



The 2017 EITA Business & Management Workshop
(EITA-B&M 2017: Emerging Financial Services & Technology)

**"The New Financial Technology (Fintech) Revolution:
Challenges, Opportunities and Future Directions"**

Conference Proceedings

Taipei Economic and Cultural Office in New York
1 East 42nd Street, New York, NY 10017

Friday, April 28, 2017

<Draft: 5/5/17>

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Welcome Message

Conference Themes

"The New Financial Technology (Fintech) Revolution: Challenges, Opportunities and Future Directions"

The EITA-B&M 2017 conference consists of five plenary sessions:

- **Plenary Session 1:** FinTech: Banking, Financing and Insurance
- **Plenary Session 2:** Artificial Intelligence (AI) and FinTech
- **Plenary Session 3:** Blockchain, Bitcoin and Cryptocurrencies
- **Plenary Session 4:** Cybersecurity, Infrastructure and Platform
- **Plenary Session 5: Panel Discussion:** The Future of FinTech and the Financial Services Industry

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Planning Committee

Conference Chair

Tyler Yang (楊太樂) Integrated Financial Engineering

Project Manager

Woei-jyh (Adam) Lee (李偉智) University of Maryland, College Park

Conference Organizers

Shyhtsun Felix Wu	(吳士駿)	University of California, Davis
Rong Chang	(張榮)	IBM T.J. Watson Research Center
Li-San Wang	(王立三)	University of Pennsylvania
Pei-Yun (Sabrina) Hsueh	(薛沛芸)	IBM T.J. Watson Research Center
Jordan Kuo-Lin Hu	(胡國琳)	RiskVal Financial Solutions
Wen-Ching Wang	(王文菁)	Trust Company, FSB
Ming-Yang Chen	(陳明揚)	SalesforceIQ
Sheng-Ying (Aithne) Pao	(包盛盈)	Massachusetts Institute of Technology
Michael Chang		Kyper Data Technologies
Chen-Hsiang (Jones) Yu	(余禎祥)	Prentice Lab
Bernard Lin	(林柏臻)	Contino
Natacha Lo	(羅昭妤)	A Priori Analytics Group
Chia-Yuh Ling	(凌家裕)	Investment & Trade Office, Taipei Economic and Cultural Representative Office in the U.S.
James Ho-Chung Chang	(張和中)	Taipei Economic and Cultural Representative Office the U.S.
Cherng-Chuan Su	(蘇成全)	Taiwan Trade Center, New York

Program Steering Committee

Ko-Yang Wang	(王可言)	Fusions360
Ching-Yao (Hank) Huang	(黃經堯)	National Chiao Tung University Homepage
Shih-Wei Liao	(廖世偉)	National Taiwan University

Program Committee

Workshop Track Co-Chairs

Plenary Session 1 (P1): FinTech: Banking, Financing and Insurance

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Jordan Kuo-Lin Hu (胡國琳) RiskVal Financial Solutions

Plenary Session 2 (P2): Blockchain, Distributed Ledgers and Smart Contract

Rong Chang (張榮) IBM T.J. Watson Research Center

Plenary Session 3 (P3): Bitcoin and Cryptocurrencies

Bernard Lin (林柏臻) Contino

Plenary Session 4 (P4): Cybersecurity, Infrastructure and Platform

Natacha Lo (羅昭妤) A Priori Analytics Group

Plenary Session 5 (P5): Panel Discussion: The Future of FinTech and the Financial Services Industry

Tyler Yang (楊太樂) Integrated Financial Engineering

Publication

Conference Program:

EBMedia, LLC

Conference Proceedings:

EBMedia, LLC

Local Management, General Inquiries & Pre-registration

Investment & Trade Office, Taipei Economic and Cultural Representative Office in the U.S.
(駐美投資貿易服務處)

Address: 1 East 42nd Street, 8th Floor, New York, NY 10017, U.S.A.

Telephones: 212-317-7397 (O), 212-826-3615 (Fax)

On-Site Registration

Investment & Trade Office, Taipei Economic and Cultural Representative Office in the U.S.
(駐美投資貿易服務處)

Web Development

Michael Hwa-Han Wang (王華漢) EBMedia, LLC

Co-organizing Associations and Co-sponsors

Taipei Economic & Cultural Office in New York

The 2017 EITA Business & Management Workshop
The Taipei Economic and Cultural Office in New York

(駐紐約台北經濟文化辦事處)

Investment & Trade Office, Taipei Economic & Cultural Representative Office in the U.S.

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Conference Program

Day 1 (Friday, April 28, 2017)

4/28 (Fri) 1:30 pm - 6:30 pm: Registration

Room: the 1st FL., TECO in New York

4/28 (Fri) 2:30 pm - 2:50 pm: Opening Session

Chair: **Dr. Tyler Yang (楊太樂)**, Chairman and CEO, Integrated Financial Engineering

Room: Main Auditorium, TECO in New York

Welcome Remarks:

Ambassador Lily L.W. Hsu

Director General

The Taipei Economic and Cultural Office in New York

(中華民國駐紐約臺北經濟文化辦事處處長徐儷文大使)

Plenary Sessions:

4/28 (Fri) 2:50 pm - 3:30 pm: Plenary Session (I): FinTech: Banking, Financing and Insurance

Chair: **Mr. Jordan Kuo-Lin Hu (胡國琳)**, CEO, RiskVal Financial Solutions

Room: Main Auditorium, TECO in New York

Mr. Steven O'Hanlon

President & Chief Executive Officer

Numerix

Mr. Jordan Kuo-Lin Hu (胡國琳)

