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**RÉSUMÉ, //Curriculum Vita (CV)**

**Personal History**

Born in Tel Aviv, Israel, October 30, 1946  
Previous family name: Greenberg

Citizenship: Canadian and Israeli  
Languages: English and Hebrew (excellent);  
French (very good)

**Educational Background**

1980 S.J.D.; Harvard University (Commercial Law field)  
1975 LL.M; Harvard University  
1970 LL.B (cum laude); Hebrew University of Jerusalem

**Co-Curricular Activities**

1968-72 Member of the editorial board of the law review,  
Hebrew University of Jerusalem

**Bar Admission**

1982 Ontario  
1971 Israel (inactive since 1974)

**Principal Areas of Specialization**

*Commercial, Financial and Banking Law* (particularly payment and credit instruments, negotiable instruments and funds transfers, digital currencies, letters of credits, secured transactions, securities transfers, financial transactions, electronic banking and the regulation of the payment and settlement systems); *Legal History and comparative aspects of private law subjects.*

## Publications

### (a) Books (8)

- *THE PAYMENT ORDER OF ANTIQUITY AND THE MIDDLE AGES — A LEGAL HISTORY. In a quest for global Law Merchant: the emergence and development of basic concepts for a coherent transnational payment law; A study in Roman, Jewish, Islamic and Medieval laws of the origins, early evolution and impact on modern law of universally accepted principles and instruments relating to money, banking, funds transfers and the discharge of a debt by means of the creditor's agreement to look to a paymaster instructed by the debtor.* Oxford and Portland Oregon: Hart Publishing: 2011 (736 + xlvi pages).  
<http://www.bloomsburyprofessional.com/uk/the-payment-order-of-antiquity-and-the-middle-ages-9781849460521/>
- *BANK COLLECTIONS AND PAYMENT TRANSACTIONS: A Comparative Legal Analysis.* A study of the law governing the bank-customer relationship pertaining to the disposition of funds by cheques and credit transfers in various common and civil law jurisdictions. Oxford: Oxford University Press, 2001 (575+liii pages).
- *THE LAW OF ELECTRONIC FUNDS TRANSFERS:* text on global and domestic wire transfers, ACH payments and consumer transactions, under UCC Article 4A— Funds Transfers, UNCITRAL Model Law on International Credit Transfers, Electronic Fund Transfer Act and Reg E, Federal Reserve Regulations and Circulars, and clearing-house rules (around 900 pages text plus 300 pages appendix). Matthew Bender, New York, 1992, with annual updates to the present. (As of 1997 - annual update is with sub-contributors and remaining sole contributor for funds transfer law and international developments).
- *FINANCING CONSUMER SALES AND PRODUCT DEFENCES in Canada and the United States;* text on Part V of the Bills of Exchange Act, FTC Trade Regulation Rule, provincial, federal and uniform state legislation, legal doctrines and statutes pertaining to the financing assignee, holder for value, holder in due course, direct lender or credit card issuer, and related topics. Carswell Legal Publications, Toronto, 1984 (340+x1ii pages).
- *COMMERCIAL AND CONSUMER TRANSACTIONS: Cases, Text and Materials.* Toronto: Emond-Montgomery:
  - Third edition: 1995; with Jacob S. Ziegel and R.C.C. Cuming; exclusive author of Volume II: NEGOTIABLE INSTRUMENTS AND BANKING (705 + xxiii pages).
  - Second edition: 1987; with Jacob S. Ziegel and R.C.C. Cuming (1,404 pages); principal author of Part II: Negotiable Instruments and Payment Mechanisms.
  - Second revised edition: 1990; with Jacob S. Ziegel and R.C.C. Cuming (1,404 pages); principal author of Part II: Negotiable Instruments and Payment Mechanisms.
- Originally published: 1981; with Jacob S. Ziegel (1,230 pages); principal author of pp. 657-1197, consisting of Part II dealing with payment mechanisms (negotiable instruments, credit cards, electronic funds transfers, and letters of credit) and Part III dealing with financing commercial and consumer transactions (secured transactions and consumer credit).
- *FINANCING CONSUMER SALES AND PRODUCT DEFENCES in Canada and the United States;* text on Part V of the Bills of Exchange Act, FTC Trade Regulation Rule, provincial, federal and uniform state legislation, legal doctrines and statutes pertaining to the financing

assignee, holder for value, holder in due course, direct lender or credit card issuer, and related topics. Carswell Legal Publications, Toronto, 1984 (340+x1ii pages):

### **(b) Books—Work in Progress**

**Jointly written with Dr. Sagi Peari (University of Western Australia), *International Negotiable Instruments* to be published by Oxford University Press by early 2020**

