



# HOW AMERICA WILL DEFEAT SCAMS

October 1, 2025 | 9:30-11:30 a.m.

## Agenda

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### Welcome and Opening

- **Dan Porterfield**, President and CEO, Aspen Institute
- **Ida Rademacher**, Vice President and Co-Executive Director, Aspen Institute Financial Security Program

### Follow the Money

Every day, scammers steal thousands of dollars from tens of thousands of Americans. Hear the powerful story of one victim, and learn how her life savings were stolen and likely used to fuel international criminal enterprises. This panel will explore the methods used by transnational criminal organizations and the innovative strategies being developed to fight back against this growing threat.

- **Jackie Crenshaw**, AARP Fraud Fighter
- **Ari Redbord**, Global Head of Policy, TRM Labs
- **Kate Griffin**, Director, National Task Force on Fraud and Scam Prevention, Aspen Institute Financial Security Program (moderator)

### How Are We, as a Nation, Called to Respond?

Today, the Aspen Institute Financial Security Program is unveiling the outcome of 12 months of deliberations across the 80+ member National Task Force on Fraud and Scam Prevention. The recommendations for a national strategy lay out a comprehensive, whole-of-ecosystem approach that is needed to deter criminals and prevent the further erosion of household wealth.

- **Nick Bourke**, Senior Policy Advisor, Aspen Institute Financial Security Program

### A Bold Call to Leadership

Scams are having a devastating impact on household finances and on critical private sector systems. Our elected officials are responding to this call to action. A bipartisan group of Congresspeople have just launched the Stop Scams Caucus and will share their message.

- **Representative Jefferson Shreve** (IN-06)
- **Representative Jamie Raskin** (MD-08)
- **Representative Zachary Nunn** (IA-03)
- **Representative Gabe Amo** (RI-01)



# HOW AMERICA WILL DEFEAT SCAMS

## The Business Imperative for Collaboration

Criminals today are able to exploit many of America's systems of communications, technology, and financial services. There are wins to celebrate in ways that large corporations have fought back and great value to be had in weaving together collaborative efforts to strengthen our fight against scam criminals. Panelists will explore the business imperative of collaboration to fight scams.

- **Markham Cho Erickson**, Vice President Government Affairs & Public Policy, Centers of Excellence, Google
- **Keith Hutchison**, Business Information Security Officer, Verizon Business Group
- **Denise Leonhard**, General Manager, Zelle
- **Darius Kingsley**, Head of Consumer Banking Practices, JPMorgan Chase & Co.
- **Nick Bourke**, Senior Policy Advisor, Aspen Institute Financial Security Program (moderator)

## Supercharging the Fight

As criminals increasingly use sophisticated technology to defraud Americans, the fight against fraud must also evolve. This panel will look to the future, exploring the next generation of technological tools and strategies poised to combat these complex threats. Experts will discuss the emerging defenses that can outpace criminal enterprises and safeguard our systems and consumer trust.

- **Kevin Collier**, Cyber Reporter, NBC News (moderator)
- **John Pitts**, Head of Industry Relations, Plaid
- **Yoel Roth**, Senior Vice President, Trust and Safety, Match Group
- **Jane Stanton**, Vice President, Head of B2B and Product Marketing, CLEAR

## Closing Call to Action

- **Kate Griffin**, Director, National Task Force on Fraud and Scam Prevention, Aspen Institute Financial Security Program

*The National Task Force of Fraud and Scam Prevention is convened by the Aspen Institute Financial Security Program. This program is made possible by support from JPMorganChase, Zelle, Block, Target, Amazon, and CLEAR, as well as impact partners AARP and Stop Scams Alliance.*

# Speakers

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## **Nick Bourke**

Senior Policy Advisor, Aspen Institute Financial Security Program

Nick Bourke is a Senior Policy Advisor at the Aspen Institute and a consultant who helps mission-driven and commercial clients generate research and drive policy and business innovation. Bourke has over two decades of experience in applied research, policy, law, and program management in banking, housing, and tech. As a director at The Pew Charitable Trusts, he co-founded and led the consumer finance and housing programs and helped the organization grow significantly. Bourke led expert teams to produce research, technical assistance, and advocacy that contributed substantially to policy reforms, including major payday loan legislation. Earlier, Bourke was a product manager and consultant for tech, banking, and investment firms. He helped Visa and companies of all sizes navigate complex regulatory frameworks and launch business lines globally. Bourke is an accomplished public speaker and strategic communicator. He was an American Bar Association Consumer Protection Fellow and served on professional committees such as the Chase Bank consumer advisory panel. His recent projects focus on housing policy, fraud and scam prevention, privacy, and artificial intelligence regulation. Nick Bourke holds a Bachelor of Arts degree from Stanford University and a Juris Doctor degree from the University of California, Davis.