CEO, RiskVal Financial Solutions

4/28 (Fri) 3:30 pm - 4:10 pm: Plenary Session (II): Artificial Intelligence (AI) and FinTech

Chair: **Dr. Rong N. Chang (張榮)**, IBM Academy of Technology Member, IBM T.J. Watson Research Center

Room: Main Auditorium, TECO in New York

Dr. Ching-Yung Lin (林清詠)

IBM Chief Scientist, Graph Computing

Senior Manager, Network Science and Machine Intelligence

IBM T.J. Watson Research Center

Mr. Danny L. Yeh

Research Scientist

IBM T.J. Watson Research Center

4/28 (Fri) 4:10 pm - 4:25 pm: Break

4/28 (Fri) 4:25 pm – 5:05 pm: Plenary Session (III): Blockchain, Bitcoin and Cryptocurrencies

Chair: **Mr. Bernard Lin (林柏臻)**, Principal, Contino
Room: Main Auditorium, TECO in New York

Ms. Min-Si Wang
Chief Product Officer, BitPesa

Mr. Andre De Castro
CEO and Founder
Blockchain of Things

4/28 (Fri) 5:05 pm – 5:45 pm: Plenary Session (IV): Cybersecurity, Infrastructure and Platform

Chair: **Ms. Natacha Lo (羅昭妤)**, CEO/CTO, A Priori Analytics Group
Room: Main Auditorium, TECO in New York

Mr. Mishka McCowan
Vice President of Technology
WealthEngine

Ms. Natacha Lo (羅昭妤)
CEO/CTO
A Priori Analytics Group

4/28 (Fri) 5:45 pm – 6:25 pm: Plenary Session (V): The Future of FinTech and the Financial Services Industry

Moderator: **Dr. Tyler Yang (楊太樂)**, Chairman and CEO, Integrated Financial Engineering
Room: Main Auditorium, TECO in New York

Mr. Jordan Kuo-Lin Hu (胡國琳)
CEO, RiskVal Financial Solutions

Dr. Rong N. Chang (張榮)
IBM Academy of Technology Member
IBM T.J. Watson Research Center

Mr. Bernard Lin (林柏臻)
Principal, Contino

Mr. Mishka McCowan
Vice President of Technology
WealthEngine

4/28 (Fri) 6:25 pm – 6:30 pm: Closing Remarks:

Chair: **Dr. Tyler Yang (楊太樂)**, Chairman and CEO, Integrated Financial Engineering
Room: Main Auditorium, TECO in New York

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Abstracts and Biographies

Day 1 (Friday, April 28, 2017)

Opening Session

Conference Chair

Tyler Yang (楊太樂)

Chairman and CEO
Integrated Financial Engineering

BIOGRAPHY



Dr. Tyler Yang is the Chairman and CEO of IFE Group, a financial consulting company focused on financial engineering and risk management. He has over twenty five years of academic and industry experience in mortgage analytics and portfolio engineering. His specialties include managing risk-based capital, pricing mortgage and asset backed securities, designing and executing hedging instruments and strategies, and developing enterprise-wide risk policies. He is the inventor of two Patents in financial engineering. Dr. Yang has served as the Independent Actuary of the FHA mutual mortgage insurance fund for more than 10 years and subject matter experts for government banking regulators globally.

He published numerous finance related articles in top finance and real estate journals and has been ranked among the top real estate researchers by the Journal of Real Estate Literature. He is a Co-Editor of several leading refereed real estate and finance journals. Dr. Yang is a founding Executive Director of the Global Chinese Real Estate Congress and the founding Vice President of Asian Real Estate Society, which he has served as the Executive Director for over ten years. He has organized numerous international conferences related to finance, housing, and real estate in US, Asia, and Africa.

Dr. Yang was previously a Sr. Director at Freddie Mac, a Managing Director at PricewaterhouseCoopers, a Sr. Economist at Fannie Mae, and has been faculty member of Johns Hopkins University, Georgetown University, and California State University at Long Beach. He received his Ph.D. in Finance from the University of Illinois at Urbana-Champaign.

**The 2017 EITA Business & Management Workshop
The Taipei Economic and Cultural Office in New York**

Opening Session

Welcome Remarks

Ambassador Lily L.W. Hsu

Director General
The Taipei Economic and Cultural Office in New York
(中華民國駐紐約臺北經濟文化辦事處處長徐儷文大使)

BIOGRAPHY



Personal

- Born in 1962
- Married, husband: Kuo-Yu TUNG

Education

- BA, Political Science, National Taiwan University, Taiwan, ROC
- Visiting Scholar, Sigur Center of Asian Studies, George Washington University, USA, 2009

Professional Career

- 1986-1987 Desk Officer, Department of Information & Cultural Affairs, Ministry of Foreign Affairs (MOFA)
- 1987-1989 Desk Officer, Department of International Organizations, MOFA
- 1990-1995 Third and Second Secretary, Taipei Economic and Cultural Representative Office in the U.S.A.(Washington, D.C.)
- 1995-1997 Section Chief, Department of International Organizations, MOFA
- 1997-1999 Section Chief, Department of European Affairs, MOFA
- 1999-2001 Assistant Director General, Department of Information & Cultural Affairs, MOFA
- 2001-2005 Director, Administrative Division, Taipei Representative Office in the U.K.
- 2007-2010 Deputy Director General, Department of International Organizations, MOFA

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- 2010-2012 Director General, Department of International Organizations, MOFA, and concurrently Senior Official of Chinese Taipei in APEC
- 2012-2015 Representative (Ambassador), Taipei Representative Office in Denmark
- 2016- Director General (ambassadorial rank), Taipei Economic and Cultural Office in New York
Head of UN Affairs Task Force in New York

Plenary Session (I)

Session Chair

Jordan Kuo-Lin Hu (胡國琳)

CEO, RiskVal Financial Solutions
27 Pleasant Valley Way, West Windsor, NJ 08550
Tel: (646)209-0467
Email: Jordan.Hu@riskval.com

BIOGRAPHY



Expertise

- Interest rate term structure model and risk analysis.
- Relative value trading strategy analysis.
- Credit derivative analysis.
- Basel II market risk and credit risk solutions.