- -A book tentatively titled **Canadian Law of NEGOTIABLE INSTRUMENTS AND PAYMENTS: General Principles** (to be published by Irwin Law)

### **(c) Law Review Publications and Various Legal Essays**

#### **(i) Articles, Book Chapters and Comments (96)**

1. Non-state Community Virtual Currencies”, jointly with Dorit Geva, Chapter 11 in David Fox and Sara Green (eds.), *Cryptocurrencies in Public and Private Law* (Oxford University Press, 2019) pp. 281 – 306.
2. “Central Banks and Payment System Risks: Comparative Study”, Chapter 21 in by Peter Conti-Brown and Rosa M Lastra (eds), *Research Handbook on Central Banking*, pp. 445-473 edited, (Cheltenham, UK, Northampton, MA, USA, : Edward Elgar, 2018).
3. “Blockchain and Payment Systems - What are the Benefit and Costs”, co-authored with Gene Neyer, (October 2017) 11:3 JPSS – Journal of Payments Strategy & System 215-225.
4. “Disintermediating Electronic Payments: Digital Cash and Virtual Currencies”, (2016), 31: 12 J.I.B.L.R (Journal of International Banking Law and Regulation) (UK), 661 – 674
5. Mobile Payments and Bitcoin: Concluding Reflections on the Digital Upheaval in Payments” in Gabriella Gimigliano (ed.) *Bitcoin and Mobile Payments: Constructing a European Union Framework* (London: Palgrave/MacMillan, 2016) at 271-287.
6. “The Fictitious Payee after *Teva v. BMO*: Has the Pendulum Swung Back Far Enough?” (2015/16) 31 B.F.L.R 607-620.
7. “Liability on a Cheque: A Legal History”. IANUS 2015– MODULO JEAN MONNET- ISSN 1974-9805 (Special Issue: *Building up of a Payment System for the European Union (2013-2016)*) at 9-68, available online, [http://www3.unisi.it/ianus/numero\\_12\\_bis\\_Ianus\\_Special\\_Issue\\_2015/2\\_Benjamin\\_Geva\\_9-68.pdf](http://www3.unisi.it/ianus/numero_12_bis_Ianus_Special_Issue_2015/2_Benjamin_Geva_9-68.pdf)
8. “The Order to Pay Money in Medieval Continental Europe,” in David Fox & Wolfgang Ernst (eds.), *Money in the Western Legal Tradition - Middle Ages to Bretton Woods*, (OUP 2016) at 409-440.
9. ‘Bank Money’: The Rise, Fall and Metamorphosis of the ‘Transferable Deposit,’ in David Fox & Wolfgang Ernst (eds.), *Money in the Western Legal Tradition - Middle Ages to Bretton Woods*, (OUP 2016) at 359-386.
10. “From Paper to Electronic Order: The Digitalization of the Check in the USA”, 4 Penn. St. J.L. & Int'l Aff. 96-126 (2015). Available at: <http://elibrary.law.psu.edu/jlia/vol4/iss1/7>.
11. “Payment Law: Legislative Competence in Canada” (2015), 31 B.F.L.R. 1-52

