



2022 Annual Conference

May 16 –18 | Washington, DC | Hybrid Event

Hot Topics in FinTech

Monday, May 16, 2022

3:00 p.m. – 4:00 p.m.

Join FINRA staff and industry practitioners as they discuss the growing area of FinTech (Financial Technology). The session includes a discussion on new and innovative ways firms are integrating fintech into their business models and the importance of a strong compliance structure to address regulatory obligations.

Moderator: Steven Price
Senior Vice President, National Cause Program
FINRA Member Supervision

Panelists: Alan Carlisle
Chief Compliance Officer
SoFi

Robert Chao
Senior Director, Retail Risk Monitoring
FINRA Member Supervision

Nicole Murphy
Chief Compliance Officer
Cash App Investing LLC

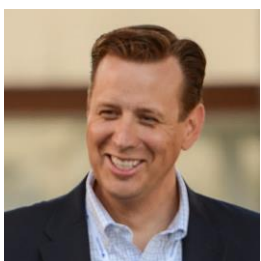
Hot Topics in FinTech Panelists Bios:

Moderator:



Steven Price is Senior Vice President and oversees FINRA's National Cause Program, which conducts assessments and investigations of financial industry participants across the U.S. based on triggering events and regulatory intelligence. He also participates in multiple organizational committees and initiatives designed to establish FINRA as a leader in regulatory vision and to advance the protection of investors. Mr. Price re-joined FINRA in 2020 after spending the previous 12 years in multiple roles overseeing broker-dealer compliance and operations for ALPS Distributors and ALPS Portfolio Solutions Distributor. He formerly served in the enforcement units of FINRA and the Colorado Division of Securities, as well as serving on the Colorado Securities Board. Prior to his regulatory roles, Mr. Price was a market maker at the Chicago Board Options Exchange and a litigator with concentration across civil and criminal matters.

Panelists:



Alan Carlisle is Enterprise Chief Compliance Officer at SoFi and is responsible for the oversight of the compliance management program for SoFi Technologies, Inc. (Ticker: SOFI) and all of its subsidiaries. With almost 25 years of experience in the financial services industry and capital markets, Mr. Carlisle has worked with a broad array of broker dealer business models, including FinTech, Independent, Retail and Institutional firms. His expertise lies in design and implementation of risk and compliance controls, application of existing regulatory frameworks to innovative technologies, and assessing the overall strengths and weaknesses of compliance approach and discipline. He holds the Series 4, 7, 9, 10, 24, 27, 53, 55, 63, 65, 79 and 99 securities licenses, as well as the CRCP®, CRCM, CAMS, CAFP, CGSS, CIPP/US, CIPM, CCIM, and LEED AP BD+C/O+M credentials.



Robert Chao is Senior Director, FINRA Member Supervision. He is responsible for firms in the Retail-Fintech and Retail-Carrying and Clearing groups. Mr. Chao is currently on the Correspondent Clearing committee, eFocus Redesign committee, and the Behavioral Science Working Group within FINRA. He was formerly a Surveillance Director and an Examination Director and has been at FINRA since 2009. Mr. Chao joined FINRA from UBS Financial Services, Inc., where he worked from 2007 to 2009, serving as a Director responsible for financial and regulatory reporting. Prior to joining UBS, he was a Vice President in the Finance group at J.P. Morgan Securities Inc. He was with the NYSE from 1994 to 1997 as an Examiner in Member Firm Regulation. Mr. Chao received his Bachelor of Science in Finance at New York University and was previously a registered principal holding series 7, 9/10, and 27 licenses.



Nicole Murphy is Chief Compliance Officer for Cash App Invest LLC and has served in this capacity since October 2021. In this role, she is responsible for overseeing regulatory compliance and supervision for the continuously evolving and innovative broker-dealer within a broader fintech organization. Ms. Murphy is also Cash App Invest's AML Officer and serves on several internal committees. Since joining the industry in 2007, Ms. Murphy has contributed to the Retail and Operations business units at TD Ameritrade and TD Ameritrade Clearing and the Regulatory Relations organization at E*TRADE and Morgan Stanley. Ms. Murphy received her Bachelor of Arts degree from Creighton University where she majored in Philosophy with a co-major in Political Science. She also currently holds her Series 7, 63, and 24 licenses.

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ANNUAL CONFERENCE

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○ Moderator

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- Nicole Murphy, Chief Compliance Officer, Cash App Investing LLC



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Resources:

- FINRA FinTech Page
www.finra.org/rules-guidance/key-topics/fintech
- FINRA Cloud Computing in the Securities Industry Page
www.finra.org/rules-guidance/key-topics/fintech/report/cloud-computing
- FINRA Artificial Intelligence (AI) in the Securities Industry Report (June 2020)
www.finra.org/sites/default/files/2020-06/ai-report-061020.pdf
- FINRA Following the Crowd: Investing and Social Media
www.finra.org/investors/alerts/following-crowd-investing-and-social-media
- FINRA Unscripted: *AI Virtual Conference: Industry Views on the State of Artificial Intelligence* (November 2020)
www.finra.org/media-center/finra-unscripted/ai-conference-artificial-intelligence