Experience

2001 – Present [RiskVal Financial Solutions, LLC](#) New York, NY

1998 – 2012 K&L Management Consulting, Inc New York, NY

Founder and Chief Executive Officer

- RiskVal Fixed Income and Credit Derivative trading analysis and risk management platform.
- RiskVal Won the Most Innovative Award from Finextra in 2009. ([here](#))
- RiskVal Ranked #1 in 2009 Risk Waters for Best Credit Solution. ([here](#)) ([here](#))
- RiskVal Won Custody Risk 2015's "Risk Technology Vendor of the Year" award. ([here](#))
- RiskVal Won Waters Sell-Side Technology's 2015 "Best Sell-Side Market Risk Product" award. ([here](#))
- RiskVal Ranked top 50 in 2015 RiskTech 100 Award. ([here](#))
- RiskVal Won SmartCEO's 2016 Future 50 Award. ([here](#))

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- RiskVal Won two categories in 2016 Waters Rankings: “Best Market Risk Solution Provider” for RiskVal Fixed Income Analytics, and “Best Portfolio Management System Provider” for RiskVal Portfolio. ([here](#))
- RiskVal Won SmartCEO’s 2016 Corporate Culture Award. ([here](#))

1994 – 1998 Citigroup New York, NY

Vice President of Arbitrage Trading Desk

- Specialist in 2+ term structure relative value model trading.
- Built the municipal bond trading analysis framework.
- Built the 2+ real-rate model with Dr. Bruce Tuckman in 1996 before the US TIPS was announced.

1991 – 1994 Goldman Sachs New York, NY

Vice President of Fixed Income Research

- Involved in fixed income quantitative research projects.
- Implemented Fixed Income real-time bond trading analysis system.

1988-1991 Salomon Brothers Inc New York, NY

Vice President of Business Technology Organization

- Worked on the TP21 project, the latest technology for 21st century trading platform.
- Implemented the 1st real-time TIBCO market data platform for financial industry

Education

- MS in Computer Science from New Jersey Institute of Technology. 1988
- BS in Applied Math from Tsing-Hua University, Taiwan. 1984

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Plenary Session (1)

Plenary Speaker

Steven O'Hanlon

President & Chief Executive Officer
Numerix
New York, NY

ABSTRACT

BIOGRAPHY



Steven O'Hanlon is Chief Executive Officer and President of Numerix. O'Hanlon first joined the company in 2002, and as President & COO starting in 2004 he's driven the evolution of Numerix from a dominate pricing analytics player to a global, enterprise risk technology company providing next generation trading and risk solutions to financial services institutions. It was the financial crisis, specifically Numerix's experience in unwinding Lehman Brother derivatives book, that propelled the company forward in terms of establishing a future vision for effective risk management solutions. Through his ability to focus, adapt and execute – Mr. O'Hanlon was named CEO of Numerix in January 2013. Prior to joining Numerix, Mr. O'Hanlon actively negotiated the sale of several companies for nearly \$500M. A seasoned veteran, he has more than 25 years of experience building emerging market start-up software companies and has contributed to three successful IPO's. Mr. O'Hanlon's personal achievements include being named one of New York SmartCEO's Future 50 rising stars, FinTech Person of the Year 2015 by FTF News, as well as being ranked annually on Institutional Investor's "Tech 50" and "Trading Technology 40" Lists.

Plenary Session (1)

Plenary Speaker

Jordan Kuo-Lin Hu (胡國琳)

CEO, RiskVal Financial Solutions
27 Pleasant Valley Way, West Windsor, NJ 08550
Tel: (646) 209-0467
email: Jordan.Hu@riskval.com

ABSTRACT

BIOGRAPHY



Expertise

- Interest rate term structure model and risk analysis.
- Relative value trading strategy analysis.
- Credit derivative analysis.
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- Worked on the TP21 project, the latest technology for 21st century trading platform.
- Implemented the 1st real-time TIBCO market data platform for financial industry

Education

- MS in Computer Science from New Jersey Institute of Technology. 1988
- BS in Applied Math from Tsing-Hua University, Taiwan. 1984

Plenary Session (II)

Session Chair

Rong N. Chang (張榮)

Member of IBM Academy of Technology
IBM T.J. Watson Research Center, USA
Tel: +1-914-769-7946, Email: rong@us.ibm.com
www.linkedin.com/in/rongnchang

BIOGRAPHY



Dr. Rong N. Chang is Member of IBM Academy of Technology at the IBM T.J. Watson Research Center, leading in-market R&D on scalable cognitive IoT Cloud services and DevOps. He received his Ph.D. degree in computer science & engineering from the University of Michigan in USA in 1990 and his B.S. degree in computer engineering with honors from the National Chiao Tung University in Taiwan in 1982. Before joining IBM in 1993, he was with Bellcore researching on B-ISDN based personal ubiquitous application services.