12. “The Fictitious Payee Strikes Again: The Continuing Misadventures of BEA s. 20(5)”, (2015), 30 B.F.L.R. 573 – 594.
13. “Is Death of the Paper Cheque upon Us? The Electronic Presentment and Deposit of Cheques in Canada”, (2014), 30 B.F.L.R. 113-125.
14. “Electronic Verification of Wire Payment Orders”, in C. Visser and JT Pretorius (eds.) *ESSAYS IN HONOUR OF FRANS MALAN* 117-132 (Durban, Johannesburg and Capetown: LexisNexis, 2014).
15. “Security Interests in Bank Deposits Under UCC Article 9: A Canadian Perspective”, in EA Quintana Adriano (COORDINATOR), *THE EVOLUTION OF GLOBAL TRADE OVER THE LAST THIRTY YEARS* 31-57 (Mexico, UMAD, 2013).
16. “Systemic Risk and Financial Stability: The Evolving Role of the Central Bank”, 2013:10 J.I.B.L.R. 403- 417 (UK).
17. “Global Payment and Settlement Systems”, in Section 2: *Key markets, institutions and infrastructure in global finance* (Section editors: Randall Dodd and Douglas Arner) in G. Caprio, (editor-in-chief), *Handbook of Key Global Financial Markets, Institutions, and Infrastructure*, Volume I, 513-522, (Oxford: Elsevier, 2013).
18. “The Payment Industry After the Task Force report: Can Canada Learn from the Experience of Others?”, (2012), 53 Can. Bus.L.J.:180-197.
19. “Rights in Bank Deposits and Account Balances in Common Law Canada” (2012), 28 B.F.L.R. 1-46.
20. “The Wireless Wire: Do M-Payments and *UNCITRAL* Model Law on International Credit Transfers Match?” (2011), 27:2 B.F.L.R. 249-264.
21. “The Modernization of the Bills of Exchange Act: A Proposal”, (2011), 50 Can. Bus. L.J. 26-50.
22. “Global and Cross-Border Credit Transfers: The Role of Legislation in Addressing Legal Risk for Participants”, in M. Giovanoli and D. Devos (eds.), *INTERNATIONAL MONETARY AND FINANCIAL LAW IN THE LIGHT OF THE GLOBAL CRISIS*, 545-574 (Oxford University Press, 2010).
23. “The Harmonization of Payment Services Law in Europe and Uniform and Federal Funds Transfer Legislation in the USA: Which is a Better Model for Reform?” 2009/4 EUREDIA (*Revue Européenne de Droit Bancaire et Financier/European Banking and Financial Law Journal*), 699-733. [Earlier version was published in MR Farina, V. Santoro, A Sciarrone, and O. Troiano (eds.), *ARMONIZZAZIONE EUROPA DEL SERVIZI DI PAGAMENTO E ATTUAZIONE DELLA DIRETTIVA 2007/64/CE*, 48 *Il Diritto della Banca e della Borsa*, Study Dbattiti (Milano, Giuffré Editore, 2009)].
24. ”The EU Payment Services Directive: An Outsider’s View”, (2009), 28 Yearbook of European Law, 177-215, Oxford University Press (editors Eeckhout and Tridimas).
25. “The Monetary Legal Theory Under the Talmud” (2008), 55 RIDA (*Revue Internationale Des Droits de l'Antiquité*), 13-38. [Published in early 2010].
26. “Payment Transactions under the EU Payment Services Directive: A US Comparative Perspective”, (2009), 27 Penn State Int’l. L. Rev. 713-755.
27. “Payment System Modernization and Law Reform in Developing Nations: Lessons from Cambodia and Sri Lanka” (2009), 126 Banking Law Journal, 402-439.
28. “Defences on Cheque Certification: *Esses v. Friedberg*”, (2009) 24 B.F.L.R. 359-371.
29. “TARGET2 Transfer of Funds and Harmonization of EU Payment Law”, (2008), 41: 2 U.C.C.L.J. 113-145.

30. "Modification of an Assigned Contract: *Grabov v. Israel Port Authority*", 26 Hamishpat Law Review, 56-62 (Dec. 2008) [in Hebrew].
31. "Deriving History from Law: Are Cheques Traceable to the Talmud?" (2007), 54 RIDA (Revue Internationale Des Droits de l'Antiquité) 27-61 [published at the end of 2008].
32. "Payment Finality and Discharge in Funds Transfers" (2008), 83 Chicago-Kent Law Review 633-675.
33. "Recent International Developments in the Law of Negotiable Instruments and Payment and Settlement Systems" (2007), 42 Texas International Law Journal, 685-726.
34. "Recent UCC Article 4A Developments 2003-2005" (2005), 38:2 U.C.C.L.J. 29-54.
35. "Presentment and Payment in Cheque Electronic Clearing: *Advance Bank v. TD Bank*" (2005), 20 B.F.L.R. 361-391.
36. "Reimagining E-Money: Its Conceptual Unity with Other Retail Payment Systems", 3 Current Developments in Monetary and Financial Law 669-705 (2005); co-authored with M. Kianieff.
37. "The Beneficiary's Bank and Beneficiary Described by Name and Number: Liability Chain and Liability Standard in Wire Transfers (Part 1)" 2004 -1 TSAR (Journal of South African Law) 1– 9; Part 2: 2004-2 TSAR 235-257.
38. "Legislative Power in Relation to Transfers of Securities: The Case for Provincial Jurisdiction in Canada" (2004), 19 B.F.L.R. 393-423.
39. "Settlement Finality and Associated Risks in Funds Transfers – When Does Interbank Payment Occur?" (2003), 22 Penn State Int'l. L. Rev. 33-59.
40. "Recent UCC Article 4A Jurisprudence: Critical Analysis" (2003), 36:2 U.C.C.L.J. 19-44.
41. "Legal Aspects Relating to Payment by E-Money: Review of Retail Payment System Fundamentals"; in JJ. Norton and C. Hadjiemmanuil (eds.), Yearbook of International Financial and Economic Law 2000-2001 255-271 (London: BIICL, 2003).
42. "Consumer Liability in Unauthorized Electronic Funds Transfers", (2003), 38 Can. Bus. L. J. 207-281.
43. "Interbank Settlement in Wire Transfers – Legal Aspects", (2003), 35 U.C.C.L.J. 47-99.
44. "Promoting Stability in International Finance – Legislative and Regulatory Reform of Payment and Settlement Systems", in R.M. Lastra (ed.), THE REFORM OF THE INTERNATIONAL FINANCIAL ARCHITECTURE, 247-281 (London, Hague, Boston: Kluwer Law International, Vol. 18 of the International Banking, Finance and Economic Law Series, 2001).
45. "International Funds Transfers: Mechanisms and Laws", Chap. 1 in C. Reed, I Walden and L. Edgar (editors), CROSS-BORDER ELECTRONIC BANKING – Challenges and Opportunities, 2<sup>nd</sup> ed. 1-34 ((London; Hong Kong: Lloyd's of London Press, 2000).
46. "Forged Check Endorsement Losses Under the UCC: The Role of Policy in the Emergence of Law Merchant From Common Law" (2000), 45 Wayne State Law Review 1733-1788.
47. "Insolvent Bank's Irrevocable Credit as Priority Payment Instrument: *Barclays Bank v. Price Waterhouse*" (2000), 15 B.F.L.R. 351-358.
48. "Cross-Border Credit Transfers in Euros: Legal and Operational Aspects", in J.J. Norton (ed.), YEARBOOK OF INTERNATIONAL FINANCIAL AND ECONOMICAL LAW 1998 173-198 (London:Kluwer, 1999).
49. "UCC Article 4A in the Courts: Recent Developments" (1998), 115 Banking Law Journal 1016-1038.

