



Assembly Banking and Finance Committee  
*Innovation and Transformation in Payments Technology*

March 16, 2015, 1:30pm-4:00pm  
California State Capitol  
Room 444

- 1) Opening Remarks.
  - a) Assemblymember Matt Dababneh, Chair
- 2) Overview of Existing Credit/Debit Card Payment System.
  - a) Kim Ford, VP of Public Affairs, First Data
  - b) Stephanie Ericksen, VP, Risk Products, Visa
  - c) Rachel McGreevy, VP, State Government Affairs and Community Relations, MasterCard
- 3) Implementation of Chip Cards (EMV) & Future of Tokenization.
  - a) Rachel McGreevy, VP, State Government Affairs and Community Relations, MasterCard
  - b) Stephanie Ericksen, VP, Risk Products, Visa
  - c) Bill Dombrowski, President & CEO, California Retailers Association
  - d) Alex Alanis, VP, State Government Relations, California Bankers Association

- 4) The Rise of Mobile Payments.
  - a) Stephanie Ericksen, VP, Risk Products, Visa
  - b) Thomas Brown, Lecturer, UC Berkeley Law School & Partner, Paul Hastings LLP
- 5) The Technology and Promise of Virtual Currency.
  - a) Jerry Brito, Executive Director, Coin Center
  - b) Fred Ehrsam, Co-Founder & President, Coinbase
  - c) Chris Larson, CEO, Ripple Labs
  - d) Karen Gifford, Chief Compliance Officer, Ripple Labs
- 6) Public Comment