

**Meeting Between Staff of the Federal Reserve Board and BB&T
January 22, 2019**

Participants: Julian Alcazar, Clinton Chen, Nicholas Ehlert, Jason Kim, Mark Manuszak, Emily Massaro, and Hayden Parsley (Federal Reserve Board)

Scott Qualls and Matt Ribbens (BB&T)

Summary: Representatives of BB&T spoke with Federal Reserve Board staff to discuss topics related to the routing of debit card transactions, including e-commerce routing, tokenization, and PIN-less PIN transactions.