

Future of Payments and Collections Forum

June 13, 2022

Panel 2

FRAMEWORK OF THE FUTURE: INTEGRATING DIGITAL PAYMENTS AND IDENTITY

JoDee DeVillier, Director of Business Transformation, Bureau of Fiscal Service (Moderator)



JoDee DeVillier has been the Director of the Business Transformation Division in the Revenue Collections Management (RCM) area of the Bureau of Fiscal Service for the past 3 years. She has been with RCM for almost 15 years and has continued to grow into a diverse servant leader for the Organization. She has experience in program management, taking a system to the cloud, working difficult technical scenarios and thinking Enterprise wide when identifying innovative solutions for RCM systems and services.

Margarita Alvarez, Senior Vice President, Strategy, Digital, and Innovation at Wells Fargo



Margarita Alvarez is Wells Fargo's Strategy Digital & Innovation (SDI) Delivery Leader for Consumer Digital Servicing and Money Movement. Within SDI, Margarita oversees U.S and India Agile teams, responsible for Digital execution, which enable experience transformations for an estimated 31.9 million Online & 26 million Mobile App customers.

In 2001, Margarita joined Wells Fargo where she launched Online Brokerage, and the first "wireless" platform. In Merchant Card, Margarita supported the enterprise relationship with PayPal and furthered her digital commerce experience with industry partners such as Visa, MasterCard, AMEX and First Data. Over the past 15 years, Margarita has served in various management positions across Digital Acquisitions, Servicing and Payments. A proven change leader, Margarita led Wells Fargo Digital from quarterly to monthly customer facing production deployments, and is a champion of Agile adoption, successfully transforming portfolios in Digital, Innovation, Marketing and Consumer Deposits.

Margarita serves the community by assisting with Spanish translation services and student tutoring for school districts, where 89% of the community is classified as low income and 88% of math skills are below grade level. She represents Wells Fargo at speaker engagements for the Hispanic Scholarship Fund, Latino Leadership Conferences and university campus recruitment events.

Margarita received a Bachelor of Arts degree from the University of the Pacific. Executive Management from Stanford University Graduate School of Business. Executive leadership certifications from UC Berkeley Haas School of Business. She resides in Menlo Park, California.

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John Cowan, Chief Technology and Operations Officer, Payments Canada



John Cowan is the Chief Technology and Operations Officer at Payments Canada. As a member of the executive team, John leads the operation of the organization's key technology, operations and security priorities.

Prior to joining Payments Canada, John was Senior Vice President of Enterprise Payments at CIBC where he was responsible for delivering payments solutions and supporting the organization's participation in the ongoing efforts to modernize Canada's payment systems.

John has also served on various boards including senior member of Payments Canada's Member Advisory Council, Chairperson of both CMI Mortgages and the CBA Payments Committee, and board member for Intria as well as Interac. He received the 2019 Women in Payments Advocate for Women award for his proponent of female talent, gender-balanced leadership and workplace inclusion.

John holds a Bachelor of Business Accounting from Charles Sturt University in Australia, as well as a Master Certificate in Risk Management and Business Performance from the Schulich School of Business at York University.

Jesse McWaters, Global Head of Regulatory Advocacy at Mastercard



Jesse McWaters leads Mastercard's global regulatory advocacy function, where he is responsible directing the company's public sector engagement on a wide range of emerging regulatory and policy issues. Jesse is particularly passionate about driving public/private collaboration at the frontier of financial innovation - including crypto-assets, central bank digital currencies, AI, 5G, and open banking.

Prior to joining Mastercard, Jesse served as Head of Financial Technology & Innovation at the World Economic Forum where he founded the 'Future of Financial Services' series, a collection of research initiatives convening financial executives, fintech founders, and global policy-makers to understand how new technologies are reshaping financial services. Prior to that, served as a financial services strategy consultant at Deloitte, supporting large-scale technology transformations and the roll-out of new business models for leading banks, insurers, and wealth managers.

Jesse is the author of numerous publications on fintech and is a frequent media commentator. He has been featured on CNBC's Closing Bell, and quoted in the Wall Street Journal, the Financial Times, Wired, American Banker, and Bloomberg. He has presented his insights to an array of policy makers including the Financial Stability Board, the Basel Committee on Banking Supervision, International Monetary Fund, the Bank of England, the People's Bank of China, the Federal Reserve Board, the U.S. Office of the Comptroller of the Currency, the U.S. Federal Deposit Insurance Corporation, the U.S. House Financial Services Committee, and the European Parliament.

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Alex Pentland, Founder and Director of MIT Connection Science



Professor Alex 'Sandy' Pentland directs MIT [Connection Science](#), an MIT-wide initiative, and previously helped create and direct the [MIT Media Lab](#) and the [Media Lab Asia](#) in India. He is one of the [most-cited](#) computational scientists in the world, and Forbes declared him one of the ["7 most powerful data scientists in the world"](#) along with Google founders and the Chief Technical Officer of the United States. He is on the Board of the UN Foundations' Global Partnership for Sustainable Development Data, co-led the World Economic Forum [discussion in Davos](#) that led to the EU privacy regulation GDPR, and was one of the UN Secretary General's "Data Revolutionaries" helping to forge the transparency and accountability mechanisms in the [UN's Sustainable Development Goals](#). He has received numerous awards and prizes such as the [McKinsey Award](#) from Harvard Business Review, the [40th Anniversary of the Internet](#) from DARPA, and the [Brandeis Award](#) for work in privacy. Recent invited keynotes include annual meetings of OECD, G20, World Bank, and JP Morgan.

He is a member of advisory boards for the UN Secretary General, the UN Foundation, Consumers Union, and OECD, and formerly the American Bar Association, Google, AT&T, and Nissan. He is a member of the [U.S. National Academy of Engineering](#) and council member within the [World Economic Forum](#).