

BIOS

BIOS : PARTNERSHIPS AGAINST CROSS-BORDER FRAUD



Ruchika Agrawal

Ruchika Agrawal is a Science Policy Analyst Fellow at the Electronic Privacy Information Center (EPIC). At EPIC, she is working on defining a framework for privacy-enhancing technologies in response to prevalent Internet privacy threats. Ms. Agrawal also serves as the non-commercial constituency representative from EPIC to ICANN's WHOIS Task Force. Before joining EPIC, Ms. Agrawal was a web application developer. She received her M.S. in Computer Science from Stanford University where she was also involved in several technology-related legal and policy projects, and co-founded The Stanford Student Computer and Network Privacy Project. She is also a graduate of Rutgers University.

Alan Armstrong

Since 1985, Alan Armstrong has been the Mail Boxes Etc. Area Franchisee, responsible for operations in Washington, D.C. and Maryland. Mailboxes Etc., a UPS company, has than 4,000 independently owned and operated locations in more than 40 countries and territories. From 1972 to 1985, before joining Mail Boxes Etc., Mr. Armstrong worked for the Federal Aviation Administration in a variety of roles including personnel and management systems, labor relations, and international aviation policy. He retired from the U.S. Army Reserve as a Colonel after 30 years of service including active duty for Vietnam and Desert Storm. Mr. Armstrong holds B.S. and M.S. degrees from Indiana University and a M.A. degree from George Washington University. He is also a graduate of the Federal Executive Institute and the Army War College.

Jonathan Bamford

Jonathan Bamford is Assistant Information Commissioner in the United Kingdom's Information Commissioner's office. In that position, he leads the Strategic Policy Group, which has responsibility for the oversight of the development of the Commissioner's policy on freedom of information and data protection issues. His group also has responsibility for the United Kingdom's participation in the European Union Data Protection Authorities Working Group established under Article 29 of the EU Data Protection Directive. Before assuming this position, Mr. Bamford was Assistant Commissioner responsible for the Law Enforcement, Justice and Inspections Compliance Group. In that capacity, he was responsible for ensuring that organizations involved in policing, law enforcement, frontier control and the criminal justice system complied with the requirements of both the freedom of information and data protection legislation.

Steve Bartlett

Since 1999, Steve Bartlett has been the President and Chief Executive Officer of the Financial Service Roundtable. Roundtable membership consists of 100 select companies providing integrated financial services including Wells Fargo, J.P. Morgan Chase, State Farm, Comerica, Goldman Sachs, Fidelity Investments, Wachovia, Ford Motor Credit, and Edward Jones. At the Roundtable, Mr. Bartlett has had a major impact on legislation including financial services modernization (Gramm-Leach-Bliley), E-SIGN, IRA expansion, Bankruptcy Reform, and Permanent Normal Trade Relations with China. Before assuming this position, Mr. Bartlett served as the Mayor of Dallas, Texas (1991-95), a member of the United States Congress (1983-91), and on the Dallas City Council (1977-81). While in Congress, Mr. Bartlett served on the House Banking Committee and was a leader in financial modernization. He served as Deputy Whip and was a principal sponsor or principal cosponsor of 18 major pieces of legislation, including the Enhanced Secondary Mortgage Market Act, FHA deregulation, Fair Labor Standards Act Reforms, and the Americans with Disabilities Act. While Mayor, Mr. Bartlett led Dallas to reduce violent crime, adopt a \$5 billion capital improvements plan, and achieve significant economic revitalization, major corporate relocations, and a downtown renaissance. He is also the founder of Meridian Products Corporation, a manufacturer of injection-molded plastics. Mr. Bartlett has served on the boards of directors of several corporations listed on the New York Stock Exchange and on the boards of numerous charitable and policy-oriented organizations. He holds a B.A. from the University of Texas, Austin.

J. Howard Beales, III

Howard Beales is the Director of the Federal Trade Commission's Bureau of Consumer Protection. Appointed by FTC Chairman Tim Muris in June 2001, Mr. Beales has experience in both academia and government. His major areas of expertise and interest include law and economics, the economic and legal aspects of marketing and advertising, and other aspects of government regulation of the economy. Mr. Beales began his career at the FTC in 1977 as an economist specializing in consumer protection problems. After holding a number of management positions in the Bureau of Consumer Protection, he joined the Office of Management and Budget as a branch chief in OMB's Office of Information and Regulatory Affairs. Mr. Beales left government in 1988 to become an Associate Professor of Strategic Management and Public Policy at George Washington University. He has published numerous scholarly articles on advertising and other aspects of consumer protection regulation. As Director of the Bureau of Consumer Protection, Mr. Beales oversees the work of some 152 lawyers and a \$77 million budget. Born in Nebraska and raised in Mississippi, Mr. Beales graduated magna cum laude and Phi Beta Kappa from Georgetown University. He has a Ph.D. in Economics from the University of Chicago.

Sitesh Bhojani

Sitesh Bhojani is a Commissioner of the Australian Competition and Consumer Commission (ACCC). He has served in that position since November 1995 when the ACCC was created. Mr. Bhojani's responsibilities on the Commission include its enforcement activities (as Chair of the ACCC's Enforcement Committee), the Professions, and the Health Sector. He regularly represents the ACCC in its litigation negotiations and mediation. Mr. Bhojani also holds the Presidency for 2002 – 2003 of the International Consumer Protection and Enforcement Network (ICPEN), an association of international consumer protection enforcement agencies from over 30 countries. From 1992 until Mr. Bhojani's appointment to the Commission, he was a barrister with a general commercial and civil litigation practice at the independent Bar in Western Australia. Mr. Bhojani has also held the positions of Associate Commissioner of the Trade Practices Commission and Deputy Chairman of the Law Council of Australia, Business Law Section's trade practices committee. From 1986 to 1992, he was a barrister and solicitor with the Commonwealth Attorney-General's Department and the Trade Practices unit of the Australian Government Solicitor. Mr. Bhojani holds Bachelor of Science and Bachelor of Laws degrees from Monash University in Australia, and was admitted as barrister and solicitor in Victoria and Western Australia in 1986.

