



WILMINGTON, DELAWARE

Profile of participants of the Third Conference on the coordination of legislative reforms in Secured transactions



Andres F. Martinez

Andres F. Martinez is a senior financial sector specialist for the World Bank Group's Finance, Competitiveness and Innovation Global Practice. Since 2011 Andres has been advising several countries on debt-resolution reform, including on insolvency systems and debt recovery in Eastern Europe and Central Asia, Latin America and the Middle East.

In his current position, he leads the dialogue with several governments on technical issues related to debt resolution and insolvency.

Andres is a lawyer by training with over 15 years of experience and a Magister in corporate law. He joined the World Bank Group in 2008 to lead the Insolvency indicator of the World Bank-IFC *Doing Business* project.

Before joining the World Bank Group, Andres worked as senior associate at the restructuring and litigation department of a top Argentine law firm in Buenos Aires for over 6 years, where he advised clients like Citibank, Visa, Unilever and other large domestic and international corporations in secured transactions, debt enforcement, restructurings and liquidations

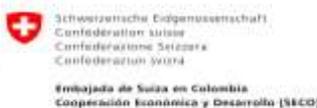


Anna Joubin-Bret

Ms. Anna Joubin-Bret is the Secretary of the United Nations Commission on International Trade Law (UNCITRAL) and the Director of the International Trade Law Division in the Office of Legal Affairs of the United Nations, which functions as the substantive secretariat for UNCITRAL. She is the ninth Secretary the Commission since it was established by the General Assembly in 1966.

Prior to her appointment on 24 November 2017, Ms. Joubin-Bret practiced law in Paris, specializing in International Investment Law and Investment Dispute Resolution. She focused on serving as counsel, arbitrator, mediator and conciliator in international investment disputes. She served as arbitrator in several ICSID, UNCITRAL and ICC disputes. Prior to 2011 and for 15 years, Ms. Joubin-Bret was the Senior Legal Adviser for the United Nations Conference on Trade and Development (UNCTAD). She edited and authored seminal research and publications on international investment law, notably the Sequels to UNCTAD IIA Series and co-edited with Jean Kalicki a book on Reform of Investor-State Dispute Settlement in 2015.

Ms. Joubin-Bret holds a post-graduate degree (DEA) in Private International Law from the University of Paris I, Panthéon-Sorbonne, a master's degree in international Economic Law from University Paris I and in Political Science from Institut d'Etudes Politiques. She was Legal Counsel in the legal department of the Schneider Group, General Counsel of the KIS Group and DirectorExport of Pomagalski S.A. She

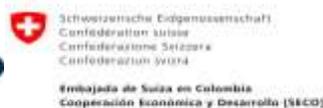




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	<p>was appointed judge at the Commercial Court in Grenoble (France) and was elected Regional Counsellor of the Rhône-Alpes Region in 1998. Email: anna.joubin-bret@un.org Phone: +43-1-26060-4071; +43-699-1459-4071 uncitral.un.org</p>
	<p><u>Anna Veneziano</u></p> <p>Anna Veneziano is the Deputy Secretary General of the International Institute for the Unification of Private Law (UNIDROIT). She is a full Professor at the University of Teramo, Italy, where she was formerly the Director of the Department of Private Law. From 2013 to 2018, she was a Professor of European Property Law at the University of Amsterdam (UvA).</p> <p>Her education includes a Law Degree from the University of Rome La Sapienza, an LL.M. degree from the Yale Law School (US) funded by a Fulbright scholarship and a PhD degree at the University of Florence (Italy). Among her institutional activities before joining UNIDROIT she was a member of the Italian delegation with respect to the Cape Town Convention on International Interests on Mobile Equipment and its Aircraft Protocol as well as its Space Protocol. At UNIDROIT she was, inter alia, involved in the development of the UNIDROIT-FAO-IFAD Legal Guide on Contract Farming and the negotiations of the Mining, Agricultural and Construction - MAC Protocol, and is involved in the implementation of the Cape Town Convention Protocols. Contact address: a.veneziano@unidroit.org</p>
	<p><u>Annetta Cortez</u></p> <p>Annetta Cortez brings over twenty-five years specializing in the area of Risk and Capital Management. During that time, she has worked with a wide array of banks and financial institutions in over thirty-five countries providing strategies and implementation of new capabilities across a range of products and sectors. Her work has frequently included support for the adoption of new regulation as well as the development of processes, pricing, and risk models for innovations in credit and lending, including various structured finance, and non-traditional asset-backed products. She has also worked for and along-side of regulators in several countries supporting the evaluation and drafting of new policy and regulation, has presented to the Basel Committee on the foundation of Basel II and been a member of the FSB private sector working group. Ms. Cortez was a principal at Oliver Wyman and Company, a Managing Director at the Barents Group, and Managing Director and Head of the Global Risk and Performance Management Practice for KPMG Consulting. She now operates as an independent consultant, frequently supporting the World Bank Group among others. She is widely published, including two books on risk and capital management and holds an MBA from the Wharton School of Business and a BS in Chemical Engineering from the University of Rochester.</p>





