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 29th

11:00am  Welcome Remarks
Beverley 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

12:45am  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

2:00pm  Break

2:15pm  Keynote Speech
Introduction: Kevin Stiroh, Federal Reserve Bank of New York
Speaker: Laura Veldkamp, Columbia University
October 1st

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

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

1:45pm  Break

2:00pm  Big Data and Machine Learning in Banking, Law and Economics
Introduction: Mao Ye, Harvard University and University of Illinois, Urbana-Champaign
Jann Spiess, Stanford University
Gerard Hoberg, University of Southern California
Lisa Pinheiro, Analysis Group
Charles Elkan, Goldman Sachs
Selection Committee
Will Cong, Cornell University
Itay Goldstein, Wharton School, University of Pennsylvania
Hanna Halaburda, New York University, Stern School of Business
Mao Ye, Harvard University and 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