Mark Bohannon

Mark Bohannon is the General Counsel and Senior Vice President Public Policy for the Software & Information Industry Association (SIIA), the principal trade association of the software code and information content industry. At SIIA, Mr. Bohannon is responsible for the legal and public policy agenda of SIIA which includes taxation, privacy, standardization, e-commerce, customs modernization and trade facilitation, intellectual property protection, trade policy, education policy, internet security, and electronic contracting. Before joining SIIA, Mr. Bohannon was a senior official of the U.S. Department of Commerce where he served as Chief Counsel for Technology and Counsellor to the Under Secretary. During his tenure, Mr. Bohannon served on numerous delegations to bilateral talks with major trading partners and to multilateral fora such as the Hague, UNCITRAL and WTO. He is a graduate of Georgetown University and the George Washington University School of Law.

Elliot Burg

Elliot Burg has served as an Assistant Attorney General in the Consumer Protection Section of the Vermont Attorney General's Office since 1987. He is currently a member of the Board of Directors of the National Association of State Charity Officials (PASCO). A graduate of Cornell University and Harvard Law School, he has also worked as a Staff Attorney at Vermont Legal Aid and as Director of the South Royalton Legal Clinic at Vermont Law School.

Jerry Cerasale

Since January 1995, Jerry Cerasale has been the Senior Vice President, Government Affairs at The DMA. In this position, he is in charge of The DMA's contact with the Congress, all federal agencies and state and local governments. Before joining The DMA, Mr. Cerasale was the Deputy General Counsel for the Committee on Post Office and Civil Service, United States House of Representatives. He served for 12 years at the Postal Rate Commission as Legal Advisor to Chairman Steiger and most recently as Special Assistant to the Commission. Mr. Cerasale has also served as an attorney advisor to former Federal Trade Commission Chairman Steiger. He received his B.A. in Government and Economics from Wesleyan University and his J.D. from the University of Virginia School of Law.

Maureen Cooney

Maureen Cooney is a Legal Advisor for International Consumer Protection at the Federal Trade Commission. In that position, she has served as a principal liaison to the European Commission and Article 29 Working Party on data privacy issues. Ms. Cooney played a primary role on the U.S. delegation, led by Commissioner Orson Swindle, to the Experts Group and Working Party on Information Security and Privacy on the post-9/11 rewrite of the OECD Security Guidelines for Information Systems and Networks. She also has participated in delegations to the APEC E-Commerce Steering Group. Before joining the FTC in late 2001, Ms. Cooney's career included a broad litigation and counseling practice in financial services law for various U.S. government agencies. She provided advice on international issues for financial services raised in the G-8, OECD, Basel Committee, Financial Stability Forum, European Commission, and UNCITRAL forums, and worked on a variety of multilateral and bilateral trade agreements. Ms. Cooney also served as Acting Counselor for International Activities for the Division of the Counselor for International Activities at the Office of the Comptroller of the Currency.

John Corbelletta

John Corbelletta is the Director for Fraud Control for Visa USA. At Visa, his responsibilities include supporting and advising Visa members on fraud issues and policies as well to monitoring and reporting on fraud trends. Mr. Corbelletta provides fraud control support for four of Visa's largest members including Bank of America, JP Morgan Chase, MBNA and Citibank. He frequently conducts training for federal and state law enforcement agencies in the area of payment card fraud. Before joining Visa in November 2000, Mr. Corbelletta spent four years with Citibank Card Services in their Fraud Investigations/Risk Management Group. His law enforcement experience includes ten years with the Mountain View, California Police Department. Mr. Corbelletta holds a B.S. in Business Administration from Cal Poly University, Pomona.

Sara B. Deutsch

Sarah Deutsch is Vice President and Associate General Counsel for Verizon Communications (Verizon). She currently represents Verizon on a variety of domestic and international Internet issues ranging from digital rights management, the Hague Convention, Council of Europe Cybercrime Convention, Europe's E-Commerce and Copyright Directives, ICANN, domain name issues, and all U.S. Internet-related legislation. Ms. Deutsch has served previously as a Private Sector Advisor to the U.S. Delegation to the World Intellectual Property Organization 1996 Conference on the WIPO Copyright Treaties. She was one five negotiators for the U.S. telecommunications industry in the negotiations that resulted in the passage of the Digital Millennium Copyright Act. Ms. Deutsch has also served as a private sector expert to the Hague Convention on Recognition and Enforcement of Foreign Judgments and was an industry representative to the G8 meetings on cybercrime. Before assuming her current position, Ms. Deutsch was Vice President & Chief Intellectual Property Counsel for Bell Atlantic (now Verizon).

Chris Disspain

Chris Disspain is the Chief Executive Officer of auDA, a self-regulatory body governing the .au (Australian) domain space. Before assuming this position in October 2000, Mr. Disspain spent 18 years working a corporate lawyer in the U.K. and Australia. He has experience in all aspects of corporate law including public and private companies, international trading and negotiation, takeover mergers and acquisitions compliance and capital raising. For over ten years, Mr. Disspain has held executive management positions and directorships in U.K. and Australian companies involved in mining, ecommerce, and the Internet.

Michael Donohue

Michael Donohue is a consumer policy analyst at the Organisation for Economic Co-operation and Development (OECD), where he supports the work of the Committee on Consumer Policy. His current areas of focus include consumer trust online and cross-border enforcement cooperation. Prior to joining the OECD, Mr. Donohue worked as an attorney in the Bureau of Consumer Protection of the U.S. Federal Trade Commission, where he specialized in international and Internet-related matters.