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Boris Kozolchyk

Founding Director, Kozolchyk National Law Center

bkozolchyk@natlaw.com

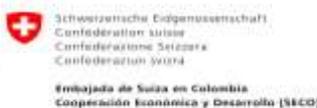
Dr. Boris Kozolchyk is one of the world's leading experts on international banking and commercial law. He has pioneered the use of standard and best commercial practices as tools for economic development throughout the world. He represented the United States in the drafting of various treaties and uniform or model laws at the United Nations Commission on International Trade Law, OAS Organization of American States and the International Chamber of Commerce. He was the principal drafter of the Uniform Customs and Practices for Documentary Credits (UCP 500) where he introduced the "international standard banking practice" as the tool for the examination of letter of credit documents, which is followed world-wide. He has authored influential commercial law textbooks being used in the United States, Latin America and Europe, including Costa Rica's longest used commercial law textbook (until the present time): Boris Kozolchyk y Octavio Torrealba CURSO DE DERECHO MERCANTIL: TEXTO Y MATERIAL DE ESTUDIO (1971).



Diana Lucía Talero Castro

DIANA LUCÍA TALERO CASTRO is a lawyer, with a Specialization in Corporations Law from the Pontificia Universidad Javeriana and a fellow of INSOL International. Mrs. Talero served in different positions for eighteen years in the Superintendency of Companies. Among them, as senior legal advisor to the Superintendent of Companies for more than ten years, Delegate Superintendent for Commercial Procedures. She was a member of the Experts Commission that elaborated the Bill of the: Colombian Bankruptcy law (Law 1116 of 2006), Insolvency Law for Natural Persons (Law 1564 of 2012); and the Secured Transactions Law (Law 1676 of 2013) and its regulations and Decree 4334 of 2008, that regulates the intervention proceedings. Currently is a member of the Expert Commission that is drafting an ADR reform with the Ministry of Justice of Colombia. Mrs. Talero has worked as a consultant for the International Financial Corporation of the World Bank Group for Secured Transactions Reforms in Latin American projects in Chile, Colombia, Peru, and Costa Rica.

She teaches Bankruptcy Law at postgraduate programs at Universidad de los Andes, Universidad del Rosario, and Universidad Nacional de Colombia. Likewise, she teaches the Secured Transaction law course at Universidad Externado de Colombia and Pontificia Universidad Javeriana. She acted for ten years as a Colombian delegate at the regular meetings of UNCITRAL (Working Groups V and VI)





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Fábio Rocha Pinto e Silva

Fábio Rocha Pinto e Silva has a Master's and a PhD in Civil Law from the University of São Paulo, Brazil, and a PhD in Private Law from the University of Paris II (Panthéon-Assas). He is a lawyer at Pinheiro Neto Law Firm, in São Paulo, Brazil. He was the Brazilian government's delegate to the UNCITRAL working group on security interests. He works as a consultant to the World Bank Group on securities collateral reforms in four African countries.