He has won one IEEE Best Paper Award, received five IBM corporate-level Outstanding Technical Achievement Awards, held 30+ patents, and published 40+ refereed technical papers in the areas of business cloud services, IT service analytics, service quality management, workflow & process management, and e-commerce. He was a principal investigator of IBM Cloud Computing Reference Architecture, IBM SmartCloud Enterprise offerings, On-Premise Private Cloud Implementation Services, IBM CIO Dev-Test Cloud and IBM global SLA management solution.

Dr. Chang is Chair of IEEE Technical Committee on Services Computing, Distinguished Member of ACM, and National Council Member of CIE-USA. He is Associate Editor-in-Chief of the IEEE Transactions on Services Computing (TSC) and Editor-in-Chief of the Services Transactions of Cloud Computing. He has served as a guest editor for the IEEE Transactions on Services Computing, IEEE Internet of Things Journal, and CIC/IEEE China Communications. He has chaired many conferences on Internet-based distributed services & solutions. He is on the Steering Committee of the IEEE/ACM Symposium on Edge Computing. He is General Chair of 2017 IEEE World Congress on Services, co-located with IEEE ICWS (Web Services), CLOUD, SCC (Services Computing), BigData Congress, AIMS (AI & Mobile Services), ICIOT (Internet of Things), ICC (Cognitive Computing), EDGE (Edge Computing), and SERVICES. He is Industry/Government Track Chair of 2017 IEEE International Conference on Collaboration and Internet Computing.

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Plenary Session (II)

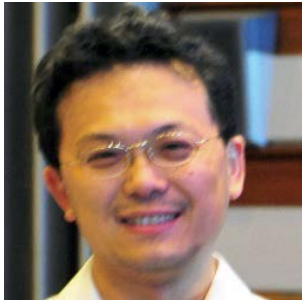
Plenary Speaker

Ching-Yung Lin (林清詠)

IBM Chief Scientist, Graph Computing
IBM T. J. Watson Research Center
1101 Kitchawan Road
Yorktown Heights, NY 10598
chingyung@us.ibm.com

ABSTRACT

BIOGRAPHY



Dr. Ching-Yung Lin is the IBM Chief Scientist, Graph Computing, and an IBM Distinguished Researcher. He leads the Network Science and Machine Intelligence Department in IBM T. J. Watson Research Center. He is also an Adjunct Professor in Columbia University since 2005, an Affiliate Professor in the University of Washington from 2003 to 2009, and an Adjunct Professor in New York University (NYU) in 2014.

Dr. Lin was elevated to IEEE Fellow in Nov 2011. He is an author of 170+ publications and 26 awarded patents. In 2010, IBM Exploratory Research Career Review selected Dr. Lin as one of the five researchers "mostly likely to have the greatest scientific impact for IBM and the world." His "Big Data Analytics" graduate courses in Columbia University attract more than 300 students per year, among the largest in the Columbia Engineering School, and is the Top 1 webpage on Baidu search on Big Data Analytics, among thousands to millions search results. In 2015, he was invited to be a panelist together with the White House Chief Data Scientist to discuss Big Data in the semi-annual conference of the American Medical Association.

Dr. Lin's works won 7 best paper awards and were featured 4 times by the BusinessWeek magazine, including being the Top Story of the Week in April 2009. His team is now focusing on creating various AI solutions in the Financial Service Sector, branded as "IBM System G".

Plenary Session (II)

Plenary Speaker

Danny L. Yeh

Research Scientist
IBM T.J. Watson Research Center

ABSTRACT

BIOGRAPHY



Danny is a IBM Research software engineer working for Dr. Ching-Yung Lin's Graph Computing, Network Science and Machine Intelligence Group. In the past few years he worked on System G Financial Surveillance Insight and System G Insider Threat projects that use anomaly detection technology. He holds a M.S. and B.S. in Electrical Engineering from MIT.

Plenary Session (III)

Session Chair

Bernard Lin (林柏臻)

Principal, Contino

BIOGRAPHY



Bernard Lin is an accomplished, hands-on senior technology leader with strong business acumen, management and execution experience, and entrepreneurial skills.

Lin has a proven track record in problem solving and delivering innovative technology solutions to businesses, with extensive experience in multiple industries including financial services, media & entertainment, e-commerce, publishing and fashion. He has demonstrated particular expertise in applying new and emerging technology architectures to achieve effective commercial results.

Lin is currently Account Principal at Contino, a global enterprise DevOps and cloud transformation consultancy, managing client development and project deliveries. Before that, Lin was a Vice President and Principal Architect at Cloud Technology Partners, a boutique consultancy specializing in helping enterprises make use of public cloud infrastructures – AWS, Google, Azure -- to deploy next-generation business applications and data analytics capabilities. He has led the successful completion of several engagements comprising strategy, architecture and proof-of-concept development for large-scale cloud migration of applications and big data engineering platforms for clients including Capital One, Verizon, Vanguard and Intuit.

In addition, Lin is instrumental in developing the firm's thought leadership and capabilities in emerging fields such as machine learning, blockchain, and IoT.

Lin has acquired strong management, operational and international experience across his prior positions, which include leadership roles in both start-up and global corporations.

