

# WELCOME & OPENING REMARKS



## **SEVIL SONMEZ, PH.D.**

*Associate Dean, Faculty, Research & Graduate Programs, UCF*

Sevil Sönmez is Associate Dean for Faculty, Research and Graduate Programs at UCF College of Business. She holds a doctorate from Penn State University, a Master's degree from Clemson University, and a B.B.A. from Bernard Baruch College/City University of New York. Her research is interdisciplinary and applied and delves broadly into the nexus of leisure, work and health. Sönmez's current work focuses on the occupational health and safety of immigrant and minority service sector workers (e.g., hotel housekeepers, restaurant workers, cruise ship workers).



## **PAUL JARLEY, PH.D.**

*Dean, UCF College of Business*

Paul Jarley joined the UCF College of Business as dean in July 2012 from the University of Nevada, Las Vegas, where he served as dean and professor of management. As dean, Jarley has fostered a spirit of entrepreneurship, partnership and excellence. His accomplishments include advancing community engagement with the college, creating many opportunities for students to learn from business leaders, boosting fundraising and elevating the prominence of academic programs and faculty. Jarley is widely published in numerous peer-reviewed journals including *Industrial Relations Journal*, *British Journal of Industrial Relations*, *Journal of Labor Research* and the *Academy of Management Journal* and was on the editorial board at the *Journal of Labor Research*.



## **MICHAEL GEORGIPOULOS, PH.D.**

*Dean, UCF College of Engineering & Computer Science*

Michael Georgiopoulos is the dean of the College of Engineering & Computer Science (CECS) at the UCF. Georgiopoulos leads one of the largest colleges of its kind in the nation, with more than 11,500 students and 400 faculty members and staff. His research expertise is in the field of machine learning with special emphasis on neural network algorithms. His research findings have been published in more than 250 archival journals, conferences and book chapters, many of which have been co-authored by his student mentees.

## KEYNOTE SPEAKER



### **AJAI SINGH, PH.D.**

*Professor & Chair; Department of Finance and Director, Dr. P. Phillips School of Real Estate*

Ajai Singh is the SunTrust Eminent Scholar Chair of Banking, Professor & Chair in the Department of Finance, and Director of Dr. P. Phillips School of Real Estate. He has received several teaching awards and has been published in top-tier academic journals. His research work has been at the intersection of investment banking and corporate finance and seeks to understand whether the market's response to capital acquisition events, in both international and domestic settings, is consistent with rational or behavioral models.



### **DAVID L. YERMACK, PH.D.**

*Albert Fingerhut Professor of Finance and Business Transformation, NYU Stern School of Business*

David Yermack is the Albert Fingerhut Professor of Finance and Business Transformation at New York University's Stern School of Business, where he has been a member of the faculty since 1994. He is also an Adjunct Professor of Law at the NYU School of Law, Director of the NYU Pollack Center for Law and Business, and a Research Associate of the NBER Law and Economics program.

In 2014, he began teaching a full semester course at NYU on Digital Currency and Blockchains with his law school colleague Prof. Geoffrey Miller. The course was the first in the world on this topic taught at a major research university.

Yermack has presented his FinTech research at numerous international universities and regulatory bodies including the United Nations, Bank for International Settlements, OECD, U.S. Treasury Department, U.S. Securities and Exchange Commission, Inter-American Development Bank, World Bank, and the U.S. Public Company Accounting Oversight Board.

# PANEL 1: BLOCKCHAIN AND DEFI



## **CUNEYT AKCORA, PH.D. (MODERATOR)**

*Associate Professor of Finance, UCF College of Business/AI Initiative & UCF College of Engineering & Computer Science*

Cuneyt Akcora received his M.S. from State University of New York at Buffalo, and his Ph.D. from the University of Insubria, Italy. His research interests include data science on complex networks and large-scale graph analysis, with applications in social, biological, IoT and blockchain networks. Akcora has been awarded a Fulbright Scholarship and has published his research in many conferences and journals, including IEEEtran, KDD, NeurIPS, and more.