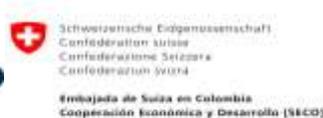
Felipe Alarcón

Felipe Alarcón is Deputy Director for Regulation at the Colombian Superintendence of Finance (SFC). As such, his responsibilities include the drafting of the regulation issued by the SFC as well as regulatory coordination with other government authorities. Prior to joining the SFC, Mr. Alarcón practiced corporate and finance law at the law firm Brigard & Urrutia in Bogotá, and was in-house counsel for a Colombian financial institution and asset manager. He holds a law degree from Universidad de los Andes, a postgraduate degree in Financial Law from the same university, and an LL.M. from Columbia University.



Giuliano G. Castellano

Dr. Giuliano G. Castellano is an Associate Professor of Law at the University of Hong Kong (HKU) and a Deputy Director of the Asian Institute of International Financial Law (AIIFL). At HKU, Dr Castellano teaches in the field of international financial law, regulation and compliance. Since 2010, he has been serving as a Legal Expert for the Italian delegation at the UN Commission on International Trade Law (UNCITRAL). In this capacity he contributed to drafting, inter alia, the UNCITRAL Model Law on Secured Transactions (2016) and the Practice Guide to the UNCITRAL Model Law on Secured Transactions (2019). Dr Castellano collaborates with the World Bank Group on numerous projects both locally and globally. Locally, he has been focusing on promoting legal and regulatory coordination. In this role, he has been advising domestic financial institutions, central banks, supervisory authorities and ministerial departments of several jurisdictions in Asia-Pacific, Europe and Central Asia, Latin America





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and the Caribbean, Middle East and Northern Africa, and Sub-Saharan Africa. In addition, he contributed to the Knowledge Guide on Secured Transactions, Collateral Registries and Movable Asset-Based Financing (2019) and to a study on the implementation of distributed ledger technologies and digital assets to promote secured lending.

Dr Castellano has a Law Degree from Bocconi University (Milan, Italy), a PhD in Economics and Social Sciences from the Ecole Polytechnique (Paris, France), and a PhD in Law from the University of Turin (Turin, Italy). He held various academic positions and his research has been featured in top-tier scholarly journals, receiving the support of various research grants awarded.



Henry Gabriel

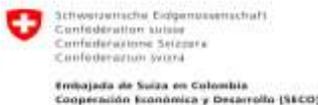
Mr. Henry Gabriel is a Professor of Law at Elon University. He has vast experience with UNIDROIT that includes four terms as a member of the UNIDROIT Governing Council, a member of the Working Group and Chair of the Editorial board of the UNIDROIT Principles of International Commercial Contracts, and Chair of the UNIDROIT Working Group on the Legal Guide to Contract Farming. He has served as a United States delegate to United Nations Commission on International Trade Law for over a decade working with both the Working Group on Electronic Commerce as well as the Working Group on Transport Law. He is elected and life member of the American Law Institute, a Fellow of the European Law Institute, a Fellow of the Chartered Institute of Arbitrators, and a life member of the American Uniform Law Commission. In his three decades of work on the harmonization of the law, in addition to his work as a member of the Working Group of the UNIDROIT Principles of International Commercial Contracts, he has also served as the reporter for the Sales and Leases Articles of the American Uniform Commercial Code and the Chair of the Revisions of the Uniform Commercial Code Article on Documents of Title. He is the author of ten books and over 60 articles.



Ignacio Tirado

Professor Ignacio Tirado was appointed Secretary-General by the Governing Council at its 97th session, and officially took office on 27 August 2018. A national of Spain, Professor Tirado (Commercial, Corporate and Insolvency Law, Universidad Autónoma of Madrid, Spain) holds a PhD from the Universities of Bologna and Autónoma de Madrid and an LLM from the University of London. Professor Tirado has been a Senior Legal Consultant at the World Bank's Legal Vice-Presidency and Financial Sector Practice for more than nine years, having also consulted for the IMF on insolvency related matters as well as for the Asian Development Bank on commercial legal reform.