- Principal Consultant at Silver Lake Technologies. His engagements included
 - Advising Scholastic Inc's technology executives on digital transformation, cloud migration, DevOps automation, semantic search, cloud based adaptive learning platform product design and system architecture, cloud data analytics and master data management.
 - Leading the architecture and engineering of services platforms at Barclays Capital and JP Morgan Chase.
- Head of Technology at B2X Corporation, a B2B/B2C startup that built and managed a platform to simplify and streamline international trade, sourcing, supply chain and product development for small and medium businesses.

He built the technology organization from ground up, and oversaw product development, engineering, technical operations, and all other aspects of technology for B2X, with teams in New York and Shanghai.

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- Senior Director at Sony's America global broadband services unit. His responsibilities included developing technology strategy, defining architecture and the implementation of broadband interactive service platforms enabling integrated entertainment and commerce for Sony consumers.

Lin led joint teams across Sony's business units – motion pictures, music, electronics, and games – in US, Japan, EU and Asia Pacific. He also managed technology partnerships with BEA, SUN and Yahoo, and worked closely with Sony's corporate venture fund supporting due diligence efforts on strategic acquisitions and post-acquisition integration.

- Director at Scient, now RazorFish. He led successful deliveries of several large-scale engagements defining the design of Internet B2C and B2B service platforms for clients including Chase, Bank of Montreal, Development Bank of Singapore, CIBC, Société Générale Asia, Deutsche Bank Asia, CP Group in Thailand, and a consortium of global pharmaceutical companies in China.

He helped build Scient's technical teams in Singapore and Hong Kong, and develop businesses in China, South Korea and South East Asia.

Lin holds a MBA degree in finance from New York University, a master's degree in computer science from Columbia University, and a bachelor's degree in computer science from National Taiwan University.

Addendum:

Certifications:

- AWS Solution Architect Professional
- Google Cloud Platform Developer

POV's:

- <https://www.cloudtp.com/doppler/bitcoin-blockchain-iot-cloud/>
- <http://dutchstreetchronicles.blogspot.com/2016/09/analyze-bitcoin-blockchain-data-using.html>
- <http://dutchstreetchronicles.blogspot.com/2015/08/a-divergent-approach-to-masterproduct.html>
- <https://www.cloudtp.com/doppler/blockchain-mean-cloud/>

Plenary Session (III)

Plenary Speaker

Min-Si Wang

Chief Product Officer, BitPesa
San Francisco, California

ABSTRACT

BIOGRAPHY



Min-Si currently oversees product development at BitPesa. She has over 12 years of private and public sector experiences, mainly in consulting and development finance. Prior to BitPesa, she was a management consultant with PwC/PRTM's M&A practice. She also has experience in financial product development with Temasek (Sovereign Wealth Fund of Singapore) and MicroCred, a microfinance investment company. Min-Si is a graduate of The Wharton School, University of Pennsylvania, and The Fletcher School, Tufts University. Min-Si is fluent in Mandarin.

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Plenary Session (III)

Plenary Speaker

Andre De Castro

CEO and Founder
Blockchain of Things
New York, NY

ABSTRACT

BIOGRAPHY



Andre De Castro is the CEO and Co-Founder of Blockchain of Things, Inc. He is a long-time cryptocurrency specialist who has an expert's insight as to the field's potential and is working towards making that potential a reality. Andre has been an active participant in the Bitcoin community and industry since 2010. Andre's experience includes being a software developer, investor, trader, advisor, and US policy influencer. He is an avid public speaker and panelist for financial technology events including GE Global Research, Perkins Coie, Wedbush, and the NY Bitcoin Center. His early grasp of the unrealized potential of blockchain technology to revolutionize multiple sectors of the industry led him to found Blockchain of Things in 2014, and drive the development of the Catenis Enterprise™ platform. Graduating with honors from the State University of New York at Stony Brook, Andre earned a B.S. in Computer Science, with concentration in artificial intelligence. A prolific inventor, he is the holder of two U.S. patents that streamline the installation of electronic products in automotive circuits. Most recently, Andre was a keynote speaker at the Blockchain Summit in Beijing, The Blockchain Event in Las Vegas, Canaccord Genuity's Annual Growth Conference in Boston, and the Blockchain World Congress in NYC.

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Plenary Session (IV)

Session Chair

Natacha Lo (羅昭妤)

CEO/CTO
A Priori Analytics Group
38 Maryland Ave, Suite 413, Rockville, MD 20850
Tel: (301)417-4067

BIOGRAPHY



Qualification Summary

- Dynamic leader with 25+ year in software development, specialized in cloud-based solutions, data warehousing, data mining implementation.
- A solid product / project management.
- IT operations, data security management process.
- Leadership and Strategic planning for startup company.

Professional Experience

CEO/CTO April 2017 - Present
CTO/ Executive Director March 2015 – March 2017
A Priori Analytics Group, LLC, Rockville, MD

A Priori Analytics Group (APAG) is a technology consulting services firm in both commercial and government sectors. Headquartered in Rockville, MD, APAG offers sophisticated analytics and cutting-edge technologies and services to its clients. Implementations include:

- A Zillow-like application (houseplus.tw) estimated residential house price market in Taiwan. This implementation includes cloud-based solution, mobile, chatbot tool, and API.
- An APAG cloud-based platform providing daily operation for small business, it includes TS, CRM, DM, HR, and Auto Custom Form Generation.
- A standalone reporting tool running on windows and mac platform. This application tool is designed to assist banks in filing annual DFAST reports.

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- Consulting services to assist clients with go-to-market strategy, product roadmap development.
- Interim CTO for small businesses assisting clients planning, designing and implementing infrastructure.

