The Second New York Fed Conference on FinTech

Hosted Virtually by the Federal Reserve Bank of New York
New York, NY

September 29 and October 1, 2020
All Times are Eastern Standard Time (EST)

September 29: 11am to 330PM

11:00am **Welcome Remarks**
Beverly Hirtle, Federal Reserve Bank of New York

Introduction
Asani Sarkar, Federal Reserve Bank of New York

11:10am **Cross-Border Payments, Digital Currencies and Tokens**
Christopher Calabia, Gates Foundation
Christian Catalini, Massachusetts Institute of Technology
Hanna Halaburda, New York University, Stern School of Business
Jesse McWaters, Mastercard

Moderator:
Robert Farrokhnia, Columbia University

12:30pm **Coffee Break**

12:45pm **Fintech Market Design**

The Effect of Secondary Market Existence on Primary Market Liquidity: Theory and Evidence from a Natural Experiment in Peer-to-Peer Lending
Craig Holden, Indiana University
Mingfeng Lin, Georgia Institute of Technology
Zaiyan Wei, Purdue University
Jun Yang, Indiana University

Vertically Disintegrated Platforms
Christoph Aymanns, University of St. Gallen
Mathias Dewatripont, Université Libre de Bruxelles
Tarik Roukny, KU Leuven

Discussants:
Agostino Capponi, Columbia University
Michael J. Lee, Federal Reserve Bank of New York

Moderator:
Michael J Lee, Federal Reserve Bank of New York

2:00pm   **Break**

2:15pm   **Keynote Speech**
Introduction: Kevin Stiroh, Federal Reserve Bank of New York
Speaker: Laura Veldkamp, Columbia University

Moderator:
Asani Sarkar, Federal Reserve Bank of New York

October 1: 11am to 330PM

11:00am   **Welcome Remarks**
John Williams, Federal Reserve Bank of New York

11:05am   **Using Big Data: International Evidence**

Fintech and Credit Scoring for the Millennials: Evidence Using Mobile and Social Footprints
Sumit Agarwal, National University of Singapore
Shashwat Alok, Indian School of Business
Pulak Ghosh, Indian Institute of Management, Bangalore
Sudip Gupta, Fordham University

High-Speed Internet, Financial Technology and Banking in Africa
Angelo D'Andrea, Bocconi University
Nicola Limodio, Bocconi University

Discussants:
Andrew C. Hertzberg, Federal Reserve Bank of Philadelphia
Melissa Koide, FinRegLab

Moderator:
Elizabeth Caviness, Federal Reserve Bank of New York

12:20pm   **Break**

12:30pm   **Who Benefits from Robo-Advising?**

Who Benefits from Robo-Advising? Evidence from Machine Learning
Alberto G. Rossi, Georgetown University
Stephen Utkus, Vanguard

Does FinTech Democratize Investing?
Michael Reher, University of California, San Diego
Stanislav Sokolinski, Rutgers Business School

Discussants:
Francesco D'Acunto, Boston College
Apurva Mehta, UBS

Moderator:
Antoine Martin, Federal Reserve Bank of New York

1:45pm   **Break**

2:00pm   **Big Data and Machine Learning in Banking, Law and Economics**
Introduction: Mao Ye, University of Illinois, Urbana-Champaign
Charles Elkan, Goldman Sachs
Gerard Hoberg, University of Southern California
Lisa Pinheiro, Analysis Group
Jann Spiess, Stanford University

Selection Committee
Will Cong, Cornell University
Itay Goldstein, Wharton School, University of Pennsylvania
Hanna Halaburda, New York University, Stern School of Business
Mao Ye, University of Illinois, Urbana-Champaign

Conference Organizers
Elizabeth Caviness, Federal Reserve Bank of New York
Michael J. Lee, Federal Reserve Bank of New York
Antoine Martin, Federal Reserve Bank of New York
Asani Sarkar, Federal Reserve Bank of New York