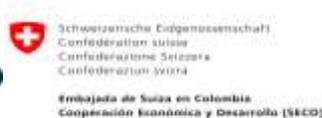
Amongst other accolades to his professional experience, Professor Tirado is a founding member of the European Banking Institute, an International Fellow of the American College of Bankruptcy and has





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	<p>been Director and Academic Co-Chair of the International Insolvency Institute. Contact address: i.tirado@unidroit.org</p>
	<p><u>Jae Sung LEE</u></p> <p>Mr. Jae Sung LEE is a legal officer at the International Trade Law Division (ITLD) of the United Nations Office of Legal Affairs, which functions as the substantive secretariat for the United Nations Commission on International Trade Law (UNCITRAL). He currently functions as the Secretary of Working Group on Dispute Settlement (II) focusing on expedited arbitration and further services the Working Group on Investor-State Dispute Settlement Reform (III). He has functioned as the Secretary of the Working Group on Secured Transactions (VI) preparing the Practice Guide to the Model Law on Secured Transactions and Working Group on Electronic Commerce (IV) preparing the Model Law on Electronic Transferable Records. Before joining the United Nations in 2007, Jae Sung served in the Korean Ministry of Foreign Affairs. A Korean national, Jae Sung is a graduate of Seoul National University College of Law, holds LL.M. degrees from both Seoul National University Graduate School of International Studies and NYU School of Law, as well as a Ph.D. in Law from Seoul National University.</p>
	<p><u>Javier Mauricio Rodríguez Olmos</u></p> <p>Lawyer from Universidad Externado de Colombia. Master's degree in computer law, theory and technique of standardization from the University of Rome "La Sapienza" (Italy). Master's degree in the Romanist legal system, unification and integration of law, with emphasis on contract law, from the University of Rome "Tor Vergata" (Italy). PhD student at the Universidad Externado de Colombia in the area of contract law, program within which he has been a guest researcher at the Max Planck Institute for Comparative Law and Private International Law in Hamburg (Germany) and at the Institute for the Unification of Private Law (UNIDROIT), based in Rome (Italy).</p> <p>Member of the Group for the Harmonization of Law in Latin America (GADAL). Since 2011 he is a professor-researcher at the Civil Law Department of the Universidad Externado de Colombia. He is currently an assistant professor of property law, professor of atypical contracts and their interpretation and legal business in undergraduate programs, as well as contract hermeneutics, principles of contract law and agricultural contracts in graduate programs.</p> <p>Author of several publications and translations in the field of private law. His areas of research cover different aspects of the theory of private law, contract law and property law, with emphasis on the evolution of institutions from a historical-comparative perspective.</p>





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Juanita María López Patrón



Lawyer from the Pontificia Universidad Javeriana, with a specialization in Constitutional Law from the Colegio Mayor Universidad del Rosario and a master's degree in Constitutional Law from the Universidad de Sevilla (Spain).

She has served as Director of the National Agency of Legal Defense of the State (ANDJE), Specialized Professional Lawyer of the Colombian Constitutional Court, and Lawyer of the Assistant Attorney General's Office for Constitutional Affairs of the Attorney General's Office.

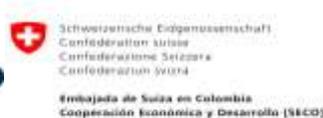
She has taught constitutional law and State Legal Defense at the Rosario, Javeriana and Externado universities.

Co-author of the book "La Garantía de los Derechos Sociales" (Colección Profesores, Pontificia Universidad Javeriana, 2009) and author of the article "los derechos laborales en el Sistema Interamericano de Derechos Humanos" published in Issue 12 of the International Law Review of Universidad Javeriana.

Lina Kee



Lina Kee is currently a Senior Financial Sector Specialist with the International Finance Corporation (IFC) within the World Bank Group's Global Practice on Finance, Competitiveness and Innovation. Based in Bogota, Colombia, she has worked in Latin American and the Caribbean for the last eight years, implementing a range of projects to facilitate access to finance for small and medium-sized enterprises (SMEs), including secured transactions reforms and asset-based lending. Prior to joining the IFC, Lina was Vice President of Program Development and Policy at Seedco Financial Services where she oversaw the program design and development of a U.S. based community development financial institution and managed its regional offices and SME portfolio in Louisiana. She was previously engaged at the Organization for Economic Cooperation and Development (OECD) where she conducted policy research focusing on economic development as well as with the United Nations. Ms. Kee holds a B.A. from Wesleyan University and a master's degree from the Institut d'Etudes de Politiques de Paris.





