

# JIMMIE H. LENZ

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Dr. Jimmie Lenz is an accomplished executive and academic, with a lifetime of experience in applied learning. His successes have propelled him into a number of senior management roles including leading an NYSE broker dealer with foreign and domestic operations, Chief Risk Officer, Chief Credit Officer and leading Predictive Analytics. Jimmie's successful transition to academia, as a developer and director of top graduate programs and a professor, leveraged his extensive work in industry innovation. Jimmie's recognized expertise in developing leading edge programs, recently testifying before congress on innovation in the US, and leading him to create a donor sponsored open-source Digital Asset research efforts at Duke and to found the Digital Assets@Duke series of global conference's.

## PROFESSIONAL AND BUSINESS EXPERIENCE

### **Lafitte Director of the Master of Engineering in Financial Technology**

### **Irene and Frank Salerno Visiting Professor in Financial Economics**

Pratt School of Engineering, Duke University Durham, North Carolina

2019 to Present

- Developed, delivered, and marketed the Master of Engineering in Financial Technology, the largest of its kind at an engineering school in the US with application growth exceeding 20%.
- Developed, delivered, and marketed the Master of Engineering in Cybersecurity program to address the needs of industry and governments.
- Lenz recruited and staffed all teaching and staff roles for both programs.
- Research and work in the digital assets space has attracted global attention, leading to building the new donor funded Digital Asset Research and Engineering Collaborative (DAREC).
- Developed and instructed Coursera course to reach early and mid-career learners globally.
- Lenz regularly presents to the Board of Visitors regarding his programs and other activities.
- Created and directed the Master of Engineering in Cybersecurity

### **Assistant Professor of Finance**

University of South Carolina Moore School of Business Columbia, South Carolina

2018 to 2019

- Developed and taught new courses in Machine Learning and Blockchain Technology for the Schools undergraduate students, the first of its kind at a US business school.
- Led the Student Managed Investment Fund, charged with investing funds across a number of asset classes.

### **Principal**

Financial Risk Group Cary, North Carolina

2017 to 2019

- Led research efforts for global financial services to support specific client needs leveraging a team of individuals with deep subject matter expertise in areas of finance, mathematics, and financial engineering,
- An in-depth knowledge and expertise in data analysis allows for some of the latest methods in machine learning and algorithmic solutions to be applied in areas from operational improvement to regulatory reporting.
- Lenz also led the litigation support efforts of the firm and research efforts including a number of papers.

**Head of Predictive Analytics** Wells Fargo-Wealth and Investment Management Charlotte,

North Carolina

2017

**Director of Technology Risk**

Wells Fargo-Wealth and Investment Management Charlotte, North Carolina

2015 to 2017

**Chief Risk and Chief Credit Officer**

Wells Fargo Advisors Saint Louis, MO

2010 to 2015

- As the Chief Risk and Chief Credit Officer Lenz was a member of the Executive Committee of the firm with reporting lines to the CEO and Bank Wealth CRO.
- Developed and led a comprehensive risk management group for the recently merged retail brokerage firms of Wells Fargo and First Clearing Correspondent Services, the third largest Broker Dealer in the US, serving foreign and domestic clients of all types.
- Charged with the application of analytics to address opportunities and issues and was instrumental in pursuing the production and deployment of some of the solutions for which Lenz currently has patents pending.
- A track record of developing innovative strategic management and operational methodologies made Jimmie a natural to define and develop the Technology Risk group within this primary channel of the bank.
- Lenz led and participated in regular meeting with federal regulators and participated in policy shaping work resulting from emerging technologies, and the application of these technologies.

**Director Banking and Capital Markets**

PricewaterhouseCoopers New York, NY

2007 to 2010

- An in-depth knowledge of the investment industry allowed for the successful management and establishing strategic direction of litigation support engagements with different types of foreign and domestic financial services companies, exchanges, and law firms, often related to regional regulatory activities.
- Development of unique quantitative solutions to identify and assess behaviors related to high-risk credit, trading, and counterparty activities was an emphasis of this role.

**Vice President/Quantitative Execution Strategies**

Jefferies & Company Saint Louis/New York

2004 to 2006

- Led an effort to develop, deploy, and integrate the Jefferies quantitative execution strategies (QES) into proprietary and commercial applications.
- Managed the creation, development, and implementation of JETS -Jefferies Electronic Trading Solution, coordinated in-house staff and outside architects/developers.