## **Markham Cho Erickson**

Vice President Government Affairs & Public Policy,  
Centers of Excellence, Google

Markham leads Google's Centers of Excellence—a global team of subject matter experts focused on the application of law and policy to technology and the Internet. The CoE is a hub for strategy, expertise, and engagement on global government affairs and public policy issues. Prior to joining Google, Markham was an attorney in private practice in the United States, where he represented Internet, media, and telecommunications companies in regulatory complaints, investigations, rule-makings, legislative and policy matters, trial and appellate advocacy, and merger investigations. In private practice, he represented Internet companies from the inception of the commercial Internet in the mid-1990s and was involved in crafting the global regulations that apply to Internet and technology companies. Markham has been widely recognized as one of the nation's top Internet and media lawyers. He served as co-chair to the annual Broadband and Cable Law Seminar at the Practising Law Institute in New York City. He was ranked in Chambers USA in Telecom, Broadcast & Satellite - District of Columbia; Super Lawyers in communications law; and The Legal 500, which described him as a "substantive legal expert with great connection and understanding of the regulatory process, as well as a command of the political, policy, and relations aspect of regulatory work." In recognition of his authority in the field, Mr. Erickson was appointed by the White House to represent the United States before the Organization for Economic Co-operation and Development on Internet speech and regulatory matters. Markham graduated from George Washington University Law.



**Kevin Collier**  
Cyber Reporter, NBC News

Kevin Collier is the Cybersecurity Reporter at NBC News, where he covers hackers, scams, privacy and AI.



**Jackie Crenshaw**  
AARP Fraud Fighter

Jackie Crenshaw is an AARP Fraud Fighter. After losing \$1 million in life savings to an international scam operation, she now works with AARP to raise awareness and advocate for fraud and scam victims. Jackie is also the senior manager for breast imaging at Yale New Haven Hospital in Connecticut and serves as an educational outreach coordinator for Sisters' Journey, a support group for women of color who have survived breast cancer.



**Kate Griffin**  
Director, National Task Force on Fraud and Scam Prevention,  
Aspen Institute Financial Security Program

At the Aspen Institute Financial Security Program (FSP), Kate works to build the infrastructure that will result in financial security for all people in America. Most recently, she has led the National Task Force on Fraud and Scam Prevention, a multi-sector collaboration defining a national strategy to prevent scammers from stealing wealth from everyday Americans. A hallmark of Kate's career is collaboration - whether with policymakers, business leaders, academics or advocates - to ensure our financial system delivers financial stability, resilience, and long-term wealth for the country's most vulnerable households. Prior to Aspen, Kate held roles at mission-focused fintech start-ups, Prosperity Now, and Grameen Foundation, and she has degrees from Kenyon College and American University.



## **Keith Hutchison**

Business Information Security Officer, Verizon Business Group

Keith leads Verizon's B2B group cybersecurity program where his priorities cover protecting Verizon and its customers from all manner of cyber threats. Prior to this Keith led the consumer group cybersecurity team, heavily focused on customer protection initiatives. During his tenure at Verizon, he has also led Risk Management & Compliance, Fraud Strategy, and various analytics teams.

Before joining Verizon, Keith worked for the UK Government and holds a PhD in Aerospace Engineering.



## **Darius Kingsley**

Head of Consumer Banking Practices, JPMorgan Chase & Co.

Darius Kingsley is a Managing Director in Chase Consumer Banking, part of JPMorgan's Consumer and Community Banking (CCB) line of business. He is responsible for protecting Chase's branch customers from scams and fraud; is the segment owner for Chase's elder (60+) customers; and is the CCB strategy lead for sustainability and environmental initiatives.

Prior to his current role, Darius was the General Counsel for Home Lending and Auto Finance at Chase; from 2009-2013 was in various roles at the United States Department of the Treasury; and before that was a partner at an international law firm practicing in mortgage finance.



## **Denise Leonhard**

General Manager, Zelle

Denise Leonhard is the General Manager of Zelle®. In this role, she oversees the Zelle® business end-to-end, providing strategic direction, managing product delivery and development, maintaining customer and bank relationships, managing risk and controls, and ensuring financial outcomes. With a career spanning over two decades in financial services and fintech, Denise previously served as the General Manager at Venmo. Prior to Venmo, she held several leadership positions at PayPal and American Express. She holds a Bachelor of Arts degree from Princeton University and a Master of Business Administration degree from the Wharton School, University of Pennsylvania. Denise is a member of the Board of Directors at Symetra Financial and the Surfrider Foundation.



**John Pitts**  
Head of Industry Relations, Plaid

John Pitts is the Head of Industry Relations for Plaid, a financial services technology company. Plaid helps consumers control their financial data to get the best digital financial services possible, from popular apps like Venmo and Coinbase, banks like Citi and Wells Fargo, and companies like Comcast and Tesla. In his role as Head of Industry Relations, John leads industry efforts to create a safe, innovative, and fast growing digital financial services ecosystem. He previously served as Head of Policy at Plaid, advocating for open finance laws in North America and Europe, and has consulted on financial data and consumer protection laws and regulations in the United States, Canada, the UK, the European Union, and Australia.