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Luis Guillermo Vélez Cabrera

Luis Guillermo Vélez is the founder and principal partner of Urdaneta, Vélez, Pearl & Abdallah Abogados (UVP&A Abogados), a law firm founded in Bogotá-Colombia in 2000 specializing in corporate law, insolvency law and government affairs.

Mr. Vélez was the General Director of the National Agency for the Legal Defense of the State (2017-2018), a government agency with the mandate of defending the Colombian state in local and international legal disputes, including international investment arbitration.

Previously, Mr. Vélez served as the Chief of Staff of President Juan Manuel Santos (2016-2017). As Chief of Staff, Mr. Vélez participated in the negotiation and implementation of the Peace Accord signed with the FARC insurgency in 2016. He also coordinated Colombia's accession as the 37th member of the OECD.

From 2010-2014 he served as Superintendent of Companies, the agency that supervises closely held companies and is the insolvency authority of Colombia.

He graduated with a degree in law from the Universidad de los Andes in Bogotá (1992), and has a Master in Public Policy from Georgetown University, Washington D.C. (1994), and an MBA from the Instituto Panamericano de Dirección de Empresas (IPADE), México City (1998).

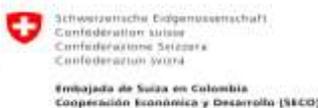
Mr. Vélez has directed numerous legal reforms in the field of corporations, insolvency and secured transactions and has represented Colombia in UNCITRAL Working Group I (SME's), III (Investor-State Dispute Settlement Reform), V (Insolvency) and VI (Secured Transactions).

He currently teaches corporate insolvency law at the Universidad de los Andes and the Universidad Nacional in Bogotá. Mr. Velez is a member of INSOL International and a frequent speaker in international events on corporate restructuring, insolvency and turnaround management.



Marek Dubovec

Marek Dubovec earned a law degree from Slovakia in 2003, and a Master's degree (LL.M.) in International Trade Law in 2004 and Doctor of Juridical Science degree (S.J.D.) in 2009 both from the James E. Rogers College of Law, University of Arizona. Since 2004, he has been working at Kozolchik National Law Center (NatLaw) in Tucson, Arizona where he is now the Executive Director. Marek has been involved in a number of secured transactions reform projects in Africa, Asia, Eastern Europe, the Middle East, and Latin America. He teaches UCC Article 9 Secured Transactions and International Commercial Transactions at the James E. Rogers College of Law, the University of Arizona. He has written a number of books and articles on secured transactions laws and reforms, and related aspects such as investment securities, warehouse receipts and prudential regulation.





María del Pilar Bonilla

María del Pilar Bonilla is an attorney with professional practice for over fifteen years in corporate law, mergers and acquisitions, contracts and real property, especially in subjects related to personal property securities. She is a founding partner of Signature Regional Law Firm, a Law Firm with offices in Central America and Panamá. She currently holds the position of Chairman of the Board of Directors in the Firm. She is a member of the Guatemalan Bar Association, a Member of the American Association of Private International Law and of the Latin American and Iberian Law and Economic Association (ALACDE). He has served as arbitrator for the Arbitration Center of the Chamber of Commerce of Guatemala. Besides her professional practice as attorney, she has been national and international consultant in Commercial Law subjects. She has worked as a Consultant of the Inter-American Development Bank, Consultant of the International Law Department of the Organization of American States, Consultant of the US Department of the Treasury's Office of Technical Assistance (OTA); Consultant of "Banco para el Desarrollo de America Latina" (CAF). She has represented Guatemala before the United Nations Commission on International Trade Law (UNCITRAL), in the Security Interests Working Group, in the Insolvency Working Group and in the Micro, Small and Medium-Sized Enterprises Working Group. She has worked in Mexico, Dominican Republic, Paraguay, Uruguay, Peru, El Salvador, Costa Rica and Guatemala. In the academic area, She is a professor of civil contracts and commercial contracts at the Francisco Marroquín University. Also, she is the Head of the Commercial Law, Notary Law, and Financial System areas at Francisco Marroquín University Law School.