**Co-President, Co-Chief Operating Officer**

Bridge Trading, A Reuters Company Saint Louis, Missouri

**Director of Electronic Trading**

Bridge Trading Company Saint Louis, Missouri

1999 to 2004

- Established strategic tone and managed all areas of an international brokerage firm, providing direction for sales, compliance, management, product, and business development.
- Engaged to develop and manage institutional electronic trading and connectivity on one of the largest proprietary networks.

**Expert Witness Experience**

Lenz has been engaged in a number of cases, both international and domestic, related to asset pricing, capital markets and trading activity and the prudent management of assets. He has been deposed, as well as presenting findings to regulatory agencies.

## EDUCATION

### University of South Carolina, Columbia, South Carolina

Bachelor of Arts

### Washington University in Saint Louis, Saint Louis, Missouri

Master of Science in Finance

### Washington University in Saint Louis, Saint Louis, Missouri

Doctor of Business Administration-Finance

Dissertation: "A Traders Guide to the Predictive Universe- A Model for Predicting Oil Price Targets and Trading on Them"

**US Patent 10572332 – Failure Prediction System (Technology Systems)**

**US Patent 11231984**

**US Patent Pending Publication number: 20210150431 Computer Asset Management US**

**US Patent 10949863B1 -System and method for account abuse risk analysis**

**Licenses-FINRA Series 4,7,9,10, 24, and 63**

## Other Roles & Board Memberships

### REIN Insurance

Advisory Board

**2020 to Present**

### Horizen Blockchain Foundation

Board of Directors

**2019 to 2024**

### The Washington University Center for Finance and Accounting Research

Board Member

**2015 to 2020**

### University of South Carolina Moore School

Risk and Uncertainty Advisory Board Member

**2011 to 2019**

## Select Speaking, Papers, Citations

24-Jul	Pricing cryptocurrency options with machine learning regression for handling market volatility <i>Journal of Economic Modeling</i>	Co-Author
24-Apr	A Comparison of Cryptocurrency Volatility-benchmarking New and Mature Asset Classes <i>Financial Innovation Journal</i>	Co-Author
24-Oct	Testimony to House Financial Services on Innovation in Financial Services	Presenter
23-Jun	UC Berkeley Future of FinTech and Digital Assets	Presenter
23-Jan	Top 10 Crypto Voices of 2022	
23-Jan	Scripps News Interview	Presenter
22-Oct	Assessing the resiliency of investors against cryptocurrency market crashes through the leverage effect (Economics Letters Vol 220)	Co-Author
Podcast	Coffee and Crypto-a topical discussion of the happenings in this new Asset Class (Since 2020)	Host
22-Apr	Association of Corporate Counsel, The Future of Money	Presenter
22-Mar	Crypto Dynamics During Market Downturns: Another DotCom Boom-Bust Cycle?	Co-Author
22-Mar	Keynote Speaker LA Bar Association <i>Trial Advocacy Institute</i> Annual Conference <i>Cryptocurrency in Practice</i> San Diego, CA	Presenter
22-Feb	Bitcoin ETFs: Measuring the Performance of <i>This New Market Niche</i>	Co-Author
22-Jan	National Association of Corporate Directors, Data Security and <i>Privacy</i>	Presenter
22-Jan	Beyond the Memes- <i>How One NFT</i> is Changing the Post Student Experience	Author
21-Dec	Banking in <i>the Digital Age-Developing Smart Policy Around Innovation Duke in DC</i>	Presenter
21-Sep	Technological Advancement in FinTech-How Congress Should Think about Cyber <i>Policy Duke in DC</i>	Presenter
21-Oct	Is Cryptocurrency A Good Investment The Motley Fool	Citation
21-Nov	How To Invest In Blockchain Stocks The Motley Fool	Citation
21-Sep	Advancing Tech-Aligning Policy on Cyber, FinTech and Crypto Duke Government Relations	Presenter
21-Jun	Engineering Financial Technology FDIC Podcast	Interview
21-May	Crypto Derivatives Untitled Investment	Interview
19-May	How Millennials Are Affecting The Price Of Your Home <i>The Conversation</i>	Author
19-Mar	Millennials Are \$1 Trillion In Debt-But They're Better At Saving Than Previous Generations <i>The Conversation</i>	Author
18-Dec	Washington University in St. Louis, Olin Business School Graduation <i>Keynote</i> Speaker	Presenter
18-Nov	"Utilizing machine learning and big data in BSM" Asset & Liability Management and Balance Sheet Optimization Conference	Presenter
18-Nov	<i>Estimating Risk</i> Exposures using ML and AI Techniques and Governance of Advanced Data Modeling Techniques Professional Risk <i>Managers International Association</i>	Presenter
18-Oct	Macroeconomic Effects on The Modeling of Private Capital Cash Flows <i>Financial Risk Group</i>	Paper
18-Sep	Current Expected Credit Loss: <i>Why This</i> Expectations Are Different <i>Financial Risk Group</i>	Paper
18-Jun	The Operational Controls and Process Tipping Point: Is Machine Learning the Answer? <i>Financial Risk Group</i>	Paper
18-May	The McNair Institute Innovation and Free Enterprise Summit	Presenter
18-Apr	"Why Is Trade Desk Surveillance So Challenging?" <i>Financial Risk Group</i>	Paper
18-Feb	Private Capital Cash Flows <i>Financial Risk Group</i>	Paper