Barry Elliott

Detective Staff Sergeant Barry Elliott has been a member of the Provincial Police in Ontario, Canada since 1975. He is also the creator and coordinator of PhoneBusters National Call Centre (PhoneBusters), which was formed in 1993. PhoneBusters, which is the result of a partnership among law enforcement, consumer agencies, and businesses, collects

complaints and data about telemarketing fraud (and other frauds including identity theft and internet fraud), and engages in law enforcement and consumer education. PhoneBusters also plays a vital role in the collection and dissemination of victim evidence, documentation, statistics and tape recordings to outside investigations. Mr. Elliot is the recipient of the Canadian Bankers Law Enforcement Award for exceptional devotion to duty meritorious action in combating bank-related crime.

Robb Evans

Robb Evans is the Chief Executive Officer of Robb Evans & Associates, LLC. Mr. Evans and his organization have served as court appointed fiduciaries or advisors in a number of complex corporate and financial matters including matters arising out of the collapse of the infamous Bank of Credit and Commerce International. Mr. Evans has been nominated to serve as a receiver or other fiduciary in cases brought by the Department of Justice, the Securities and Exchange Commission, and the Federal Trade Commission. He also has been appointed, nominated, or approved for assignments by various banking regulators and consulted with law enforcement and intelligence agencies. Mr. Evans also has testified before state and federal legislative committees, including the U.S. Senate Permanent Subcommittee on Investigations, regarding off-shore banking and money laundering. Before forming his current organization, Evans served as Chief Executive for half a dozen banks in different parts of the world. Evans is a California Special Deputy Commissioner of Financial Institutions and Past President of the California Bankers Association.

Charmaine Fennie

Charmaine Fennie is the president of Associated Mail & Parcel Centers, Inc. (AMPC). Serving more than 2800 member stores from its Napa, California offices, AMPC is the trade association for the mail and parcel industry. Ms. Fennie has testified before the Postal Rate Commission and Congressional committees on Commercial Mail Receiving Agency (CMRA) issues. She is the chair of the Coalition Against Unfair USPS Competition (CAUUC), and has worked closely with the United States Postal Service to form a CMRA industry fraud task force.

Stacy Feuer

Stacy Feuer has served as a Legal Advisor for International Consumer Protection at the Federal Trade Commission since June 2002. In that position, Ms. Feuer is responsible for advising Bureau of Consumer Protection lawyers on the international aspects of litigation and working on strategies to combat cross-border fraud. She also chairs the agency's cross-border committee. Ms. Feuer previously served as a staff attorney in the Division of Advertising Practices, where she prosecuted false advertising cases. Before joining the Commission in 2000, Ms. Feuer was a partner in the Washington, D.C. litigation firm, Baach Robinson & Lewis, where she coordinated international fraud litigation arising out of the collapse of the Bank of Credit and Commerce International. She is a graduate of Cornell University and the New York University School of Law.

Tara M. Flynn

Tara M. Flynn is an Assistant Director of the Federal Trade Commission's Division of Marketing Practices, a division of the Bureau of Consumer Protection. Before becoming an Assistant Director, she was a staff attorney in the Division of Marketing Practices, where she prosecuted various types of fraud cases, including Internet fraud, pyramid schemes, and telemarketing fraud. Before joining the Commission, Ms. Flynn was a litigation associate at Shaw Pittman. Ms. Flynn received her law degree from the University of Buffalo School of Law and her Bachelor's degree in political science from the University of Rochester.

Jean Ann Fox

Jean Ann Fox is an advocate for consumer protection for the Consumer Federation of America (CFA), an association of almost 300 pro-consumer state and national organizations. At CFA, Ms. Fox specializes in financial services, electronic commerce, and consumer protection issues. Before joining CFA in 1997, Ms. Fox served as a Board member, President and Vice President of the organization. She is also Vice Chairman of the Board of Directors of Consumers Union, publisher of Consumer Reports magazine. She serves on the Steering Committee and on the Internet working group of the Trans Atlantic Consumer Dialogue. Ms. Fox holds a Masters degree from the Graduate School of Public and International Affairs at the University of Pittsburgh and a Masters degree in consumer economics from Cornell University. She is also a graduate of the University of Tennessee.

Susan Grant

Susan Grant is the National Consumer League's Vice President for Public Policy in the areas of privacy, telecommunications, telemarketing, electronic commerce, and financial services. She also oversees the League's National Fraud Information Center and Internet Fraud Watch programs, which provide advice to consumers about telemarketing and online offers and transmit information about suspected telemarketing and Internet fraud to law enforcement agencies in the United States and Canada. In addition, Ms. Grant coordinates the Alliance Against Fraud in Telemarketing and Electronic Commerce, a coalition of government agencies, consumer organizations, trade groups, labor organizations, and multinational companies that works to educate the public about consumers' rights and how to shop safely by telephone and online. Ms. Grant is U.S. co-chair of the Internet Working Group of the Trans Atlantic Consumer Dialogue and participates in U.S. government delegations to ecommerce committees at the Organisation for Economic Cooperation and Development and the Free Trade Area of the Americas. She also serves on consumer advisory councils for several major corporations. Before joining the staff of the nonprofit National Consumers League in 1996, Ms. Grant served as Executive Director of the National Association of Consumer Agency Administrators, a professional organization for the heads of government consumer protection agencies. She began her career in consumer protection at the Northwestern Massachusetts District Attorney's Office.

Henning Grote

Since 1996, Henning Grote has been the Chief Technical Officer for Deutsche Telekom's Network Information Center, which operates Deutsche Telekom's registrar services. In this position, he is responsible for research and development and for developing technology strategies. Prior to setting up the Network Information Center, he worked for Deutsche Telekom in Darmstadt, Bonn, and Oldenburg, Germany. Mr. Grote has been involved in the DNS deregulation process from its early stages and has been actively involved in the area of online and internet technology and business for the past 15 years. From 1986-87, he worked as a project engineer in a naval technology project for Krupp Atlas Elektronik in Bremen, Germany. He studied electrical engineering from 1983 to 1986, specializing in digital communications.

