

**Meeting Between Staff of the Federal Reserve Board and Wells Fargo
November 7, 2018**

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

Douglas Berg, Elisabeth Bresee, Christopher Huppert, Matthew Bazzano, and Katherine Yee (Wells Fargo)

Summary: Representatives of Wells Fargo 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.