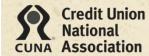
FEDERAL GOVERNMENT'S RESPONSE TO FRAUD

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GOVERNMENT RESPONSE TO PAYMENTS FRAUD

- Increasing regulations, supervision, and enforcement as regulators look to ensure both national security and consumer protections.
- Will look at the Congressional and Regulatory responses to the continued increase in fraud
- Specifically, will look at 3 key areas:
 - 1. Cryptocurrency
 - 2. P2P Payments
 - 3. Checks



CRYPTOCURRENCY

- Current events driving increased scrutiny & oversight
- Congressional Response
- Regulatory Response





P2P PAYMENTS

- Journalistic focus on victims of P2P payments fraud
- Congressional Response
- Regulatory Response





CHECK FRAUD

- Congressional Response
- Regulatory Response



GLOSSARY

- Cryptocurrency/Digital Currency
- Stablecoins
- Bitcoin (and other "altcoins")
- CBDCs (Central Bank Digital Currencies)
- Blockchain/Distributed Ledger
- Decentralized Finance (DeFi)
- Permissioned v. Unpermissioned Networks



THANK YOU!

STAY IN TOUCH

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