Murat Sultanov

Murat Sultanov is a Senior Financial Sector Specialist in the Finance Competitiveness and Innovation (FCI) Global Practice of the World Bank Group. He joined Global Secured Transactions Team as a Secured Transactions & Collateral Registry Specialist and is currently based in Istanbul, Turkey. Murat works to support reforms of secured transactions & collateral registries in MENA, ECA and South Asia regions. He previously worked as a Program Manager for the IFC Advisory Services in MENA and ECA where he supervised a number of programs including secured transactions & collateral registries, credit reporting and leasing. He has extensive experience in managing and implementing regulatory reforms and capacity building programs globally. His experience includes drafting and supporting the enactment of various legislative acts related to leasing, secured transactions and credit reporting in more than 30 jurisdictions in the former Soviet Union, Middle East & North Africa, South East Asia and Africa. Murat represented IFC at the Advisory Board and Drafting Committee at UNIDROIT to develop Model Law on Leasing. He also represented the World Bank Group in the UNCITRAL Working Group VI to develop UNCITRAL Model Law on Secured Transactions and related texts. Murat holds an LL.M degree (Master of Laws) from the University of Southampton, UK.



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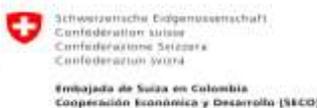
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Neil B. Cohen

Neil B. Cohen the Jeffrey D. Forchelli Professor of Law at Brooklyn Law School, teaches courses in domestic and international commercial law, contracts, and conflict of laws. He has been a key participant in major domestic and international law reform projects to modernize, harmonize, and internationalize the law of commercial law transactions. In the United States, Professor Cohen has served as a member of the drafting committees revising Articles 1, 2, 2A, and 9 of the Uniform Commercial Code, and served as the Reporter for the current version of Article 1. In addition, he was the Reporter for the American Law Institute's *Restatement of the Law of Suretyship and Guaranty*; in honor of his accomplishments as Reporter for the *Restatement*, he was named as the Institute's R. Ammi Cutter Reporter. Professor Cohen currently serves as U.S. Reporter for *Principles of Law for the Data Economy*, a joint project of the American Law Institute and the European Law Institute and as the Director of Research of the Permanent Editorial Board for the Uniform Commercial Code. Internationally, he has served as a member of United States delegation to the United Nations Commission on International Trade Law for its work on harmonizing and modernizing the law of secured credit, as a member of the Working Group at the Hague Conference on Private International Law that prepared the Hague Principles on Choice of Law in International Commercial Contracts, and as member of the Working Group of the International Institute for the Unification of Private Law (UNIDROIT) in its development of principles for international contracts. Since 2009, he has been a member of the United States Department of State's Advisory Committee on Private International Law.

Professor Cohen is a co-author of Farnsworth, Sanger, Cohen, Brooks and Garvin, *Contracts: Cases and Materials*; Twerski and Cohen, *Choice of Law: Cases and Materials for a Short Course on Conflict of Laws*; as well as dozens of other books and articles concerning domestic and international commercial law. In addition to his expertise in contract and commercial law, Professor Cohen has written numerous law review articles in areas as diverse as bankruptcy, medical malpractice, probability and statistics, and baseball and the law. In recognition of his accomplishments, Professor Cohen has received both the American Law Institute's John Minor Wisdom Award and the Homer Kripke Lifetime Achievement Award of the American College of Commercial Finance Lawyers.

Professor Cohen received an S.B. from the Massachusetts Institute of Technology and a J.D. from New York University School of Law, where he was a Root-Tilden Scholar.





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Nicolás Lozada Pimiento

He is a Colombian law professor and lawyer, and a technology enthusiast. His fields of interest are mainly legal technology, alternative dispute resolution and international economic law. Since his university career, one of his major concerns was the inefficiency of the Colombian judicial system and improving it through the use of technology later became his personal mission. He was Colombia's delegate to Panel III on Dispute Settlement of the UNCITRAL. This led him to promote the reform of electronic dispute resolution for security interests in Colombia, to write articles and give numerous lectures on the subject, including a TED Talk (<https://lnkd.in/eQmg8er>). As an academic, he has taught, among other topics, electronic dispute resolution, the influence of artificial intelligence on law, Blockchain and legal skills at the Universidad Externado de Colombia, La Sabana, Pontificia Universidad Javeriana, EAFIT and Santo Tomás de Aquino



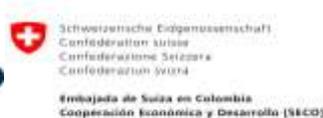
Richard M. Kohn

Richard is a co-founder and principal of Goldberg Kohn Ltd., a Chicago-based law firm, where he represents banks and other lenders in structuring and documenting cross-border loans and other financing transactions. He is Co-General Counsel of the Secured Finance Network (the leading trade association for U.S. asset-based lenders), a Lecturer in Law in cross-border lending at The University of Chicago Law School, and a Fellow of the American College of Commercial Finance Lawyers.