Lee Hollis

Lee Hollis is the General Manager of the Enforcement and Coordination Branch of the Australian Competition and Consumer Commission (ACCC). She has special responsibility for the Commission's international-related enforcement activity, its national enforcement program, and coordination of its compliance activities. Ms. Hollis is based in the Commission's National Office in the Australian capital, Canberra, and has previously been the Director of several of the Commission's regional offices. Before joining the ACCC, Ms. Hollis was Special Counsel with a large national law firm in Australia, practicing predominantly in competition and consumer law. She has a Master of Laws, and special interest in international competition and consumer law enforcement.

Keith Inman

Since 2000, Keith Inman has held the position of Director of Electronic Enforcement at the Australian Securities & Investments Commission (ASIC), the Australian national corporate/markets regulator. As such, he is responsible for ensuring that ASIC maintains an effective enforcement capability during the transition to the "new economy." He is a member of several government and industry sponsored committees dealing with Internet policy, e-commerce, cybercrime and e-security. Mr. Inman has more than twenty years experience in law enforcement and regulation in Australia and overseas. In that time he has held investigative and intelligence-based management roles in several Australian State and Federal bodies. Mr. Inman holds a Masters in Management from Macquarie University's Graduate School of Management, and a Post Graduate Diploma in Police Leadership from the Australian Institute of Police Management.

Robert W. Jones

Bob Jones is the Director of Fraud Risk Management & Loss Analytics at FleetBoston Financial, where he is responsible for leading FleetBoston's fraud reduction and operating risk analytics programs. He joined FleetBoston in January 2000, after a 21-year career with KeyCorp, where he was responsible for all fraud detection and prevention systems and programs. Mr. Jones is co-chair of the BITS Fraud Reduction Steering Committee and is a member of the BITS Advisory Group. He is also a member of the ABA Deposit Account Fraud Committee. In 1998 Mr. Jones chaired the Financial Institution Fraud Committee of the Association of Certified Fraud Examiners. He is an Adjunct Professor at Utica College of Syracuse University, where he teaches in the college's master's program in Economic Crime Management. He has been

published in the RMA Journal and the Journal of Economic Crime Management. Mr. Jones frequently speaks about fraud, both domestically and internationally.

Paul Kane

Paul Kane is the founder and Chief Executive of Internet Computer Bureau plc (ICB), a U.K. software house with data centres in the U.K., Netherlands, Japan, Australia and the U.S.A. ICB and other companies under the chairmanship of Mr. Kane provide software services and registration platforms to ICANN Accredited Registrars and ccTLD Registries. In 1999, ICB won the prestigious Internet Industry Award for promoting consumer confidence and reducing deception on the Internet. In 2000, Mr. Kane also developed the Universal WHOIS (Uwhois.com) pro-bono service, which allows users to search Whois data across multiple domains in the generic Top Level Domains (gTLDs) and country code Top Level Domains (ccTLDs). Mr. Kane is also the appointed administrator of 3 ccTLDs, where he is responsible for policy and technical operations. Mr. Kane is a member of the Council of European National Top level Registries (CENTR). He is a Special Advisor to UNICE, UNCTAD and WIPO (United Nations Treaty Organisations based in Geneva) and the U.K.'s Department of Trade and Industry's Communication and Information Industries Directorate. Mr. Kane also serves as an advisor to the Economic Committee of the European Parliament concerning Electronic Commerce issues and the EU Commissioner for Enterprise & Information Society.

Theodore Kassinger

Theodore (Ted) Kassinger serves as General Counsel for the U.S. Department of Commerce. Following his nomination by President Bush, Mr. Kassinger was confirmed by the United States Senate to this position in May 2001. As General Counsel, Mr. Kassinger is the chief legal and ethics official of the Department. Mr. Kassinger also serves as a senior policy advisor for the Secretary and the Department on a broad range of domestic and international issues, including international trade, intellectual property rights, environmental issues, export controls, telecommunications, electronic commerce and technology. Prior to assuming his current position, Mr. Kassinger was a member of the multinational law firm, Vinson & Elkins, L.L.P., where he engaged in a broad international trade and business practice. From 1981 to 1985, he served as International Trade Counsel to the U.S. Senate Committee on Finance. Previously, Mr. Kassinger served as an attorney with the U.S. Department of State (1980-81) and the U.S. International Trade Commission (1978-80). Mr. Kassinger attended the University of Georgia School of Environmental Design and University of Georgia Law School.

Kathryn A. Kleiman

Kathryn Kleiman has been director of the Association for Computing Machinery's Internet Governance Project (ACM) since May 1999. ACM is the world's first educational and scientific computing society and its Internet Governance Project is committed to an open Internet governance structure and policies which create an "Internet for everyone. In this capacity, Ms. Kleiman helped found ICANN's Noncommercial Constituency and was twice elected to its Names Council. She works actively for the fair treatment of domain name owners who use their domain names for personal, political and other forms of noncommercial communication. Ms. Kleiman is an attorney with McLeod, Watkinson & Miller in Washington D.C. specializing in telecommunications, Internet and trademark law. Prior to attending law school, Ms. Kleiman ran data networks on Wall Street.