50. "Unauthorized Electronic Funds Transfers - Comparative Aspects", paper presented at the 1996 Bar Ilan University 8th Biennial Conference of the International Academy of Commercial and Consumer Law, published in J.S. Ziegel (ed.), NEW DEVELOPMENTS IN INTERNATIONAL COMMERCIAL AND CONSUMER LAW 107-133 (Oxford: Hart, 1998).
51. "Les Virements Bancaires sous la Loi-Type et le Droit Français - Etude Comparative", jointly with Marc Lacoursière, in MELANGES CHRISTIAN MOULY, LIVRE II, 361-373 (Paris: Litec, 1998).
52. "Allocation of Forged Cheques Losses - Comparative Aspects, Policies and a Model for Reform" (1998), 114 L.Q.R. 250-291.
53. "Access to the Canadian Payment System", jointly with Shameela Chinoy, in THE REGULATION OF FINANCIAL INSTITUTIONS - Issues and Perspectives, papers presented at the Queen's Annual Business Law Symposium 1996, 411-453 (Toronto: Carswell, 1997).
54. "Conversion of Unissued Cheques and the Fictitious or Non-Existing Payee - Boma v. CIBC", (1997), 28 Can. Bus. L.J. 177-197.
55. "Allocation of Sender Risks in Wire Transfers: The Common Law and UCC Article 4A", Part I: [1997] 1 TSAR (Journal of South African Law), 15-28; Part II: [1997] 2 TSAR, 198-215.
56. "The Domestic Payment System: Policies, Structure, Operation and Risk", Chap. 7 in J.J. Norton and M. Andenas (editors), EMERGING FINANCIAL MARKETS AND THE ROLE OF INTERNATIONAL FINANCIAL ORGANIZATIONS 115-136 (London, Hague, Boston: Kluwer, 1996).
57. "Uniformity in Commercial Law: Is the UCC Exportable?" (1996), 29 Loyola L.A.L. Rev. 1035-1046.
58. "Ambiguous Wire Instructions: *Royal Bank of Canada v. Stangl*" (1995), 24 Can. Bus. L.J. 435-443.
59. "International Funds Transfers: Mechanisms and Laws", chap. 1 in J.J. Norton, C. Reed and I. Walden (editors), CROSS-BORDER ELECTRONIC BANKING - Challenges and Opportunities 1-27 (London; New York; Hamburg; Hong Kong: Lloyd's of London Press, 1995).
60. "The Autonomy of the Banker's Obligation on Bank Drafts and Certified Cheques" (1994), 73 Can. Bar Rev. 21-56, and addendum, at 280-82.
61. "Negotiable Instruments and Banking: Review of Some Recent Canadian Case Law" (1994), 9 B.F.L.R. 197-215.
62. "The Clearing House Arrangement" (1991), 19 Can. Bus. L.J. 138-165.
63. "Banking Services Law - A Canadian Perspective on the Jack Report", (1990), 5 B.F.L.R. 337-347.
64. "Payment into a Bank Account" (1990), 5 Jour. Int. Bk'g. L. 108-118.
65. "International Funds Transfer - Performance by Wire Payment" (1990), 4 B.F.L.R. 111-148.
66. "The E.F.T. Debit Card" (1989), 15 Can. Bus. L. J. 406-440.
67. "From Commodity to Currency in Ancient History - On Commerce, Tyranny, and the Modern Law of Money" (1987), 25 O.H.L.J. 115-157.
68. "CHAPS Transfer of Funds", [1988] Lloyd's Mar. & Com. L.Q. 477-501.
69. "The Evolving Law of Payment by Wire Transfer - An Outsider's View of Draft UCC Article 4A" (1988), 14 Can. Bus. L.J. 186-234.

