

Technologies: Past, Present and Future

Confirmed Participant Biographies

Guests

Bernardo Batiz-Lazo is Professor of Business History and Bank Management at Bangor University and a Fellow of the Royal Historical Society.

He read economics (at ITAM, Mexico and Autonoma de Barcelona, Spain), history (Oxford) and received a doctorate in business administration (Manchester Business School). He has been studying financial markets and institutions since 1988. He joined Bangor University after appointments at Leicester, Open University and Queen's Belfast. Bernardo was elected to the council of the Association of Business Historians, is a member of the ESRC Peer Review College, and member of the editorial boards of various traditional outlets (Business History, Journal of Management History, Economic History of Developing Regions, International Journal of Bank Marketing, Quest - Indian Journal of Management and Research, and Cuadernos Empresariales).

Since 1998 he edits a weekly report on new working papers in business, economic and financial history (NEP-HIS).

Maria Bezaitis is a Senior Research Scientist inside Intel's Interaction and Experience Research Lab. Maria's focus at Intel includes: 1) security and control technologies for personal data and 2) new business models and development directions that enable more relating between people and technologies. Maria held the position of Director of Intel's People and Practices Research (PaPR) from June 2006 through June 2010.

Previously to coming to Intel, Maria was a Vice President at Sapient Corporation, a business consulting and technology services firm. At Sapient, she co-led the Experience Modeling group and led the Advanced Research team, a team of senior researchers chartered with applying research to the development of new service offerings, and reporting to the CEO. Maria started her post academic career as director of projects and managing partner at E-Lab, a firm that pioneered the use of ethnography and design planning for product and service development.

She is on the Advisory Board of TTI Vanguard, a global technology thought leadership organization and the Board for the Ethnographic Praxis in Industry Conference.

Maria finished her undergraduate education at Dartmouth College and her PhD in French Literature and Cultural Studies at Duke University.

Lynn Gamble is Professor of Anthropology at the University of California, Santa Barbara. Her research is focused on emergent sociopolitical complexity among hunter-gatherer societies in southern California. She is interested in economic

structure, including shell beads as monetary and social currency, political economy, wealth finance, prestige goods, network power, transportation, and feasting. She is also interested in household and settlement archaeology, culture contact, conflict and social integration, and cultural landscapes.

Her recent book, *The Chumash World at European Contact: Power, Trade, and Feasting Among Complex Hunter-Gatherers* (2008), draws on archaeology, historical documents, ethnography, and ecology to reconstruct economic, social, and political structures among the Chumash Indians of the Santa Barbara Channel region. Other recent publications include "A Land of Power: the Materiality of Wealth, Knowledge, Authority, and the Supernatural" in *Contemporary Issues in California Archaeology* (2012), "Structural Transformation and Innovation in Emergent Economies of Southern California" in *Hunter-Gatherer Archaeology as Historical Processes* (2011), "Beads and Ornaments from San Diego: Evidence for Exchange Networks in Southern California and the American Southwest" (2011) with Chester King in the *Journal of California and Great Basin Anthropology*, and "Kumeyaay Cultural Landscapes of Baja California's Tijuana River Watershed" (2008) with Michael Wilken-Robertson in the *Journal of California and Great Basin Anthropology*.

Jane Guyer is George Armstrong Kelly Professor, Department of Anthropology, Johns Hopkins University. Guyer's research examines how historic currency systems shape society's view of the perceived right and wrong ways to spend and save money. She also explores how those moral values change when they encounter new national and international monetary policies. Her research career has been devoted to economic transformations in West Africa, particularly the productive economy, the division of labor and the management of money. She focuses on the interface between formal and informal economies, and particularly the instabilities that interface gives rise to.

Specializing in economic anthropology, and having carried out fieldwork in Nigeria and Cameroon, she has edited a collection on the management of social payments in West African communities during times of monetary instability (*Money Matters*, 1995), and published a monograph on monetary transactions more broadly (*Marginal Gains*, 2004) A summary of these and more recent subjects of study can be found in an article in *Proceedings of the National Academy of Sciences*, (109: 2214-2221) entitled "Soft Currencies, Cash Economies, New Monies: Past and Present."

In 2008 she was elected to the National Academy of Sciences (Anthropology Section).

Juliette Levy is Associate Professor of History at the University of California, Riverside. Her book *The Making of a Market: Credit, Henequen and Notaries in Yucatan, 1850-1900* was published by Penn State University Press in 2012. Her work focuses on the role of informal intermediaries in credit markets. She is currently engaged in a collaborative project comparing alternative (non-bank) credit markets and intermediaries across the world. Her current individual research

project analyzes the effect of revolutions and political shocks on informal markets.

Juliette Levy's interest in alternative credit and her work in virtual/online education and interactions have combined into an active interest in virtual banking and virtual currency. She has signed up with Simple Bank and is waiting to be invited to open her account.