## **DAVID METCALF, PH.D.**

*Director, METIL.org at UCF Institute for Simulation & Training*

David Metcalf has more than 25 years of experience in the design and research of web-based and mobile technologies converging to enable learning and healthcare. Metcalf is Director of the Mixed Emerging Technology Integration Lab (METIL) at UCF's Institute for Simulation and Training. The team has built mHealth solutions, simulations, games, eLearning, mobile and enterprise IT systems for Google, J&J, VA, U.S. military and UCF's College of Medicine among others.



## **ESHWAR VENUGOPAL, PH.D.**

*Assistant Professor of Finance, UCF College of Business*

Eshwar Venugopal is an Assistant Professor of Finance at UCF's College of Business and has been a faculty member since 2018. His research interests are in the areas of corporate finance, entrepreneurial finance and FinTech. Before undertaking his graduate education, he worked as a systems developer in India and has developed business intelligence and data warehouse applications for clients such as AOL and Chase.



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# FIRESIDE CHAT 1



## **PAUL JARLEY, PH.D.**

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## **GARIMA SHAH**

*President & Co-Founder, Biller Genie*

Garima Shah is a noted fintech leader with more than 20 years of experience in the payments and fintech industry. As President & Co-Founder of Biller Genie, she drives the company's operations, growth strategy, & partnerships. Her expertise lies in identifying and developing channel partners, and adding value for their clients who benefit from Biller Genie's innovative solution. Under Shah's leadership, Biller Genie has achieved remarkable growth since launching in 2020. She's played a vital role in doubling the team size, increasing subscribers, launching new features, and securing partnerships with organizations such as USAePay, Bank of America, Global Payments, Clearent, Maverick, & PNC. Biller Genie expanded to Central Florida under her guidance, opening an office in Orlando. In the past year, Biller Genie experienced tremendous growth across all key areas, including revenue, subscribers & referral partners. In October 2022, the company raised \$5 million in Series A funding, bringing the total external funding to \$9.5 million, doubling its valuation since the seed round just fourteen months prior. In 2023, Biller Genie tripled its revenue and now manages over \$4 billion in invoicing volume for 2,500+ small & mid-sized businesses in the USA & Canada. Shah's leadership has solidified Biller Genie as a leading player in the industry. Shah has received various prestigious awards, including ETA's Forty Under 40 and Female Businesswoman of the Year by the Indian American Chamber of Commerce. She was named *Orlando Business Journal's* 40 Under 40, CEO of the Year, and Forbes Next 1000 list. She also serves as mentor and speaker for organizations such as PayTech Women & the Women in Payments Global Mentorship Program.



# PANEL 2: PERSONALIZATION AND GENERATIVE AI IN FINANCIAL INSTITUTIONS



## **CHARLIE LAI '95 (MODERATOR)**

*EVP/CIO, FAIRWINDS Credit Union*

Charlie Lai serves in the role of EVP/CIO for Fairwinds Credit Union. He has 38 years of financial services industry experience, with more than three decades in technology-related roles. He is an Orlando native and graduate of UCF, class of '95.



## **CUNEYT AKCORA, PH.D.**

*Associate Professor of Finance, UCF College of Business/AI Initiative & UCF College of Engineering & Computer Science*

Cuneyt Akcora received his M.S. from State University of New York at Buffalo, and his Ph.D. from the University of Insubria, Italy. His research interests include data science on complex networks and large-scale graph analysis, with applications in social, biological, IoT and blockchain networks. Akcora has been awarded a Fulbright Scholarship and has published his research in many conferences and journals, including IEEEtran, KDD, NeurIPS, and more.



## **BLAKE MAKHOLM**

*UCF B.S. Data Science Student; Software Product Engineer, Tesla*

Blake Makhholm is an incoming Software Product Engineer at Tesla and a co-founder of Expand Financial, a startup dedicated to helping financial institutions embrace cutting edge technology to improve their customer experience. He has a background in Artificial Intelligence and Product Management. He has worked at Microsoft in the Cloud & AI division and at Ford in their "Model e" division. He is finishing his Bachelor's in Data Science at UCF.



## **CHRISTINA MARTIN**

*Executive Director of Marketing, Chase Auto, JP Morgan Chase*

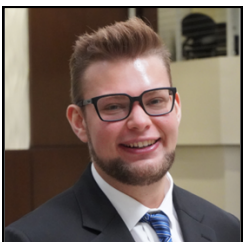
Christina Martin is the Executive Director of Marketing for JP Morgan Chase's auto lending practice, and she has over three decades of financial services marketing experience with USAA, Goldman Sachs and MoneyGram. She is a graduate of UCF and has her MBA from the University of Texas at Dallas.



