

**Meeting Between Staff of the Federal Reserve Board and Fulton Bank
November 8, 2018**

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

Eileen Quinn and Kathy Ward (Fulton Bank)

Summary: Representatives of Fulton Bank 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.