Henry Lichstein works through Dryad Partners, Inc.. He consults for technology-based companies, takes interim CEO/CFO roles, and serves on corporate and not-for-profit boards.

From 1970 to 2000 Henry was with Citibank, holding positions in financial control, treasury, technology strategy, and advanced development efforts, and worked for John Reed for 25 years. He did early work on Citi's commercial Web sites, Smart Card, and Electronic Commerce activities; spoke on payments and E-Commerce in the US and China; and made a number of successful technology investments. He also held Treasury, Financial Control and other staff jobs at Citi, and co-wrote the widely distributed Report on Clearance and Settlement in the World's Securities Markets for the Group of 30. Prior to Citi, he worked for the Office of the Secretary of Defense, and Texas Instruments.

Henry was with Palisades Ventures 2000-2008, focusing on broadband technology investments, and worked with venture companies. He was CFO of PrivaSys, a transaction card company in 2006, interim CEO of Roubini Global Economics in New York City in 2008, interim CFO at Lucix, a satellite communications company in Camarillo, CA, in 2009, and as CFO of Parking In Motion, a parking information company startup through its Series A in 2011. He is now working on a Broadband Services company delivering Internet in rural settings using fixed wireless and refarmed television channels.

At MIT, Henry obtained BS degrees in Electrical Engineering (1965) and in Economics (1966), and an MS in Management (1966).

He was on the Board of Teradata (an NASD company sold to AT&T in 1991), was Chairman of the Board of Lucix, and was on the board of Intelligent Optical Systems. He has been Chairman of the Summer Science Program, Inc., and is a Trustee of the Santa Fe Institute. He was on an MIT Visiting Committee, is a member of MIT's Corporation Development Committee, was for ten years Treasurer of the New York Academy of Sciences, served on a Panel of the Association of Governing Boards of Colleges and Universities, and helped write a National Academy of Sciences' study. Born and raised in Los Angeles, he and his wife, Janine, and their son and his family live in Los Angeles.

Dan Littman is senior payments research consultant & economist at the Federal Reserve Bank of Cleveland. Dan's focus is on payments methods and instruments in the US, including check, cash, ACH and emerging payments. He has more than 20 years of applied "central bank" payments experience, helping to manage the Cleveland bank's priced services and the Federal Reserve System's national check

and ACH services.

Over the years, Dan has been involved in the design & implementation of Check-21 and the lockbox version of ACH e-check (known as ARC); the consolidation of the Fed's definitive securities safekeeping, noncash collection and savings bond processing activities; the evaluation of Fed currency processing equipment and the Fed's cash recirculation & custodial inventory policies; and strategic planning for the Fed's priced and fiscal services.

Dan joined the bank in 1981 and has worked in the marketing, cash, planning/budget, discount & credit and research functions.

Prior to his work at the Bank, Mr. Littman was employed by an economic development agency in Maine and served as a consultant to the U.S. Department of Housing and Urban Development. He was awarded a Fulbright scholarship in 1977, under which he worked as an advisor at the National Economic Planning Agency in Ecuador. Dan earned a bachelor's degree in Latin American Studies from Brandeis University and a master's degree in Economics from Boston University.

Erik Moga is researcher and strategist at the electronic payments service Square and works on new product design. Before that he was a senior consultant at the innovation and design firm IDEO, based in Palo Alto.

He has an MBA from the NYU Stern School of Business, and performed research on creativity at Yale and Harvard. He is passionate about developing new product opportunities at the intersection of business, technology and people's needs.

Mark A. Moore is a principal of Aldrich Bonnefin & Moore, PLC. He associated with the firm in May 1990 and became a shareholder in 1994. He specializes in banking operations and manages the Banking Operations Practice Group for the firm. He is the President and CEO of the law firm and Adjunct Professor of Law at Thomas Jefferson School of Law, where he teaches classes on Consumer Compliance.

Mr. Moore's practice focuses on payment systems and their related regulatory and compliance matters. These include money transmission and banking licenses or exemptions, privacy and information security, UDAP and customer facing agreements. He works with bank and non-bank clients on new banking and payment services.

Mr. Moore's publications include "The Consumer Financial Protection Bureau" presented January 28, 2011 at the Chapman Law Review 2011 Symposium, "Who Will Win: The Card Brands' 'Rails' or the Telecoms' 'Pipes'?" (2010), "Mobile Payments: What Happens When the Card Disappears" (2009), "Customer Notice of Information Security Breaches" (2004) and "UETA and E-SIGN: An Overview with Attention to Current Issues" (2002). Mr. Moore has been a frequent speaker for the Federal Financial Institution Examination Council in Washington, D.C., the Bankers' Compliance Group, the California Bankers Association, the American Conference Institute and other trade associations.