70. "Lost Cheques, Certification and Countermand - Is the Law Satisfactory?" (1988), 2 B.F.L.R. 357-372.
71. "CHIPS Transfer of Funds", [1987] J.I.B.L. 208-221.
72. "Daylight Overdrafts and Settlement Failure - Credit Risk Controls in U.S. Wire Systems" (1987), 3 Banking Law Bulletin (Aust.) 33-40.
73. "FedWire Transfer of Funds" (1987), 104 Banking Law Journal (U.S.) 412-446.
74. "Off-Premises Presentment and Cheque Truncation Under the Bills of Exchange Act" (1987), 1 B.F.L.R. 295-334.
75. "Irrevocability of Bank Drafts, Certified Cheques and Money Orders" (1987), 65 Can. Bar Rev. 107-146.
76. "The Concept of Payment Mechanism" (1986), 24 O.H.L.J. 1-34 (reprinted in Ross Cranston (ed), Commercial Law 317-350 (Aldershot, Hong Kong, Singapore, Sydney: Dartmouth, 1992), being Areas 16 of the International Library of Essays in Law and Legal Theory.
77. "Execution Against Negotiable Instruments," chap. 2 in M.A. Springman and E. Gertner (editors), DEBTOR-CREDITOR LAW: Practice and Doctrine 81-136 (Toronto: Butterworth, 1985).
78. "Standby Credits in Canada" (1984), 9 Can. Bus. L.J. 180-213, a joint article with Gordon B. Graham.
79. "The Financing Assignee and the Contract for Sale in the United States and Canada" (1982), 23 Boston College Law Review 665-709.
80. "Security Interests in Secured Obligations" (1982), 60 Can. Bar Rev. 151-171.
81. "Reflections on the Need to Revise the Bills of Exchange Act - Some Doctrinal Aspects" (1982), 6 Can. Bus. L.J. 269-331.
82. "Preservation of Consumer Defences: Statutes and Jurisdiction" (1982), 32 U. of Toronto L.J. 176-213.
83. "Optimality and Preservation of Consumer Defenses - A Model for Reform" (1981), 31 Case W. Res. L. Rev. 51-83.
84. "Equities as to Liability on Bills and Notes: Rights of a Holder Not in Due Course" (1980), 5 Can. Bus. L.J. 53-91.
85. "Absence of Consideration in the Law of Bills and Notes", [1980] Cambridge L.J. 360-370.
86. "Bonded Construction Contracts: What Are a Surety's Rights to Withheld Funds?" (1980), 3 Corp L. Rev. 50-67.
87. "Preservation of Consumer Defences Against Third Party Financiers—Statutory Developments in the United States", in J.S. Ziegel (ed.), Papers and Comments Delivered at the Eighth Annual Workshop on Commercial and Consumer Law (Toronto, 1978), 72-109 (Butterworths, Toronto, 1980).
88. "Authority for Sale and Privity of Contract: The Proprietary Basis of the Right to the Proceeds of Sale in the Common Law" (1979), 25 McGill L.J. 32-63.
89. "Contractual Defenses as Claims to the Instrument: The Right to Block Payment on a Banker's Instrument" (1979), 58 Oregon Law Review 283-310.
90. "Close Business Relationship Between a Purchase Money Lender and a Seller of Goods—*Bank of Montreal v. Kon*" (1978), 3 Can. Bus. L.J. 90-106.
91. "The Fictitious Payee and Payroll Padding: *Royal Bank of Canada v. Concrete Column Clamps* (1961) Ltd." (1978), 2 Can. Bus. L.J. 418-36.

92. "Purchase of Consumer Paper and Subjection to Collateral Defenses" (1977), 12 U. Rich. L. Rev. 53-83.
93. "On the Proper Balance Between the Security of the State and Civil and Human Rights" (1974), 5 Mishpatim 685-95. [in Hebrew].
94. "Consumer's Liability on a Negotiable Instrument: Towards a Special Order" (1974), 5 Mishpatim 352-82 [in Hebrew].
95. "The Division of Powers Between the High Court of Justice and the Labour Tribunal" (1979), 2 Mishpatim, 622-31 [in Hebrew].
96. "The Relationship Between the Offences of Conspiracy and Incitement" (1969), 1 Mishpatim 621-27 [in Hebrew].
97. "Misrepresentation Amounting to Mistake" (1969), 1 Mishpatim 411-19 (law review of the Hebrew University of Jerusalem, published in Hebrew).