Andrew Konstantaras

Andrew Konstantaras is Executive Director of the Internet Law & Policy Forum (ILPF). In this role, he contributes directly to the legal and policy debate surrounding the development of the Internet and global e-commerce. Before joining the ILPF, Konstantaras was the vice president of marketing and general counsel for Asta Networks, a network reliability company; a principal at X-net Group, a consulting group that advises companies on electronic commerce and financial services on the Internet; and Chief Marketing Officer at BankInfinity, an Internet-only bank. Before joining BankInfinity, Konstantaras was Vice President at CertCo, in charge of the product management and development team. Prior to CertCo, Konstantaras spent four years as vice president and legal counsel for Visa International Service Association, where he provided legal and regulatory advice concerning VISA's implementation of the Secure Electronic Transaction ("SET") protocol, including digital signatures, Internet jurisdiction, and cryptography for worldwide electronic commerce. Mr. Konstantaras holds a bachelor's degree in physics and chemistry from Grinnell College, and a doctor of jurisprudence degree from Georgetown University Law Center in Washington, D.C.

Robin L. Lands

Robin Lands is currently the Program Manager for telemarketing fraud for the U.S. Customs Service, which will soon become part of the Department of Homeland Security. Mr. Lands has worked for the Customs Service for 28 years, and has been investigating cross-border telemarketing and mail fraud since 1982. In 1999-2000, he served as the Customs Service representative to Project Colt in Montreal, Quebec, a joint U.S.-Canada task force against fraud, and in 2002, he served as the U.S. Customs representative in a joint international telemarketing fraud task force. He is a graduate of Southwestern College and the University of San Francisco.

Jane E. Larimer

Jane Larimer currently serves as General Counsel for the National Automated Clearing House Association (NACHA). In this capacity, she supports payments initiatives related to the Automated Clearing House Network. She also provides legal support in the areas of electronic commerce, electronic check initiatives, bill payment/presentment, and electronic benefits transfer. She actively participates in the American Bar Association's Information Security Committee. Prior to joining NACHA, Ms. Larimer practiced law with the Lending, Banking and Public Finance Group of Powell, Goldstein, Frazer & Murphy in Atlanta, Georgia.

Cédric Laurant

Cedric Laurant is Policy Counsel with the Electronic Privacy Information Center (EPIC). He concentrates on international privacy issues, and comparative policy and legal aspects of European and U.S. privacy regimes. His recent work has focused on video surveillance, governmental electronic surveillance in the European Union, European telecommunications and privacy laws, the EU-US Safe Harbor Agreement, Canadian surveillance laws, the Council of Europe Cyber-crime Convention, and the World Summit on the Information Society. He coordinates EPIC's actions within two international coalitions: the Global Internet Liberty Campaign and the Trans Atlantic Consumer Dialogue. Mr. Laurant holds a licence en droit (J.D.) from the University of Louvain (Belgium), an LL.M. from Columbia Law School, a European M.A. in Science, Technology and Society (London), and a Diploma in Print and Broadcast Journalism (Brussels). He is a member of the editorial committee of the Journal des Tribunaux - Droit européen.

Andrew S. Lynn

Andrew Lynn is the Director of Marketing and Intellectual Property Law for FedEx Corporation. Mr. Lynn currently leads a the group of lawyers at FedEx responsible for worldwide protection of one of the best known global brands. He has worked in the FedEx legal department for over 15 years, including six years at FedEx Express European headquarters in Brussels, Belgium. While attending law school, Mr. Lynn worked nights in the operations of FedEx Express.

Mark MacCarthy

Mark MacCarthy is the Senior Vice President of Public Policy for Visa, U.S.A. He is responsible for Visa's public policy initiatives and strategies in electronic commerce, the Internet, and privacy and for the coordination of Visa's government relation efforts with its corporate affairs strategy and tactics. He also is an adjunct professor in the Communication, Culture and Technology Program at Georgetown University. Previously, Mr. MacCarthy was a principal and senior director with the Wexler Group, a Washington government affairs consulting firm, and was Vice President in charge of Capital Cities/ABC's Washington office. He also was a professional staff member of the House Committee on Energy and Commerce, where he handled communications policy and other issues for the Chairman of the Committee, Rep. John D. Dingell.

Wayne MacLaurin

Wayne MacLaurin is Vice President of Operations for the Momentous Group of Companies which includes the largest domain registrar in Canada and the ICANN accredited registrar Namescout.com. Mr. MacLaurin previously ran one of the largest privately held ISPs in Canada and was a founding member of the Canadian Association of Internet Service Providers.

Larry Maxwell

Larry Maxwell has served the U.S. Postal Inspection Service for 26 years. Currently, he is an Inspector in Charge at the Postal Inspection Service's National Headquarters where he is responsible for the mail fraud, child exploitation, and asset

forfeiture programs. His responsibilities in this position have included service on the cross-border fraud task force, the Business Mailing Industry Task Force, and the Postal Service committee responsible for the regulatory changes to the commercial mail receiving agency requirements. Mr. Maxwell has also served as the headquarters coordinator for the Postal Service's investigation into the anthrax mailings. The first years of his career were spent assigned to the Postal Inspection Service's New York Division, working primarily on mail fraud, child exploitation, and mail bomb investigations.

Don Mercer

In October 2000, Don Mercer was appointed Assistant Deputy Commissioner of Competition for Canada's Competition Bureau responsible for the Ontario Region. The Ontario Region enforces deceptive marketing practices laws covering deceptive telemarketing and misleading advertising as well as standards-based labeling statutes related to textiles, precious metals, price-fixing, bid-rigging, and related pricing provisions. Prior to his current position, Mr. Mercer held the position of Assistant Deputy Commissioner of Competition in various Competition Bureau Branches. He was responsible for the development of the first civil reviewable matters and merger cases before the Competition Tribunal under the 1986 Competition Act, and the publication of various guidelines and preparation of internal operational manuals. As Acting Deputy Commissioner (Criminal Branch), he was responsible for the national application of criminal provisions of the Act relating to conspiracy to fix prices, allocation of markets and market sharing, bid-rigging, price discrimination, and predatory pricing.