Richard has served as a member of the Expert Group for UNCITRAL in connection with the *UNCITRAL Legislative Guide on Secured Transactions (2007)*, the related *Supplement on Security Rights in Intellectual Property (2010)*, the *UNCITRAL Technical Legislative Guide on the Implementation of a Security Rights Registry (2013)*, the *UNCITRAL Model Law on Secured Transactions (2016)* and the related *Guide to Enactment (2017)* and the *UNCITRAL Practice Guide to the Model Law on Secured Transactions (2019)*, and also served as a consultant to the United Nations in connection with the *UNCITRAL Legislative Guide on Secured Transactions*.

Richard's recent publications include "The Role of Innovation in Cross-Border Lending," Chapter 13 of *The future of Commercial Law: Ways Forward for Change and Reform*, Ed. O. Akseli and J. Linarelli (Oxford: Hart Publishing, to be published in 2020) and "Current Issues in Cross-Border Asset-Based Lending: Lessons from the Field on the Need for Secured Transactions Reform," Chapter 7 of *International and Comparative Secured Transactions Law: Essays in Honour of Roderick A. Macdonald*, Ed. S.V. Bazinas and O. Akseli (Oxford: Hart Publishing, 2017);

Richard received B.A., with distinction, in 1966, and his J.D., *cum laude*, in 1969, both from The University of Michigan.





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Santiago Renjifo Ortega

Lawyer from Universidad de los Andes with specialization in Public Management and Administrative Law from the same university. Master's in business administration from Instituto de Empresa in Madrid, Spain.

He is currently Executive Vice President at Confecámaras, previously he worked as Manager of Garantías Mobiliarias for 3 and a half years. Before going to his master's degree, he was a legal and political advisor at Confecámaras, a position he held for 1 year and 6 months. Before coming to Confecámaras he worked as a lawyer in the area of mergers and acquisitions in the firm of Prieto Carrizosa.



Teresa Rodríguez De Las Heras Ballell

Professor of Commercial Law at University Carlos III of Madrid. 2017-2018 *Chair of Excellence* at Oxford University (Uc3m-Santander Program), affiliated to Harris Manchester College. Member of the *EU Commission Expert Group on Liability/Technologies formation on Artificial Intelligence, DLT and IoT* and member of the *European Union Expert Group for the Observatory on the Online Platform Economy*. *European Central Bank Legal Research Programme 2018* fellowship with a project on Fintech regulation/supervision.

Member of UNIDROIT Study Group on MAC Protocol to the Cape Town Convention on international interests, member of the Aviation Working Group's Spanish Contact Group, member of the Rail Working Group, Spanish Delegate before UNIDROIT for MAC Protocol (CGE and Diplomatic Conference for adoption), Spanish Delegate before UNCITRAL Working Group VI on Security Interests. Elected member of the European Law Institute (ELI) Council.

Of Counsel, Andersen Tax & Legal. Arbitrator at Madrid Court of Arbitration; Expert/Arbitrator on disputes related to domain names .es, member of Spanish Advertising Standards Tribunal (AUTOCONTROL). Visiting professorships: *James J. Coleman Sr. Distinguished Visiting Professor of Law* at Tulane Law School; Visiting Fellow at *Harris Manchester College*, Oxford University; Fellow at Stanford Law School TTLF with projects on Digital Intermediaries, and *Marie Curie Fellow* at ZERP of University of Bremen, among others visiting professorships and fellowships - such as Columbia Law School, University of Washington, University of Tokyo or University College of London.

Regular participation in international conferences and publications in English, Spanish and Italian international business transactions and secured transactions, and on platforms, digital intermediaries and digital law.