## **SAL REHMETULLAH**

*CEO, Worth AI*

Sal Rehmetullah is a highly accomplished entrepreneur and business leader known for his innovative contributions to the payments technology industry. He is the founder and CEO of Worth AI, an innovative fintech firm revolutionizing small business risk underwriting management and onboarding by eliminating human biases. He also was the co-founder and president of Stax Payments and led the company to more than \$120M+ in annual return revenue and unicorn status with a valuation of more than \$1 billion.



## **NATHAN KURELO WILK**

*UCF M.S. FinTech Student; Software Engineer Fellow, Meta*

Nathan Kurelo Wilk, co-founder of Expand Financial, is responsible for developing Expand's AI Video Generation Engine and AI Orchestration pipelines, keeping quality and safety aligned. Wilk has experience in Generative Audio Research with Meta and Software Development with Google Cloud. Wilk completed a Bachelor's in Computer Science and is finishing his Master's in Financial Technologies at UCF.

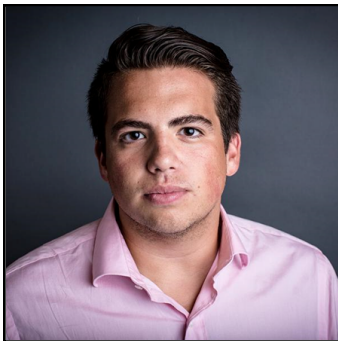
## FIRESIDE CHAT 2



### **ESHWAR VENUGOPAL, PH.D.**

*Assistant Professor of Finance, UCF College of Business*

Eshwar Venugopal is an Assistant Professor of Finance at UCF's College of Business and has been a faculty member since 2018. His research interests are in the areas of corporate finance, entrepreneurial finance and FinTech. Before undertaking his graduate education, Venugopal worked as a systems developer in India and has developed Business Intelligence and Data warehouse applications for clients such as AOL and Chase.



### **MAXIMILLIAN JUNGREIS**

*Head of Crypto & Digital Assets, Plug & Play Ventures*

Maximillian Jungreis serves as the Global Head of Crypto & Digital Assets at Plug and Play, where he has been instrumental in founding and spearheading the expansion of the Crypto & Digital Assets vertical over the past three years. Jungreis' impressive portfolio includes collaborations with corporate partners such as Visa, L'Oréal, and Franklin Templeton.

In his current capacity, he is at the forefront of advancing Web3 strategies in conjunction with corporate innovation teams. His strategic vision and expertise are instrumental in facilitating the introduction of startups and service providers for the purpose of piloting and launching proof of concepts.

With a career spanning over seven years in the cryptocurrency industry, He has honed his skills as an operator, researcher and investor. Prior to spearheading the Plug and Play Crypto & Digital Assets division, he spent two years at Stanford University as a founding member of the Future of Digital Currency Initiative, a multidisciplinary research initiative, aimed at creating digital currency standards for Central Bank Digital Currencies at the School of Engineering, within the Center for Blockchain Research.

Before Stanford, he was Head of Partnerships at Blockchain Labs (formerly known as YosemiteX), one of South Korea's largest blockchain startups. During his tenure, he played an instrumental role in developing one of the world's largest government blockchain use cases, boasting a staggering 42 million users through the development of a cutting-edge digital health application known as COOV.

At Plug and Play, Jungreis has demonstrated exceptional leadership by assembling a globally distributed team dedicated to supporting the Web3 initiatives of the organization's extensive network of 600+ corporate partners and driving the adoption of cutting-edge technologies such as blockchain into mainstream enterprises. His global perspective is enhanced by his proficiency in Spanish, Mandarin, Portuguese, and English, coupled with extensive international experience overseas.

# PANEL 3: THE FUTURE OF FINTECH TALENT ACQUISITION



## **ROBIN SMITH (MODERATOR)**

*Vice President Banking Solutions, Oracle*

Robin Smith is Vice President of Banking Solutions for Oracle and a current M.S. in FinTech student at UCF. He has worked in fintech for more than thirty years across multiple disciplines including sales, development, implementation and executive management. Prior to Oracle, he held executive positions at fintech industry leaders Fiserv, FIS and Temenos.