VP of Engineering and Architecture 1999 – Feb 2015
WealthEngine, Inc., Bethesda, MD

WealthEngine is the leading wealth research services technology firm for nonprofit organizations, financial services companies and luxury retailers. It offers sophisticated analytics and cutting-edge wealth identification products and services to thousands of financial service providers, wealth managers, luxury marketers and prospect researchers. The company has received numerous awards including those by Gartner, Earnest and Young and Red Herring's Top 100 North America award.

- IT infrastructure and management, product development: web-based platform, API and system integration.
- Data ingestion, curation, mining, warehousing, automation and security.
- Wealth score predictive models
- Leadership and strategic planning

Project Manager/Sr Technical Lead 1987 –1999

Speaking Engagements

- Panel: Exadata Success Stories, Oracle OpenWorld, 2011

Education & Training

- Master of Science, Information Systems; WVU, WV, 1985 – 1987
- Bachelor of Arts, French Literature; Tamkang University, Taiwan, 1979-1983
- Certificates of Painting and Drawing, Montgomery College, MD

Plenary Session (IV)

Plenary Speaker

Mishka McCowan

Vice President of Technology
WealthEngine

ABSTRACT

BIOGRAPHY



Plenary Session (IV)

Plenary Speaker

Natacha Lo (羅昭妤)

CEO/CTO
A Priori Analytics Group
38 Maryland Ave, Suite 413, Rockville, MD 20850
Tel: (301)417-4067

ABSTRACT

BIOGRAPHY



Qualification Summary

- Dynamic leader with 25+ year in software development, specialized in cloud-based solutions, data warehousing, data mining implementation.
- A solid product / project management.
- IT operations, data security management process.
- Leadership and Strategic planning for startup company.

Professional Experience

CEO/CTO April 2017 - Present
CTO/ Executive Director March 2015 – March 2017
A Priori Analytics Group, LLC, Rockville, MD

A Priori Analytics Group (APAG) is a technology consulting services firm in both commercial and government sectors. Headquartered in Rockville, MD, APAG offers sophisticated analytics and cutting-edge technologies and services to its clients. Implementations include:

- A Zillow-like application (houseplus.tw) estimated residential house price market in Taiwan. This implementation includes cloud-based solution, mobile, chatbot tool, and API.

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- An APAG cloud-based platform providing daily operation for small business, it includes TS, CRM, DM, HR, and Auto Custom Form Generation.
- A standalone reporting tool running on windows and mac platform. This application tool is designed to assist banks in filing annual DFAST reports.
- Consulting services to assist clients with go-to-market strategy, product roadmap development.
- Interim CTO for small businesses assisting clients planning, designing and implementing infrastructure.

VP of Engineering and Architecture 1999 – Feb 2015
WealthEngine, Inc., Bethesda, MD

WealthEngine is the leading wealth research services technology firm for nonprofit organizations, financial services companies and luxury retailers. It offers sophisticated analytics and cutting-edge wealth identification products and services to thousands of financial service providers, wealth managers, luxury marketers and prospect researchers. The company has received numerous awards including those by Gartner, Earnest and Young and Red Herring's Top 100 North America award.

- IT infrastructure and management, product development: web-based platform, API and system integration.
- Data ingestion, curation, mining, warehousing, automation and security.
- Wealth score predictive models
- Leadership and strategic planning

Project Manager/Sr Technical Lead 1987 –1999

Speaking Engagements

- Panel: Exadata Success Stories, Oracle OpenWorld, 2011

Education & Training

- Master of Science, Information Systems; WVU, WV, 1985 – 1987
- Bachelor of Arts, French Literature; Tamkang University, Taiwan, 1979-1983
- Certificates of Painting and Drawing, Montgomery College, MD

Plenary Session (V): Panel Discussion

FinTech Conference Panel Discussion Questions:

1. How do you expect FinTech to change the way households manage their wealth? Deposit, CD, mutual funds? Credit card, home mortgage, personal loan vs. AntFin, P2P? What are the remaining value of a traditional commercial bank? Pay Pal can support international transfer in more than 50 currencies. How will that replace the commercial bank's international wiring and exchange operations?
2. How about capital market? How will stock broker's role change? Hedge fund vs. discount broker vs. ETF vs. web based platform? Are there some functions of the traditional investment banks and Exchanges that cannot be replaced by technology?
3. How will the increasing popularity of Venmo, WeChat, Apple pay, etc., affect the demand and value of traditional currency? How about bitcoin as a currency? There is an increasing demand for disclosure of international money transfer. How can bitcoin be regulated to prevent been used as a money laundry tool?
4. Things happen faster on cyber space. Will FinTech lead to more frequent and deeper bubbles and recessions? OCC is taking steps toward launching a FinTech Bank charter. Do you see some potentially new risks if FinTech banks becomes a major form of financial intermediary? Are the existing financial regulations adequate in controlling the risks in this new financial mode? What additional government regulations may be needed to protect the bona fide savers and counter party traders? to detect fraud and identity theft? and keep our national financial system safe?

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Plenary Session (V): Panel Discussion

Moderator

Tyler Yang (楊太樂)

Chairman and CEO
Integrated Financial Engineering

BIOGRAPHY



Dr. Tyler Yang is the Chairman and CEO of IFE Group, a financial consulting company focused on financial engineering and risk management. He has over twenty five years of academic and industry experience in mortgage analytics and portfolio engineering. His specialties include managing risk-based capital, pricing mortgage and asset backed securities, designing and executing hedging instruments and strategies, and developing enterprise-wide risk policies. He is the inventor of two Patents in financial engineering. Dr. Yang has served as the Independent Actuary of the FHA mutual mortgage insurance fund for more than 10 years and subject matter experts for government banking regulators globally.