Ed Mierzwinski

Ed Mierzwinski is the Consumer Program Director for the U.S. Public Interest Research Group (U.S. PIRG). He has been a consumer advocate with U.S. PIRG, the national lobbying office for state PIRGs since January 1989. PIRGs are non-profit, non-partisan public interest advocacy organizations with offices around the country. Mr. Mierzwinski often testifies before Congress and state legislatures. He is the author of numerous reports on consumer, privacy, credit card, credit reporting and other bank and financial issues. He is also a member of the Steering Committee of the Trans Atlantic Consumer Dialogue. From 1993-1995, Mr. Mierzwinski was a member of the Federal Reserve Board of Governors Consumer Advisory Council. From 1981 through 1988, he was Executive Director of Connecticut PIRG. Mr. Mierzwinski holds a B.A. and an M.S. from the University of Connecticut.

Maneesha Mithal

Maneesha Mithal is Assistant Director for the Federal Trade Commission's International Division of Consumer Protection. Ms. Mithal's areas of expertise include cross-border fraud, Internet fraud, Internet jurisdiction and alternative dispute resolution for online consumer transactions. She has served on the U.S. delegations of various international organizations, including the OECD Committee on Consumer Policy, the OECD Information, Communications and Computer Policy Committee, the APEC Electronic Commerce Steering Group, and the Hague Conference on Private International Law. Prior to joining the Federal Trade Commission as a staff attorney in 1999, she was an associate at the Washington law firm of Covington & Burling, where she practiced in the commercial litigation, international litigation, and legislative areas. Ms. Mithal earned her law degree from the Georgetown University Law Center and her undergraduate degree from Georgetown University.

Chairman Timothy J. Muris

Chairman Muris was sworn in June 4, 2001 as Chairman of the Federal Trade Commission. He has held three previous positions at the Commission: Assistant Director of the Planning Office (1974-1976), Director of the Bureau of Consumer Protection (1981-1983), and Director of the Bureau of Competition (1983-1985). After leaving the FTC in 1985, Chairman Muris served with the Executive Office of the President, Office of Management and Budget for three years. He then joined George Mason University School of Law as a Foundation Professor in 1988 and was interim dean of the law school from 1996 to 1997. He was also Of Counsel with the law firms of Collier, Shannon, Rill & Scott (1992-2000) and Howrey, Simon, Arnold & White (2000-2001). Chairman Muris graduated with high honors from San Diego State University in 1971 and received his J.D. from UCLA in 1974. He was awarded Order of the Coif and was associate editor of the UCLA Law Review. A member of the American Bar Association's Antitrust Section, Chairman Muris has written widely on antitrust, consumer protection, regulatory, and budget issues. In 1981, he served as the Deputy Counsel to the Presidential Task Force on Regulatory Relief, headed by then Vice President Bush.

Daniel Nathan

Daniel Nathan is the Chief of the newly-created Office of Cooperative Enforcement of the Commodity Futures Trading Commission (CFTC), where he is responsible for outreach to other federal and state civil and criminal authorities and for coordinating the CFTC's investigations and litigations of commodity-related violations with other authorities. Before he headed this office, Mr. Nathan was the Deputy Director of the CFTC's Division of Enforcement for five years. Prior to joining the CFTC, Mr. Nathan was an Assistant Director in the Securities and Exchange Commission's Division of Enforcement, where he supervised and conducted investigations of, among other things, insider trading, financial fraud and market manipulation. He began his career in private practice in New York City. Mr. Nathan is a graduate of the New York University School of Law, and received his undergraduate degree in economics from the Massachusetts Institute of Technology.

David E. Ostertag

David Ostertag is Field Investigations Manager for Discover Financial Services. Before joining Discover in 1998, he was employed by Lake County Illinois State's Attorney's Office as Investigator, where he investigated homicides, official misconduct, and financial crimes. Mr. Ostertag has also worked as a Detective Sergeant at the Round Lake Beach, Illinois Police Department, where he commanded the Detective Division. He has taught criminal investigation courses at the College of Lake County, Columbia College, and Northwestern University. He serves as president of the Illinois Chapter of International Association of Financial Crimes Investigators.

Michael D. Palage

Michael Palage is Chair of the ICANN DNSO Registrar Constituency. He also sits on the Board of Directors for SnapNames.com, Inc. and ICM Registry, Inc. Since June 2000, Michael Palage has headed Palage Consulting, where he provides technical and business consultation services to small technology and Internet companies. He has provided policy and trademark consulting services to Afiliis the registry operator for the .INFO top level domain. In May 2002, he testified before Congress on "The Accuracy and Integrity of the Whois Database." He has been a frequent speaker on intellectual property rights, the domain name system and ICANN, and related technology issues. He has taught a course called "Critical Issues in Cyberspace" at Drexel University. Mr. Palage received his B.S. at Drexel University and J.D. at Temple University School of Law.

Jonathan J. Rusch

Jonathan Rusch is Special Counsel for Fraud Prevention in the Fraud Section of the Criminal Division at the U.S. Department of Justice in Washington, D.C. His current responsibilities include serving as the coordinator of the Department of Justice's Internet Fraud Initiative; Co-Chair of the U.S.-Canada Working Group on Cross-Border Mass-Marketing Fraud; and Chair of the Telemarketing and Internet Fraud Working Group, which facilitates national coordination and communication among law enforcement and regulatory agencies on telemarketing and Internet fraud enforcement matters. At the Department of Justice, Mr. Rusch has also been the lead counsel in a number of major fraud and public corruption prosecutions. In 1995, he received the Attorney General's Distinguished Service Award for his work in investigating the House Bank scandal. Since 1996, Mr. Rusch has served as an Adjunct Professor of Law at Georgetown University Law Center, where he teaches courses on "Global Cyberspace Law," "Comparative and International Law of Cyberspace," and "Trial Practice."