Mr. Moore is a member of the California State Bar. He is a member of the California Bankers Association Legal Affairs Committee and chaired its Bank Counsel Seminar in 2006 and in 2007. In 2011, Mr. Moore was awarded the Robert Franzel Award by the California Bankers Association, given for "superior and noteworthy legal assistance by outside counsel to the California banking industry."

Mr. Moore received his law degree from The University of Chicago Law School in 1983. His undergraduate degree was awarded by the University of California, Irvine (magna cum laude) in 1975.

David Stearns is an independent scholar who specializes in the history of money and payment systems. His first book, *Electronic Value Exchange*, examines the origins of the VISA payment network, explaining how they built the system organizationally as well as technically from the 1960s to the early 1980s.

Stearns is now researching the origins and social implications of the "cashless society" concept, and is co-founder of a research network of the same name (<http://cashlessociety.wordpress.com/>).

Prior to returning to academia, Stearns spent nearly 20 years developing information systems and commercial software. When he is not researching payments, he teaches in the history department of Seattle Pacific University.

Gary Urton is the Dumbarton Oaks Professor of Pre-Columbian Studies and Chairman of the Department of Anthropology at Harvard University. He was a MacArthur fellow from 2001 to 2005.

He has written extensively about the *kipu* numerical recording system used in the Inca empire in the 15th and 16th centuries. He also directs The *Khipu* Database Project, which has the goal of collecting all known information about *kipu* into one centralized repository. This allows researchers to ask questions about *kipu* which up until now would have been very difficult, if not impossible, to answer.

Urton's recent publications include *The Construction of Value in the Ancient World* (editor, 2012), *Their Way of Writing: Scripts, Signs & Pictography in Pre-Columbian America* (co-editor, 2011), *The Khipus of Laguna de los Cóndores* (2007), and *Signs of the Inka Khipu: Binary Coding in the Andean Knotted-String Records* (2003).

Gregory Waymire is the Asa Griggs Candler Professor of Accounting at the Goizueta Business School of Emory University. He received a bachelor's degree with honors from Indiana University (1978) and a MBA (1980) and PhD (1984) from the University of Chicago. He has been a member of the Goizueta Business School faculty since 1990. He has served as Vice President of Research (2008-10) and President (2011-12) of the American Accounting Association.

His early research examined the economics of corporate voluntary disclosure and his work after arriving at Emory explored the economic history of accounting

information. During his first 15 years at Emory, he has examined a variety of topics including the relation between earnings and stock prices shortly after 1900, the voluntary reporting of intangibles, the impact of the first U.S. federal accounting regulations imposed on railroads, and the association between corporate reporting choices and stock price movements during the Market Crash of October 1929. This research was published in the *Journal of Accounting Research*, *Contemporary Accounting Research*, and the *Journal of Accounting and Economics*.

His more recent research investigates the economic function of foundational accounting technologies. He has explored the emergence of accounting records, the relation between accounting principles and the brain's evaluation of exchange, and the spontaneous emergence of norms in accounting practice. Papers on these topics have appeared in *The Accounting Review*, *Accounting, Organizations & Society*, *Accounting Horizons*, and *Proceedings of the National Academy of Sciences*.

Dr. Irving Wladawsky-Berger retired from IBM in May of 2007 after a 37 year career with the company, where his primary focus was on innovation and technical strategy. He led a number of IBM's companywide initiatives including the Internet and e-business, supercomputing and Linux. In his emeritus role, he has continued to collaborate with the company on major new market strategies like Cloud Computing and Smart Cities.

In March of 2008, Dr. Wladawsky-Berger joined Citi as Strategic Advisor, working on innovation and technology initiatives including the transition to mobile digital money and payments. Since 2005 he has been writing a weekly blog, irvingwb.com, and in April of 2012 he became a regular contributor to the *Wall Street Journal's CIO Journal*.

He is Visiting Lecturer at MIT's Sloan School of Management and Engineering Systems Division, Adjunct Professor in the Innovation and Entrepreneurship Group at the Imperial College Business School, Executive-in-Residence at NYU's Center for Urban Science and Progress and Senior Fellow at the Levin Institute of the State University of New York. A native of Cuba, he was named the 2001 Hispanic Engineer of the Year.

Dr. Wladawsky-Berger received an M.S. and a Ph. D. in physics from the University of Chicago.

UC Irvine

Julia Elyachar is an Associate Professor in the Department of Anthropology at UC Irvine. She publishes in the anthropology of finance and economic anthropology. Her book *Markets of Dispossession: NGOs, Economic Development, and the State in Cairo* (Duke 2005) won the first book prize of the American Ethnological Society. She has recently written an auto-ethnography of life at the NY Fed in the 1980s, where she worked on the regulatory implications of new electronic payments systems and debt crises.