Before joining Plaid, John served as the Deputy Assistant Director for Intergovernmental Affairs at the Consumer Financial Protection Bureau. At the Bureau, John worked with the state Attorneys General to promote cooperation and coordination between the states in enforcing the Dodd-Frank Consumer Financial Protection Act. He was a regular speaker on NAAG, CWAG, and State Center panels on topics including student lending, payday lending, and emerging financial technologies like cryptocurrencies. John started his career as an attorney with Orrick, Herrington & Sutcliffe.



**Dan Porterfield**  
President and CEO, Aspen Institute

Dan Porterfield is President and CEO of the Aspen Institute, a global nonprofit organization committed to realizing a free, just, and equitable society. A native of Baltimore where he was raised by a single mother, and a Rhodes Scholar, he has been recognized as a visionary strategist, transformational leader, devoted educator, and passionate advocate for justice and opportunity. Dan previously served as President of Franklin & Marshall College, where he led the College in tripling its percentage of incoming low-income students and doubling its population of domestic students of color. He has received numerous awards and recognitions for his work, holds bachelor's degrees from Georgetown and Oxford, and earned his Ph.D. at the CUNY Graduate Center. He is the author of the book [Mindset Matters: The Power of College to Activate Lifelong Growth](#) about the growing value of college in today's rapidly changing world.



## **Ida Rademacher**

Vice President and Co-Executive Director,  
Aspen Institute Financial Security Program

Ida Rademacher is a vice president at the Aspen Institute and co-executive director of the Aspen Financial Security Program. She also launched and leads the Aspen Partnership for an Inclusive Economy. A leading voice on Americans' financial health, Ida is also known for building innovative teams, initiatives and events that fuel new insights and fresh thinking about how to simultaneously build economic inclusion and economic growth. Her efforts have resulted in the creation of several cutting-edge initiatives and events, including the Expanding Prosperity Impact Collaborative (EPIC), the Aspen Leadership Forum on Retirement Savings, Benefits21, the Global Inclusive Growth Summit and The Future of Wealth.

In Ida's prior work as Chief Program Officer at Prosperity Now (formerly CFED), she created the multi-institutional team responsible for leading the U.S. Consumer Financial Protection Bureau's *Consumer Financial Well-Being Metrics Project*, and also led the creation of Upside Down, a program examining ways the U.S. income tax code generates disparate wealth building opportunities and contributes to growing levels of wealth inequality.

Ida has testified on numerous occasions before Congress and contributes regularly to news and commentary on economic policy and consumer finance topics in outlets including the *New York Times*, the *Wall Street Journal*, the *Washington Post*, *Politico* and Marketplace.



## **Ari Redbord**

Global Head of Policy, TRM Labs

Ari Redbord is the Global Head of Policy at TRM Labs, the blockchain intelligence company.

Prior to joining TRM, Ari was the Senior Advisor to the Deputy Secretary and the Undersecretary for Terrorism and Financial Intelligence at the United States Treasury. In that position, Ari worked with teams from the Office of Foreign Assets Control (OFAC), the Financial Crimes Enforcement Network (FinCEN), and other Treasury components to use sanctions and other regulatory tools effectively to safeguard the financial system from illicit use by terrorist financiers, weapons of mass destruction proliferators, drug kingpins, and other rogue actors, including Iran, Syria, North Korea and Venezuela. In addition, Ari worked closely with regulators, the Hill and the interagency on issues related to the Bank Secrecy Act, cryptocurrency, and anti-money laundering strategies. Prior to Treasury, Ari was an Assistant United States Attorney for the District of Columbia for eleven years where he investigated and prosecuted terrorism, espionage, threat finance, cryptocurrency, export control, child exploitation and human trafficking cases.



## **Yoel Roth**

### Senior Vice President, Trust and Safety, Match Group

Yoel Roth is a trust and safety practitioner and researcher. He is the Senior Vice President of Trust & Safety at Match Group, the parent company of Tinder, Hinge, and dozens of dating apps used by millions of people worldwide. He is also a Non-Resident Scholar at the Carnegie Endowment for International Peace, where his research, teaching, and writing focus on trustworthy governance for social media and AI.

Previously, Yoel was the Head of Trust & Safety at Twitter. For more than 7 years, he helped build and lead the teams responsible for Twitter's content moderation, integrity, and election security efforts.

Yoel received his PhD from the Annenberg School for Communication at the University of Pennsylvania. His research examined the technical, policy, business, and governance dynamics of app stores, social networking, and online dating



## **Jane Stanton**

### Vice President, Head of B2B and Product Marketing, CLEAR

Jane Stanton is the Vice President, Head of B2B and Product Marketing at CLEAR, responsible for expanding CLEAR's identity platform outside of the airport. In this role, she oversees GTM strategy, execution, and operations across all industry verticals. Prior to joining CLEAR, Jane worked for a boutique Marketing & Events firm in NYC and in Marketing for the New York Knicks & Rangers.