

BIOS



Jean Ann Fox

Jean Ann Fox is Director of Financial Services for the Consumer Federation of America, a nonprofit association of some 300 consumer groups, established in 1968 to advance the consumer interest through research, education, and advocacy. She specializes in high-cost credit, payment devices, and financial services for the unbanked, as well as privacy and security issues. She is the author or co-author of numerous reports on high-cost credit products, including store and Internet payday lending, tax refund anticipation loans, check cashing, bank overdraft loans and car title loans. She is responsible for CFA's mini website for consumers (www.paydayloaninfo.org) and works with state and local coalitions. Ms. Fox holds a Master's of Science degree from Cornell University and a Master's of Public Administration from the University of Pittsburgh. She is a member of the Trans Atlantic Consumer Dialogue Steering Committee and its Information Society Working Group.

Kevin Fu

Kevin Fu, Ph.D., is an Assistant Professor in the Department of Computer Science at the University of Massachusetts Amherst. He directs the RFID Consortium on Security and Privacy (RFID-CUSP.org) and co-directs the Medical Device Security Center (secure-medicine.org). Dr. Fu investigates how to ensure security and privacy for systems that must defend against malicious parties. His security analysis of contactless "no swipe" credit cards contributes to the vision of safer and more effective technology for consumers. Dr. Fu received his Ph.D. in Electrical Engineering and Computer Science from MIT. He has served on numerous program committees of prestigious conferences in computer security and cryptography, and has given dozens of invited talks world-wide to industry, government, and academia on the topic of security

and privacy. His research has appeared in *The New York Times* and *The Wall Street Journal*.

Jodi Golinsky

Jodi Golinsky is Vice President, Regulatory & Public Policy Counsel for MasterCard Worldwide. She joined MasterCard in May 2003. She is responsible for U.S. regulatory affairs and public policy matters with an emphasis on regulatory and legislative issues impacting financial institutions. She has worked extensively in the areas of security, privacy, risk and payment system integrity and recently testified before two congressional committees on the subject of commercial child pornography. She is frequently sought after as an expert on regulatory and legislative topics and asked to speak at public and government forums. She is also a member of the Westchester chapter of the American Corporate

and her participation in the U.S. government delegation to the Committee on Consumer Policy at the Organization for Economic Cooperation and Development. In 1993, Ms. Grant became Executive

of Government Relations for Capital Cities/ABC and a professional staff member on the U.S. House of Representatives' Committee on Energy and Commerce. Mr. MacCarthy has a Ph.D. in philosophy from Indiana University and a Master's in Economics from the University of Notre Dame. He is an adjunct faculty member at Georgetown University, where he teaches courses

as constructing a world-class training and eLearning program to support worldwide expansion of their software and services offerings.

[Siva G. Narendra](#)

Siva G. Narendra, Ph.D., is co-founder and Chief Technology Officer of Tyfone USA responsible for its product architecture, roadmap, and IP. Before his current responsibility, he was with Intel Laboratories specializing in energy and yield-aware designs. He has authored over 60 technical papers in peer-reviewed conferences and journals, and frequently lectures on technology forums. He also has over 100 issued/pending patents and holds 5 divisional recognition awards from Intel and an award in 2003 for having 19 issued patents in that year. He is a co-author and editor of *Leakage in Nanometer CMOS Technologies* (Springer). Siva has a Ph.D. in Electrical Engineering from the Massachusetts Institute of Technology.

[Kathryn D. Ratté](#)

Kathryn D. Ratté is a senior attorney with the Division of Privacy and Identity Protection in the Federal Trade Commission's Bureau of Consumer Protection. Ms. Ratté investigates and prosecutes violations of U.S. federal laws governing the privacy and security of consumer information, and recently completed a detail as counsel for international consumer protection in the FTC's Office of International Affairs. She brought the Federal Trade Commission's first enforcement actions under the Gramm-Leach-Bliley Safeguards Rule, as well as the Commission's case against the data broker ChoicePoint, which resulted in the highest civil penalty the agency had ever collected in a consumer protection matter. She also represents the FTC on the U.S. RFID Intra-Government Working

Group and serves as co-chair of its Privacy and Security Subcommittee. Before joining the Federal Trade Commission, Ms. Ratté was an associate with a private law firm in Washington, D.C. She is a *magna cum laude* graduate of Harvard College and Duke Law School.

[Etona Ueda](#)

Etona Ueda is Assistant Manager of the Financial Business Consulting Department of the Nomura Research Institute, Ltd. (NRI). Mr. Ueda is responsible for both the financial sector, and the information and communication technology sectors at NRI, one of the biggest consulting firms and think tanks in Japan. Mr. Ueda is known as an expert in CRM and marketing strategy using data from payment services, including e-Money, and customer loyalty programs. He regularly advises Japanese government offices and leading corporations, and is a member of the Information Network Law Association. He has published several articles on the areas of e-Money and database marketing, with a particular focus on the legal framework of such afore-mentioned systems.

[Randy Vanderhoof](#)

Randy Vanderhoof is the Executive Director of the Smart Card Alliance. The Smart Card Alliance is a not-for-profit, multi-industry association of over 180 member firms working to accelerate the widespread acceptance of smart card technology in North America and Latin America. He was named Executive Director in August, 2002. Prior to joining the Smart Card Alliance, Randy was Senior Project Manager and Solutions Sales Manager for IBM Global Smart Card Solutions, an international product group supporting IBM's smart card services to its global banking, healthcare, and government