He published numerous finance related articles in top finance and real estate journals and has been ranked among the top real estate researchers by the Journal of Real Estate Literature. He is a Co-Editor of several leading refereed real estate and finance journals. Dr. Yang is a founding Executive Director of the Global Chinese Real Estate Congress and the founding Vice President of Asian Real Estate Society, which he has served as the Executive Director for over ten years. He has organized numerous international conferences related to finance, housing, and real estate in US, Asia, and Africa.

Dr. Yang was previously a Sr. Director at Freddie Mac, a Managing Director at PricewaterhouseCoopers, a Sr. Economist at Fannie Mae, and has been faculty member of Johns Hopkins University, Georgetown University, and California State University at Long Beach. He received his Ph.D. in Finance from the University of Illinois at Urbana-Champaign.

Plenary Session (V): Panel Discussion

Panelist

Jordan Kuo-Lin Hu (胡國琳)

CEO, RiskVal Financial Solutions
27 Pleasant Valley Way, West Windsor, NJ 08550
Tel: (646)209-0467
Email: Jordan.Hu@riskval.com

BIOGRAPHY



Expertise

- Interest rate term structure model and risk analysis.
- Relative value trading strategy analysis.
- Credit derivative analysis.
- Basel II market risk and credit risk solutions.

Experience

2001 – Present [RiskVal Financial Solutions, LLC](#) New York, NY

1998 – 2012 K&L Management Consulting, Inc New York, NY

Founder and Chief Executive Officer

- RiskVal Fixed Income and Credit Derivative trading analysis and risk management platform.
- RiskVal Won the Most Innovative Award from Finextra in 2009. ([here](#))
- RiskVal Ranked #1 in 2009 Risk Waters for Best Credit Solution. ([here](#)) ([here](#))
- RiskVal Won Custody Risk 2015's "Risk Technology Vendor of the Year" award. ([here](#))
- RiskVal Won Waters Sell-Side Technology's 2015 "Best Sell-Side Market Risk Product" award. ([here](#))
- RiskVal Ranked top 50 in 2015 RiskTech 100 Award. ([here](#))
- RiskVal Won SmartCEO's 2016 Future 50 Award. ([here](#))

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- RiskVal Won two categories in 2016 Waters Rankings: “Best Market Risk Solution Provider” for RiskVal Fixed Income Analytics, and “Best Portfolio Management System Provider” for RiskVal Portfolio. ([here](#))
- RiskVal Won SmartCEO’s 2016 Corporate Culture Award. ([here](#))

1994 – 1998 Citigroup New York, NY

Vice President of Arbitrage Trading Desk

- Specialist in 2+ term structure relative value model trading.
- Built the municipal bond trading analysis framework.
- Built the 2+ real-rate model with Dr. Bruce Tuckman in 1996 before the US TIPS was announced.

1991 – 1994 Goldman Sachs New York, NY

Vice President of Fixed Income Research

- Involved in fixed income quantitative research projects.
- Implemented Fixed Income real-time bond trading analysis system.

1988-1991 Salomon Brothers Inc New York, NY

Vice President of Business Technology Organization

- Worked on the TP21 project, the latest technology for 21st century trading platform.
- Implemented the 1st real-time TIBCO market data platform for financial industry

Education

- MS in Computer Science from New Jersey Institute of Technology. 1988
- BS in Applied Math from Tsing-Hua University, Taiwan. 1984

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Plenary Session (V): Panel Discussion

Panelist

Rong N. Chang (張榮)

Member of IBM Academy of Technology
IBM T.J. Watson Research Center, USA
Tel: +1-914-769-7946, Email: rong@us.ibm.com
www.linkedin.com/in/rongnchang

BIOGRAPHY



Dr. Rong N. Chang is Member of IBM Academy of Technology at the IBM T.J. Watson Research Center, leading in-market R&D on scalable cognitive IoT Cloud services and DevOps. He received his Ph.D. degree in computer science & engineering from the University of Michigan in USA in 1990 and his B.S. degree in computer engineering with honors from the National Chiao Tung University in Taiwan in 1982. Before joining IBM in 1993, he was with Bellcore researching on B-ISDN based personal ubiquitous application services.

He has won one IEEE Best Paper Award, received five IBM corporate-level Outstanding Technical Achievement Awards, held 30+ patents, and published 40+ refereed technical papers in the areas of business cloud services, IT service analytics, service quality management, workflow & process management, and e-commerce. He was a principal investigator of IBM Cloud Computing Reference Architecture, IBM SmartCloud Enterprise offerings, On-Premise Private Cloud Implementation Services, IBM CIO Dev-Test Cloud and IBM global SLA management solution.

Dr. Chang is Chair of IEEE Technical Committee on Services Computing, Distinguished Member of ACM, and National Council Member of CIE-USA. He is Associate Editor-in-Chief of the IEEE Transactions on Services Computing (TSC) and Editor-in-Chief of the Services Transactions of Cloud Computing. He has served as a guest editor for the IEEE Transactions on Services Computing, IEEE Internet of Things Journal, and CIC/IEEE China Communications. He has chaired many conferences on Internet-based distributed services & solutions. He is on the Steering Committee of the IEEE/ACM Symposium on Edge Computing. He is General Chair of 2017 IEEE World Congress on Services, co-located with IEEE ICWS (Web Services), CLOUD, SCC (Services Computing), BigData Congress, AIMS (AI & Mobile Services), ICLOT (Internet of Things), ICC (Cognitive Computing), EDGE (Edge Computing), and SERVICES. He is Industry/Government Track Chair of 2017 IEEE International Conference on Collaboration and Internet Computing.