Daniel Salsburg

Daniel Salsburg is an attorney in the Division of Marketing Practices, Bureau of Consumer Protection at the Federal Trade Commission in Washington, D.C. From 1991 until 1996 and from 2000 until the present, Mr. Salsburg has served as lead attorney in FTC investigations and cases concerning nationwide fraudulent schemes and, during 2001, as an Acting Assistant to the Director of the Bureau of Consumer Protection. From 1996 until 2000, Mr. Salsburg served as a Senior Trial Attorney in the Commodity Futures Trading Commission's Division of Enforcement. Mr. Salsburg has taught legal writing classes at the George Washington University Law School and the Law School of the University of Pennsylvania and numerous continuing legal and investigative training programs, including classes for the International Organization of Securities Commissions and the Federal Bureau of Investigations Academy.

Dr. Phyllis A. Schneck

Dr. Phyllis Schneck is the Vice President of Enterprise Services at Atlanta-based eCommSecurity, Inc. She is also the Chairman of the National Executive Board of FBI InfraGard, and the Founding President of InfraGard Atlanta. Before joining eCommSecurity, Dr. Schneck was the Vice President of Corporate Strategy for SecureWorks, Inc., and the Founder and CEO of Avalon Communications, a provider of real-time security technology, before Avalon was acquired by SecureWorks. Dr. Schneck is a member of the Advisory Board of the Johns Hopkins University Department of Computer Science, and is a former member of the Georgia Tech Advisory Board. Dr. Schneck has served on several committees relating to information security. She received her Ph.D. in Computer Science from Georgia Tech. Dr. Schneck has held various information science technical positions with CygnaCom Solutions, the MITRE Corporation, Computer Sciences Corporation, IBM Systems Integration Division, NASA Goddard Space Flight Center, and the University of Maryland Department of Meteorology.

Thomas A. Schulz

Thomas Schulz is the Assistant General Counsel, Open Bank Regional Affairs Section, Federal Deposit Insurance Corporation with responsibility for supervising the six regional legal offices and two area legal offices that support the FDIC's Division of Supervision and Consumer Affairs. He was appointed Assistant General Counsel in 1988 as the head of the FDIC's Washington-based Trial Section. In 1997, the Financial Crimes Unit also was placed under his supervision. Before joining the FDIC in 1985, Mr. Schulz was a Senior Trial Attorney and Chief of the Depository Institutions Merger Review Unit, Antitrust Division, U.S. Department of Justice. Mr. Schulz joined Department of Justice in 1970 under the Attorney General's Honors Program.

Robin Slade

Robin Slade is a Director with BITS, The Technology Group for The Financial Services Roundtable. Ms. Slade is responsible for BITS' Fraud Reduction initiative, including its Working Groups in Collections, Debit Card and ATM Fraud, Electronification, Identity Theft, Internet Fraud, Legal and Regulatory issues, Shared Databases, Statistics, and Successful Strategies. Ms. Slade is also responsible for the creation and technical maintenance of the BITS Website. Before joining BITS in December of 1999, Ms. Slade was an entrepreneur for ten years, and has held various management positions. Ms. Slade holds a B.S. in Business and Management, a B.S. in Computer Studies, and an M.S. in E-Commerce from the University of Maryland.

Hugh Stevenson

Hugh Stevenson is the Associate Director heading the Federal Trade Commission's International Division of Consumer Protection. He has served as a moderator for previous FTC workshops focusing on international consumer protection issues, including jurisdiction, judgment recognition, and alternative dispute resolution. He has also served on the U.S. delegations of various international organizations, including the OECD Committee on Consumer Policy, where he has chaired the working group on guidelines to protect consumers across borders from fraudulent and deceptive commercial practices. He was previously Associate Director for Planning & Information, leading the establishment of the FTC's Consumer Response Center; the Consumer Sentinel and econsumer.gov information sharing projects; and the identity theft program. Mr. Stevenson, a Harvard Law School graduate, has worked at the FTC since 1991.

Joseph E. Sullivan

Joseph Sullivan is the Senior Counsel for Rules, Trust and Safety at eBay, Inc. His responsibilities are to (1) direct a fraud investigations team dedicated to fighting Internet fraud and work with local law enforcement; (2) work with federal, state and local government agencies to ensure eBay's compliance with government regulations; and (3) oversee enforcement of eBay's efforts to keep prohibited items from being listed for sale on Ebay.com. Before joining eBay, Mr. Sullivan was an Assistant United States Attorney in the San Jose Branch of the U.S. Attorney's Office for the Northern District of California. He was a founding member of the Computer Hacking and Intellectual Property Unit, a unit based in Silicon Valley that oversees investigations of and prosecutes offenses involving computer intrusions, theft of trade secrets, economic espionage and criminal copyright and trademark violations. Prior to that, he worked at the U.S. Attorney's Office for the District of Nevada, a commercial litigation firm in Miami, and the Attorney General's Honor Program. Mr. Sullivan is a graduate of the University of Miami School of Law and Providence College.

Commissioner Orson Swindle

Orson Swindle was sworn in as a Republican Commissioner on the Federal Trade Commission on December 18, 1997. In December 2001, Commissioner Swindle was appointed to lead the U.S. Delegation to the Organisation for Economic Cooperation and Development (OECD) Experts Group charged with reviewing the 1992 OECD Guidelines for the Security of Information Systems. Commissioner Swindle served in the Reagan Administration from 1981 to 1989. As Assistant Secretary of Commerce for Development he managed the Department of Commerce's national economic development efforts directing seven offices across the country. Prior to that position, Commissioner Swindle was State Director of the Farmers Home Administration for the U.S. Department of Agriculture financing rural housing, community infrastructure, businesses, and farming. In 1994 and 1996 he was a Republican candidate for Congress in Hawaii's 1st Congressional District. Commissioner Swindle also has had a distinguished military career. As a Marine aviator serving in South Vietnam on November 11, 1966, Commissioner Swindle was shot down from the skies over North Vietnam while flying his 205th and last combat mission. He was captured by the North Vietnamese and held Prisoner of War for the next six years and four months. Commissioner Swindle retired from the U.S. Marine Corps in 1979 with the rank of Lieutenant Colonel. His 20 military decorations for valor in combat include two Silver Stars, two Bronze Stars, and two Purple Hearts. Commissioner Swindle earned a Bachelor of Science degree in Industrial Management from Georgia Tech in 1959 and a Master of Business Administration from Florida State University in 1975.