**(ii) Completed Work Accepted for Publication (4)**

1. "The Medieval *Hawale*: The Legal Nature of the *Suftaj* and Other Islamic Payment Instruments", accepted for publication on-line by the Global Hauser Program at New York University School of Law;
2. "
3. "The Electronic Bill of Exchange and Its Use in International Trade", to be published Oxford University Press in *Trade Finance for the 21st Century* edited by Professors Dora Neo (NUS) and Christopher Hare (Oxford University) [at
4. "Cryptocurrencies and the Evolution of Banking, Money and Payments," to be published by Oxford University Press in a collection of papers accepted for publication by the Georgetown (Institute of International Economic Law) - International Monetary Fund Research and Policy Conference on Cryptoassets.
5. "Payment Transactions under the EU-Second Payment Services Directive (PSD2)—An Outsider's View" accepted for publication at TILJ (Texas International Law Journal),

**d) Book Reviews (38)**

1. "Financial Law and Technology: Book Reviews on Mobile Payments and Digital Innovation: [1] Joy Malala, *Law and Regulation of Mobile Payment Systems: Issues arising 'post' financial inclusion in Kenya*, [2] Phoebus L. Athanassiou, *Digital Innovation in Financial Services- Legal challenges and Regulatory Policy Issues*, ??? B.F.L.R. ??? --- ??? **[Forthcoming]**
2. "The Digital Payment Revolution: Books on Mobile, Bitcoin, and Beyond—" Bill Maurer, *How Would You Like to Pay? How Technology is Changing the Future of Money* (Durham and London: Duke University Press, 2015); Stuart Hoegner, ed., *The Law of Bitcoin* (Bloomington, IN: iUniverse, 2015); Gideon Samid, *Tethered Money: Managing Digital Currency Transactions* (Amsterdam, Boston etc.: Elsevier, 2015) – (2018), 33 B.F.L.R. 109 – 116
3. Ebenezer Adodo, *LETTERS OF CREDIT – The Law and Practice of Compliance*; (Oxford: OUP, 2014), (2015), 31 B.F.L.R. 213-217