Plenary Session (V): Panel Discussion

Panelist

Bernard Lin (林柏臻)

Principal, Contino

BIOGRAPHY



Bernard Lin is an accomplished, hands-on senior technology leader with strong business acumen, management and execution experience, and entrepreneurial skills.

Lin has a proven track record in problem solving and delivering innovative technology solutions to businesses, with extensive experience in multiple industries including financial services, media & entertainment, e-commerce, publishing and fashion. He has demonstrated particular expertise in applying new and emerging technology architectures to achieve effective commercial results.

Lin is currently Account Principal at Contino, a global enterprise DevOps and cloud transformation consultancy, managing client development and project deliveries. Before that, Lin was a Vice President and Principal Architect at Cloud Technology Partners, a boutique consultancy specializing in helping enterprises make use of public cloud infrastructures – AWS, Google, Azure -- to deploy next-generation business applications and data analytics capabilities. He has led the successful completion of several engagements comprising strategy, architecture and proof-of-concept development for large-scale cloud migration of applications and big data engineering platforms for clients including Capital One, Verizon, Vanguard and Intuit.

In addition, Lin is instrumental in developing the firm's thought leadership and capabilities in emerging fields such as machine learning, blockchain, and IoT.

Lin has acquired strong management, operational and international experience across his prior positions, which include leadership roles in both start-up and global corporations.

- Principal Consultant at Silver Lake Technologies. His engagements included
 - Advising Scholastic Inc's technology executives on digital transformation, cloud migration, DevOps automation, semantic search, cloud based adaptive learning platform product design and system architecture, cloud data analytics and master data management.
 - Leading the architecture and engineering of services platforms at Barclays Capital and JP Morgan Chase.
- Head of Technology at B2X Corporation, a B2B/B2C startup that built and managed a platform to simplify and streamline international trade, sourcing, supply chain and product development for small and medium businesses.

He built the technology organization from ground up, and oversaw product development, engineering, technical operations, and all other aspects of technology for B2X, with teams in New York and Shanghai.

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- Senior Director at Sony's America global broadband services unit. His responsibilities included developing technology strategy, defining architecture and the implementation of broadband interactive service platforms enabling integrated entertainment and commerce for Sony consumers.

Lin led joint teams across Sony's business units – motion pictures, music, electronics, and games – in US, Japan, EU and Asia Pacific. He also managed technology partnerships with BEA, SUN and Yahoo, and worked closely with Sony's corporate venture fund supporting due diligence efforts on strategic acquisitions and post-acquisition integration.

- Director at Scient, now RazorFish. He led successful deliveries of several large-scale engagements defining the design of Internet B2C and B2B service platforms for clients including Chase, Bank of Montreal, Development Bank of Singapore, CIBC, Société Générale Asia, Deutsche Bank Asia, CP Group in Thailand, and a consortium of global pharmaceutical companies in China.

He helped build Scient's technical teams in Singapore and Hong Kong, and develop businesses in China, South Korea and South East Asia.

Lin holds a MBA degree in finance from New York University, a master's degree in computer science from Columbia University, and a bachelor's degree in computer science from National Taiwan University.

Addendum:

Certifications:

- AWS Solution Architect Professional
- Google Cloud Platform Developer

POV's:

- <https://www.cloudtp.com/doppler/bitcoin-blockchain-iot-cloud/>
- <http://dutchstreetchronicles.blogspot.com/2016/09/analyze-bitcoin-blockchain-data-using.html>
- <http://dutchstreetchronicles.blogspot.com/2015/08/a-divergent-approach-to-masterproduct.html>
- <https://www.cloudtp.com/doppler/blockchain-mean-cloud/>

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Plenary Session (V): Panel Discussion

Panelist

Mishka McCowan

Vice President of Technology
WealthEngine

BIOGRAPHY



Closing Remarks

Conference Chair

Tyler Yang (楊太樂)

Chairman and CEO
Integrated Financial Engineering

BIOGRAPHY



Dr. Tyler Yang is the Chairman and CEO of IFE Group, a financial consulting company focused on financial engineering and risk management. He has over twenty five years of academic and industry experience in mortgage analytics and portfolio engineering. His specialties include managing risk-based capital, pricing mortgage and asset backed securities, designing and executing hedging instruments and strategies, and developing enterprise-wide risk policies. He is the inventor of two Patents in financial engineering. Dr. Yang has served as the Independent Actuary of the FHA mutual mortgage insurance fund for more than 10 years and subject matter experts for

government banking regulators globally.

He published numerous finance related articles in top finance and real estate journals and has been ranked among the top real estate researchers by the Journal of Real Estate Literature. He is a Co-Editor of several leading refereed real estate and finance journals. Dr. Yang is a founding Executive Director of the Global Chinese Real Estate Congress and the founding Vice President of Asian Real Estate Society, which he has served as the Executive Director for over ten years. He has organized numerous international conferences related to finance, housing, and real estate in US, Asia, and Africa.

Dr. Yang was previously a Sr. Director at Freddie Mac, a Managing Director at PricewaterhouseCoopers, a Sr. Economist at Fannie Mae, and has been faculty member of Johns Hopkins University, Georgetown University, and California State University at Long Beach. He received his Ph.D. in Finance from the University of Illinois at Urbana-Champaign.