Mark Thompson

Mark Thompson is an Associate General Counsel of First Data Corp. First Data Corp. is a Fortune 500 company with over 28,000 employees. Mr. Thompson is responsible for the legal affairs of two of its major business units, Western Union North America and Integrated Payment Systems Inc. Mr. Thompson has been with First Data since 1996. Prior to First Data, he was in private practice in Denver, Colorado where his practice focused on bank regulatory law. Mr. Thompson is a 1981 graduate of the University of Michigan Law School.

Commissioner Mozelle W. Thompson

Mozelle W. Thompson was sworn in as a Commissioner on the Federal Trade Commission December 17, 1997. He currently serves as Chairman of the Organisation for Economic Cooperation and Development's Committee on Consumer Policy where he also leads the United States delegation. Commissioner Thompson also was past president of the International Marketing Supervision Network, recently renamed the International Consumer Protection and Enforcement Network. Between August 1993 and April 1996, Commissioner Thompson held the position of Deputy Assistant Secretary at the Department of the Treasury where he was responsible for overseeing domestic spending and credit policies, including the operations of the Federal Financing Bank and the Office of Government Financing. From April 1996 until his appointment to the Commission, he served as Principal Deputy Assistant Secretary. Before joining the Treasury Department, Commissioner Thompson served as Acting Executive Director and General Counsel to the New York State Finance Agency and its four sister corporations. He also was an attorney with the New York firm of Skadden, Arps, Slate, Meagher and Flom. Commissioner Thompson is a graduate of Columbia College and Columbia Law School and holds an M.P.A. from Princeton University's Woodrow Wilson School of Public and International Affairs.

Charles I. Underhill

Charles Underhill is the Senior Vice President of the Dispute Resolution Division at the Council of Better Business Bureau, Inc. In this capacity, he oversees a staff of 70, an annual budget in excess of ten million dollars, an annual caseload of more than 32,000 individual disputes and a customer base that includes both the Better Business Bureau system and many of the world's largest auto manufacturers. He also serves as Chief Operating Officer for BBBOnline, Inc, the Better Business Bureau system's Internet subsidiary. Mr. Underhill has spoken and written extensively on the subject of consumer dispute resolution in the online, cross-border environment. Before assuming his present position in June of 1995, Mr. Underhill served as President of the Better Business Bureau, Inc., which was based in Buffalo, New York, and served both the eight-county area of Western New York and the five-county Capital District (Albany, Troy and Schenectady). He also served as President of the BBB Foundation of Western New York. Mr. Underhill received his bachelor's degree from the State University of New York.

Kristen Neller Verderame

Kristen Verderame is the Vice President of U.S. Regulation and Government Relations for BT Americas, and is based in Washington, D.C. As head of British Telecommunication plc's (BT) Washington office, she is responsible for advocating BT's interests in front of U.S. Government agencies and Washington-based policymakers. Ms. Verderame also is responsible for leading the company's international trade strategy and policy, and serves as legal counsel for its U.S. operations. Before joining BT Americas, Ms. Verderame was an associate attorney with the law firm of Dewey Ballantine LLP in the International Trade Group. She is the Vice President of the Board of Directors of the British-American Business Association and has served as a speaker and presenter in numerous fora on a variety of international telecommunications policy and trade issues. Ms. Verderame is a graduate of Albion College and the University of Michigan Law School.

Eric A. Wenger

Eric Wenger is an attorney in the Division of Marketing Practices in the Federal Trade Commission's Bureau of Consumer Protection. He also chairs the Bureau's Internet Coordinating Committee. Mr. Wenger's work with the Commission concerns deceptive and unfair billing mechanisms employed by Internet websites operators and spammers, including credit card and international modem dialer scams. In 2002, he spearheaded two regional "Netforce" sweeps, during which two dozen federal, state, and Canadian law enforcement agencies brought nearly 100 Internet-related law enforcement actions, including eleven FTC cases. Before joining the Commission, Mr. Wenger worked in the Office of the New York State Attorney General, where he served as Assistant Attorney General and Deputy Bureau Chief of the Internet Bureau. Prior to the creation of the Internet Bureau, Mr. Wenger served as Chief of the Internet and Computer Unit of the Attorney General's Bureau of Consumer Frauds and Protection. He also served as Chair of the Internet Privacy Subcommittee of the National Association of Attorneys General. Mr. Wenger is a graduate of Cornell University and received his J.D. with Honors from The George Washington University National Law Center.

Bob Whitelaw

Bob Whitelaw was appointed President and Chief Executive Officer of the Canadian Council of Better Business Bureaus in May 2000. The Council represents the interests of the 14 Canadian Better Business Bureaus and the more than 24,000 local BBB members. Mr. Whitelaw's current position involves Better Business Bureau program and policy issues with a special emphasis on business ethics, evaluations, e-commerce, e-retail, and e-business along with the on-line development of Internet access to BBB reliability reports and information. He is also a member of the Executive Committee of the Council of Better Business Bureaus based in Arlington, Virginia. Before joining the BBB, Mr. Whitelaw had careers in journalism, government public policy, and consulting. He holds an M.A. in Public Administration from the University of Toronto.