Robbie Kett is a doctoral candidate in anthropology at the University of California, Irvine. His work engages science and technology studies, the anthropology of art and material culture, historical anthropology, and the anthropology of Latin America. It connects the histories of Olmec archaeology, oil geology and natural scientific collection in southern Mexico in the twentieth and twenty-first centuries, examining how these projects generate resources and scientific objects and dramatically alter the region in the process.

Alejandro T. Komai is a PhD candidate in economics at the University of California, Irvine. His research interests include economic history and monetary theory. He is currently working on a search theoretic model of banking to elucidate the United States Free Banking period.

Rachel O'Toole is an Associate Professor of History at University of California, Irvine. Her current work centers the early Atlantic world in the southern Iberian empires where free and enslaved 'Africans' and 'Indian' laborers created new, colonial identities from elite, labor categories. Her recent publications include *Bound Lives: Africans, Indians, and the Making of Race in Colonial Peru* (Pittsburgh, 2012), and she co-edited *Africans to Spanish America: Expanding the Diaspora* (Illinois, 2012) with Sherwin Bryant and Ben Vinson III.

Donald J. Patterson is an Associate Professor in the Department of Informatics in the Donald Bren School of Information and Computer Sciences. He is director of the Laboratory for Ubiquitous Computing and Interaction. His research focusses on the places where ubiquitous computing, machine learning and human-computer interaction meet.

Katherine Porter is a professor at the University of California Irvine School of Law. She specializes in commercial and consumer law, including bankruptcy, mortgage foreclosure, and credit cards. In March 2012, she was appointed by California Attorney General to be the state's independent monitor of banks in a nationwide \$25 billion mortgage settlement. She is a principal investigator in the 2007 Consumer Bankruptcy Project, a fellow of the Bankruptcy Data Project at Harvard, and a member of the World Bank Insolvency and Creditor/Debtor Regimes Task Force Working Group on Natural Persons' Insolvency.

Gary Richardson is a professor in the Department of Economics at the University of California at Irvine and a Faculty Research Associate at the National Bureau of Economic Research. Gary Richardson also serves as an official historian of the Federal Reserve System, where he helps to identify, preserve and make accessible the Fed's historical materials. Gary Richardson's publications address a wide range of questions in the economic, social, and historical sciences, including: Did the Federal Reserve miss opportunities to take actions that would have alleviated the Great Depression of the 1930s? In the 18th and 19th centuries, did Parliamentary reforms of Britain's property rights' regimes encourage the Industrial Revolution? In the Middle Ages, how did changing Christian doctrines influence the organization of industry and rate of economic progress? Gary Richardson received his Ph.D. in economics from the University of California, Berkeley in 1999 and his

undergraduate degree in political science from the University of Chicago in 1988.

Guillaume Rocheteau is a professor in economics at UCI and a consultant at the Federal Reserve Banks of Cleveland, New York, and Philadelphia. His area of research is monetary theory and macroeconomics. He has published a book recently with Ed Nosal (Federal Reserve Bank of Chicago) on "Money, Payments, and Liquidity" (MIT Press, 2011).

Intel Science and Technology Center for Social Computing (ISTC)

Mic Bowman is a principal engineer in Intel Labs and is researcher in residence in the Intel Science and Technology Center for Social Computing. His interests lie in the social and technical issues that accompany the design and deployment of large scale, widely distributed computing systems. He is currently working on methods for accountable information sharing in contexts such as educational gaming. He received his PhD in Computer Science from the University of Arizona.

Scott Mainwaring is a senior research scientist in Intel Labs, Interaction and Experience Research, where he co-leads the Intel Science and Technology Center for Social Computing. His research interests include processes of consumerization and infrastructure adoption, particularly around mobile payments and technologies. Scott chairs IMTFI's external advisory board. Scott received his PhD in cognitive psychology from Stanford.

Organizers

Bill Maurer is a cultural anthropologist who conducts research on law, property, money and finance, focusing on the technological infrastructures and social relations of exchange and payment. He is Professor of Anthropology, Professor of Law at UC Irvine, and Associate Dean of Social Sciences at the UC Irvine. He is also the Director of the Institute for Money, Technology and Financial Inclusion and the Co-Director, Intel Science and Technology Center for Social Computing. He is the editor of six collections, as well as the author of *Recharting the Caribbean: Land, Law and Citizenship in the British Virgin Islands* (1997), *Pious Property: Islamic Mortgages in the United States* (2006), and *Mutual Life, Limited: Islamic Banking, Alternative Currencies, Lateral Reason* (2005).

Lana Swartz is a doctoral candidate at the Annenberg School of Community and Journalism at the University of Southern California. She is the Wallis Annenberg Chair in Communication Technology and Society Fellow to Professor Manuel Castells. Most of her research is about the relationship of communication technology and money (and other regimes of value and value transfer).