18-Jan	"Can WE Put A Price ON Higher Education" The Financial Revolutionist	Article
18-Jan	Quantifying the Value of Electricity Storage in Dynamic Use Environments Part 1 & Part 2	Papers
17-Nov	Risk USA - Understanding Behavior in Models	Presenter
17-Oct	Latham and Watkins- FinTech in Practice	Presenter
17-Oct	Sales Practices-Understanding the Behaviors They Incentivize	Paper
17-Oct	"Sales Practices Under The Microscope" The Financial Revolutionist	Article
17-Jul	"Know Your Customer? Are You Sure?" The Financial Revolutionist	Article
17-Jun	Bank Director Risk and Audit Committee Conference	Presenter
17-Jun	IBM Watson Smarter Risk Summit- Keynote Address	Presenter
17-May	Bank Fintech Partnerships-International Institute for Business and Growth	Presenter
17-May	IP and Innovation Summit -The Faber Institute	Presenter
17-Mar	"Burning Down Markowitz's House" The Financial Revolutionist	Article
16-Dec	"What to Know About the New Fintech Charter" Bank Director	Interview
16-Nov	Washington University Dissertation "A Traders Guide to the Predictive Universe-A Model for Predicting Oil Price Targets and Trading on them"	Paper
16-Nov	Davidson College Economic Seminar "How Quantitative Sciences Came to Rule Wall Street"	Lecture
16-Nov	Davidson College lecture "The Practical Application of Financial Theory in Banking and Brokerage"	Lecture
16-Oct	Washington University Corporate Finance-Risk Management Analytics & General Practices	Lecture
16-Jan	"Loss Sequencing in Banking Networks: Threatened Banks as Strategic Dominos" (Tran, Vuong, Zeckhauser) Harvard Faculty Papers	Citation
16-Jan	Wealth and Investment Management Research Conference discussant- "Trading Costs of Asset Pricing Anomalies" Discussant with Toby Moskowitz	Presenter
16-Jan	"Bank Insider: Cryptofinance Will Not Be the End of Wall Street" Bitcoin.com	Interview
16-Jan	"High-tech ways banks are trying to save seniors from having their money stolen" Marketwatch	Interview
15-Nov	Washington University Corporate Finance-Risk Management General Practices	Lecture
15-Nov	Washington University Investment Theory-Risk Management Guiding Principals	Lecture
15-Oct	NICSA "Big Data in the Fund Industry"	Presenter
15-Sep	Compliance and Legal Society-Cybersecurity Panel Moderator	Presenter
15-Jun	Pfeiffer University-Fraud and Forensics Investigation Conference	Presenter
15-May	Keynote Speaker-The University of South Carolina Moore School Graduate Commencement	Presenter
15-Mar	"The Causal Impact of Market Fragmentation on Liquidity" (Haslag and Ringgenberg)	Citation
15-Feb	Paying it Forward: Washington University, Wells Fargo Advisors partner for a better world	Presenter

	Part 2	Papers
17-Nov	Risk USA - Understanding Behavior in Models	Presenter
17-Oct	Latham and Watkins- FinTech in Practice	Presenter
17-Oct	Sales Practices-Understanding the Behaviors They Incentivize	Paper
17-Oct	"Sales Practices Under The Microscope" The Financial Revolutionist	Article
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