4. Mark Manning, Erlend Nier and Jochen Schanz (eds.), *THE ECONOMICS OF LARGE-VALUE PAYMENTS AND SETTLEMENT*, Theory and Policy Issues for Central Banks, Oxford, UK: Oxford University Press, 2009, (2011), 26:2 25 B.F.L.R. 565-570.
5. Vaughan Black, *FOREIGN CURRENCY CLAIMS IN THE CONFLICT OF LAWS*, Oxford and Portland, Oregon: Hart Publishing, 2010, (2011), 51 Can. Bus. L.J. 157-167.
6. Bradley Crawford, QC, *THE LAW OF BANKING AND PAYMENT IN CANADA*, Aurora, Ont.: Canada Law Book, 2008; Looseleaf, 3 volumes, (2010) 25 B.F.L.R. 331-335.
7. D. Fox, *PROPERTY RIGHTS IN MONEY*, Oxford: Oxford University Press, 2008, (2009), 48 Can. Bus. L.J. 324-331.
8. M.H. Ogilvie, *BANK AND CUSTOMER LAW IN CANADA* Toronto: Irwin Law, 2007, (2008), 46 Can. Bus. L.J. 147-155.
9. Douglas W. Arner, *FINANCIAL STABILITY, ECONOMIC GROWTH, AND THE ROLE OF LAW* Cambridge: Cambridge University Press, 2007, (2008), 23 B.F.L.R. , 311-318.
10. Rosa M. Lastra, *LEGAL FOUNDATIONS OF INTERNATIONAL MONETARY STABILITY*, Oxford: Oxford University Press, 2006, (2007) 45 Can. Bus. L.J. 325-332.
11. Reinhard Zimmermann, *COMPARATIVE FOUNDATIONS OF A EUROPEAN LAW OF SET-OFF AND PRESCRIPTION*, Cambridge: Cambridge University Press, 2002, (2003) 18 B.F.L.R. 425-431.
12. Fabian Amttenbrink, *THE DEMOCRATIC ACCOUNTABILITY OF CENTRAL BANKS – A COMPARATIVE STUDY OF THE EUROPEAN CENTRAL BANK*, Oxford: Hart Publishing, 1999, (2000) 16 BFLR 141-149.
13. Lionel D. Smith, *THE LAW OF TRACING*, Oxford: Clarendon Press, 1997, (1999) 14 B.F.L.R. 625-631.
14. Ross Cranston, *PRINCIPLES OF BANKING LAW*, Oxford: Clarendon Press, 1997, (1998) 14 B.F.L.R. 195-198.
15. Robert C. Effros (ed.), *PAYMENT SYSTEM OF THE WORLD*, Oceana, 1994, (1998) 115 Banking Law Journal 766-770.
16. Glyn Davies, *THE HISTORY OF MONEY: FROM ANCIENT TIME TO THE PRESENT DAY*, Cardiff: University of Wales Press, 1994 (1998), 13 B.F.L.R. 327-335.
17. Recent books on banking and commercial law: International Perspective: E.P. Ellinger and E. Lomnicka, *MODERN BANKING* 2nd ed.; R.M. Goode, *COMMERCIAL LAW* 2nd ed.; MALAN ON BILLS OF EXCHANGE 2nd ed.; L. Gering, *HANDBOOK ON THE LAW OF NEGOTIABLE INSTRUMENTS*; F. Capie et al., *THE FUTURE OF CENTRAL BANKING*, (1997) 12 B.F.L.R. 347-354.
18. James S. Rogers, *THE EARLY HISTORY OF BILLS AND NOTES*, Cambridge University Press, 1995, (1996), 12 B.F.L.R. 173-181.
19. Bruce J. Summers (ed.), *THE PAYMENT SYSTEM: DESIGN, MANAGEMENT AND SUPERVISION*, Washington D.C.: IMF, 1994 (1995) 11 B.F.L.R. 159-166.
20. J. Milnes Holden, *THE HISTORY OF NEGOTIABLE INSTRUMENTS IN ENGLISH LAW*, reprint 1993 (W.M. Gaunt) of 1955 ed. (Athlone Press), (1995) 10 B.F.L.R. 461-463.
21. Comparative and International Aspects of the Credit Transfer: I. Billotte-Tongue, *ASPECTS JURIDIQUES DU VIREMENT BANCAIRE*, Zurich: Schulthess, 1992; W.H. Hadding and U.H. Schneider (eds.), *LEGAL ISSUES IN INTERNATIONAL CREDIT TRANSFERS*, Berlin: Duncker & Humblot, 1993, (1994), 10 B.F.L.R. 145-150.
22. R.B. Hagedon, *THE LAW OF PROMISSORY NOTES*, Boston: Warren, Gorham, Lamont, 1992, (1994) 9 B.F.L.R. 427-429.

23. P. Jones, ESSENTIALS OF EDI LAW, EDI Council of Canada, 1992, (1994) 23 Can. Bus. L.J. 155-156.
24. Ross Cranston (ed), EUROPEAN BANKING LAW: THE BANK-CUSTOMER RELATIONSHIP Lloyd's of London Press, 1993, (1993), 9 B.F.L.R. 107-110.
25. A.G. Guest, CHALMERS AND GUEST ON BILLS OF EXCHANGE, CHEQUES AND PROMISSORY NOTES—14TH ED., Sweet & Maxwell/1991, (1993) 8 B.F.L.R. 281-288.
26. F. Oditah, LEGAL ASPECTS OF RECEIVABLES FINANCING, Sweet & Maxwell/1991, (1992), 7 B.F.L.R. 493-494.
27. N. Jones, GOD AND THE MONEY LENDERS: USURY AND LAW IN EARLY MODERN ENGLAND, Basil Blackwell/1989, (1991), 18 Can. Bus. L.J. 309-315.
28. P.R. Wood, ENGLISH AND INTERNATIONAL SET-OFF, London: Sweet & Maxwell, 1989, (1991), 6 B.F.L.R. 246-250.
29. D.B. Humphrey (ed.), THE U.S. PAYMENT SYSTEM: EFFICIENCY, RISK AND THE ROLE OF THE FEDERAL RESERVE, Boston, Dordrecht, London: Kluwer Academic Publishers, 1990, (1990), 6 B.F.L.R. 117-120.
30. C. Felsenfeld, LEGAL ASPECTS OF ELECTRONIC FUNDS TRANSFERS, Stoneham, Mass.: Butterworth:, 1988, (1990), 5 B.F.L.R. 256-258.
31. P.E. Sayer, CREDIT CARDS AND THE LAW: AN INTRODUCTION, London: Fourmat, (1989), 5 B.F.L.R. 133-135.
32. D.N. Chorafas, ELECTRONIC FUNDS TRANSFER, London: Butterworth:, 1988, (1989), 3 B.F.L.R. 381-386.
33. A. Arora, BILLS OF EXCHANGE ACT 1882, London: Lloyd's London Press, 1987, (1988), 3 B.F.L.R. 116-117.
34. Recent Books on Electronic Banking: H. Bartel and G. Arbuckle, ELECTRONIC BANKING; R.M. Goode (ed.), ELECTRONIC BANKING; J.V. Vergari and V.V. Shue, CHECKS, PAYMENTS AND ELECTRONIC BANKING, (1988), 2 B.F.L.R. 272-281.
35. B. Crawford, CRAWFORD AND FALCONBRIDGE BANKING AND BILLS OF EXCHANGE, Eighth Edition, 1986, Toronto: Canada Law Book, (1987), 2 B.F.L.R. 125-129.
36. F.M. Ventris, BANKERS' DOCUMENTARY CREDITS, Second Edition, 1983, London: Lloyds, (1987), 13 Can. Bus. L.J. 243-46.
37. Denis V. Cowen and Leonard Gering, COWEN ON THE LAW OF NEGOTIABLE INSTRUMENTS IN SOUTH AFRICA, Fifth Edition, 1985, Volume 1, General Principles (Cape Town, Wetton and Johannesburg: Juta & Co. Ltd.), (1986), 11 Can. Bus. L.J. 360-366.
38. R.M. Goode, COMMERCIAL LAW, 1982, London: Penguin Books/Allen Lane, (1983/84), 8 Can. Bus. L.J. 245-252.
39. Ian F. G. Baxter, THE LAW OF BANKING, Third Edition, 1981, Toronto: The Carswell Co. Ltd., (1982), 60 Can. Bar Rev. 534-38.

