

Josh began his career as a policy and budget analyst with the White House Office of Management and Budget (OMB) before moving to Capitol Hill. He eventually became a staff member to Representative and House Banking Committee member Darlene Hooley (D-OR) during the passage of the Gramm-Leach-Bliley Act (GLBA).

JENNIFER SARVADI

PARTNER, HUDSON COOK, LLP

Jennifer Sarvadi is a partner in Hudson Cook's Washington, DC office. Jennifer counsels businesses on compliance with federal and state regulations and consumer protection laws, including, among others, the Fair Credit Reporting Act, Fair Debt Collections Practices Act, Telephone Consumer Protection Acts and prohibitions against unfair, deceptive acts and practices. Jennifer also represents clients in government investigations and enforcement actions, as well as litigation before state agencies.

MICHAEL SIGNORELLI

PARTNER, VENABLE

Michael Signorelli, a member of the eCommerce, Privacy, and Cybersecurity Group, focuses his practice on advising and representing clients on issues related to data privacy and security. Mike regularly advises companies on compliance with relevant Internet, cybersecurity, advertising, and marketing regulations, as well as responding to data breaches. He represents clients in federal and state data-related legislative issues, rulemaking proceedings, and other matters before the Federal Trade Commission (FTC), Federal Communications Commission (FCC), Federal Election Commission (FEC), the U.S. Department of Commerce, and other U.S. federal and state agencies.

BADRI SRIDHAR

MANAGING DIRECTOR, FINANCIAL SERVICES, FTI CONSULTING

Badri Sridhar is a Managing Director in the Financial Services practice, specializing in assisting financial institutions and their outside counsel with regulatory requirements related to consumer financial protection. Mr. Sridhar has over 14 years of experience in performing current state assessments of various banking processes, implementing regulatory change management initiatives, and presenting his findings and recommendations to C-Suite executives. This experience, complemented by his involvement leading cross-functional teams, have positioned Mr. Sridhar as a trusted advisor for clients of all sizes.

JOEL STRICKLAND

DIRECTOR, CLIENT RELATIONS, NEW MANAGEMENT SERVICES

Joel Strickland serves as Director of Client Relations for Online Data Exchange LLC, and is responsible for client management with respect to Data Furnisher customers using e-OSCAR®. Mr. Strickland and his team work to monitor delivery against contractual obligations, ensures the platform is meeting the service needs of Data Furnishers, drives customer learning and outreach, supports key initiatives, and drives improvements in the areas of customer experience, control, receivables management and expense. Prior to joining Online Data Exchange, Mr. Strickland had a 12-year career at Citibank and had broad experience across North American Cards Customer Service, Global Collections Operations, and Global Consumer Bank Operations & Technology.

JEFF VANSCHOYCK

DIRECTOR OF DATA MANAGEMENT SERVICES, INNOVIS

Jeff VanSchoyck is the Director of Data Management Services at Innovis. A graduate of The Ohio State University, Jeff has been with Innovis for 24 years. In 2004 Jeff transitioned the Data Management department from Houston TX to Columbus OH, building a team to support data furnishers and assist with data quality. In 2017 Jeff became a Data Steward on the Innovis Data Governance team and has been a member of the Consumer Data Industry Association (CDIA) Metro 2® Format Task Force on behalf of Innovis for 16 years.

ASHWIN VASAN

SENIOR ADVISOR, CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

Ashwin Vasan is a Senior Advisor to the Director of the CFPB. Previously, he served for-profit and non-profit clients in consumer finance as an independent consultant and had worked as a Vice President of Corporate Strategy at Capital One. Before Capital One, Mr. Vasan served as the CFPB's Chief Information Officer where he was responsible building out the Bureau's core technology infrastructure. Prior to the CFPB, Mr. Vasan was an Engagement Manager at McKinsey & Company, where he served fortune 500 clients on a range of topics.

Mr. Vasan earned his JD from Harvard Law School, his M.Phil in Economics at the University of Cambridge, and his AB in Physics at Harvard University.

JARED WEEKS

SR. MANAGER, DATA RISK MANAGEMENT, EXPERIAN

Jared Weeks is a data governance advisor within the Data Asset Management Group at TransUnion. With 15 years of experience at TransUnion in Data Operations and Governance, Jared has been responsible for supporting various customers across all tier levels, managing the Alternative Data Vertical, and overseeing the general core credit data reporting industry knowledge. In addition, Jared has held a position for the past nine years on the Consumer Data Industry Association Metro 2® Format Task Force on behalf of TransUnion. Chairperson – Effective 2017.

DARIN WHARTON

SENIOR CONSULTANT, EQUIFAX

Darin Wharton is a Senior Consultant within the Global Data Contributor Services group at Equifax. During the 28 years he has worked at Equifax, his duties focused on consumer and commercial reporting and included such responsibilities as the supervision of data reporting teams, data processing, training, as well as customer data consultation and support. In 2017, Darin took on a new role as Senior Consultant which added project management and Team Lead responsibilities to his duties. This was also the year he joined the CDIA Metro 2 Task Force.

KIMBERLY WHITE

SENIOR DIRECTOR, MARKET STRATEGY, LEXISNEXIS® RISK SOLUTIONS

Kimberly White, Senior Director Market Strategy- Fraud and Identity at LexisNexis® Risk Solutions, is responsible for commercial market strategy for identity verification, fraud analytics and identity authentication with a focus on new account opening and onboarding workflows.

With over 20 years of experience in developing product strategy and managing product roadmaps, Kim's expertise includes corporate strategic planning, understanding market needs and building out robust fraud and identity capabilities for financial institutions, retail/e-commerce, and other commercial markets. Prior to LexisNexis, Kimberly worked at Fiserv, where she developed product strategy for walk-in bill payment solutions.

Kim is a graduate of Miami University in Oxford, Ohio and received her MBA from Emory University Goizueta Business School.