## **ALEX LOPEZ**

*Senior Full Lifecycle Recruiter, Amazon*

Alex Lopez is a Senior Full Lifecycle Recruiter at Amazon, supporting Alexa's Artificial Intelligence Organization. With 15+ years of Talent Acquisition experience working for prestigious organizations such as NBCUniversal, AIG and American Express, he specializes in leading teams, directly sourcing and recruiting active/passive talent, client relationship/project management, and developing process improvements to enhance the end-to-end recruitment experience.



## **JENNIE OPYOKE**

*Talent Acquisition Manager, FAIRWINDS Credit Union*

A graduate of Virginia Tech Pamplin College of Business, Jennie Opyoke has been in Talent Acquisition for 14 years, the past 10 in the financial industry. She oversees the Talent Acquisition team at FAIRWINDS Credit Union.

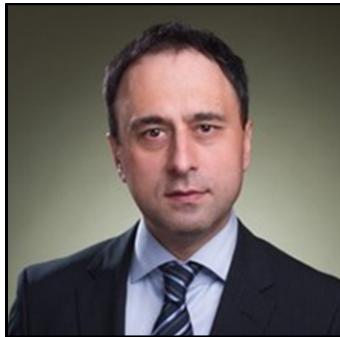


## **WOODY WALKER**

*Global Sales Practice Lead, Avanade - Division of Accenture*

Woody Walker has advanced in her career through roles at Enterprise Rent-A-Car, Halifax Health, CIBER Consulting and CCG, a data and analytics company. Now, she is the head of North America Sales Enablement and Digital Sales at Avanade, a division of Accenture. In 2018, she received the Honorable Knight Award and, in 2020, she was inducted into the UCF College of Business Hall of Fame.

# PANEL 4: THE IMPACT OF HIGHER INTEREST RATES ON FINTECH



## **CHRISTO PIRINSKY, PH.D. (MODERATOR)**

*Professor of Finance, UCF College of Business*

Christo Pirinsky is a Professor in UCF's Department of Finance and Director of the FinTech Program. Prior to joining UCF, he was a Financial Economist at the U.S. Securities and Exchange Commission in Washington, D.C. His research interests are in the areas of corporate finance, behavioral finance and economics, and data analytics applications for financial decision making. His research has been published in top-tier academic journals, presented at numerous conferences around the world, and has been profiled in the media.



## **SHREE GUNJATI**

*Engineering Manager, BNY Mellon*

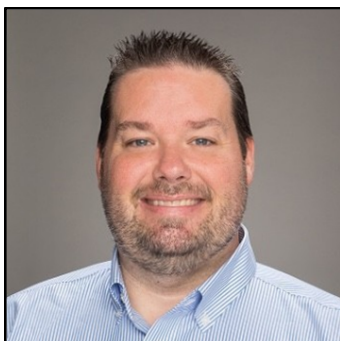
Shree Gunjati is an Engineering Manager at BNY Mellon, where she delivers digital asset solutions for fixed income issuance, payments, custody and settlements. Before joining BNY Mellon, she worked at Goldman Sachs in New York for 16 years, where she led various initiatives delivering technology solutions across Investment Banking, Human Capital Management, Global Markets, and Executive Office engineering. She has earned a Bachelor of Engineering in Computer Science from India.



## **VLAD IVANOV**

*Assistant Director, Office of Corporate Finance, Division of Economic and Risk Analysis, U.S. Securities and Exchange Commission*

Vlad Ivanov specializes in public and private securities offerings, small business financing, fintech and venture capital. With the SEC since 2009, he's contributed to rulemakings, notably on securities offerings, fintech, corporate disclosure and executive compensation. His research has been published in esteemed academic journals, earning him the SEC's Economic Research Award twice.



## **KEVIN WRIGHT**

*CIO, Addition Financial*

Kevin Wright is the Chief Information Officer at Addition Financial and oversees the digital services, project management, business intelligence and information technology departments. Prior to joining Addition Financial in 2007, he worked at Atlantis Systems Group, Universal Avionics Corporation, CFI Solutions, and The HMS Company.