

**Meeting Between Staff of the Federal Reserve Board and JPMorgan Chase
November 14, 2018**

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

Andy Dresner (JPMorgan Chase)

Summary: A representative of JPMorgan Chase 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.