**(f) Edited Volumes**

1. Banking and Finance Law Review (B.F.L.R.) [Founding Editor-in-Chief (1986 - 2018 ); since Vol 21 (2005/06) overseeing a General Editor]:  
[Each volume consists of three issues]

- Vol 33** 508 pages (2017/18) ; **Vol. 32** 606 pages (2016/17) ; **Vol. 31**, 638 pages (2015/16); **Vol. 30**, 641 pages (2014/15); **Vol. 29**, 601 pages (2013/2014) ; **Vol. 28**, 572 pages (2012/2013); **Vol. 27**, 757 pages (2011/12 4-issue volume) ; **Vol. 26**, 570 pages (2010/2011) ; **Vol. 25**, 568 pages, (2009/2010); **Vol. 24**, 634 pages, (2008/2009); **Vol. 23**, 453 pages (2007/2008); **Vol. 22**, 466 pages (2006/2007); **Vol. 21**, 557 pages, 2005/2006; **Vol. 20**, 491 pages, 2004/2005 ; **Vol. 19**, 494 pages, 2003/04; **Vol. 18**, 436 pages, 2002/03; **Vol. 17**, 436 pages, 2001/02; **Vol. 16**, 491 pages, 2000/01; **Vol. 15**, 559 pages, 1999/2000; **Vol. 14**, 631 pages, 998/99; **Vol. 13**, 538 pages, 1997/98; **Vol. 12**, 501 pages, 1996/97; **Vol. 11**, 488 pages 1995/96; **Vol. 10**, 463 pages, 1994/95; **Vol. 9**, 429 pages, 1993/94; **Vol. 8**, 431 pages, 1992/93; **Vol. 7**, 494 pages, 1991/92; **Vol. 6**, 389 pages, 1990/91; **Vol. 5**, 403 pages, 1989/90; **Vol. 4**, 356 pages, 1990 Special Volume: International Banking at the Crossroads: The Legal Challenge; **Vol. 3**, 388 pages, 1988/89; **Vol. 2**, 414 pages, 1987/88; **Vol. 1**, 449 pages, 1986/87.
2. Participant (with primary responsibility) in Payments and Cards Group Torys LLP, PAYMENTS AND CARDS LEGISLATION IN CANADA: LEGISLATION AND REGULATIONS 2015 (Toronto: Carswell, 2014)
  3. Participant (with primary responsibility) in Payments and Cards Group Torys LLP, PAYMENTS AND CARDS LEGISLATION IN CANADA: LEGISLATION AND REGULATIONS 2014 (Toronto: Carswell, 2013)
  4. Participant in Payments and Cards Group Torys LLP, PAYMENTS AND CARDS LEGISLATION IN CANADA: LEGISLATION AND REGULATIONS (Toronto: Carswell, 2012)

(g) **Various Short Columns and Papers (31)**

1. “Canada: Ontario Introduces the Electronic Chattel Paper into Personal Property Security Legislation” (2019), Jour. of Bk'ng and Fin. Law and Practice (Australia) ??? \_ ??? **[Forthcoming]**
2. “Is Cryptographic Currency Money and Why Does It matter” (August 2018), *Nat. B. L. Rev.* (August 2018), 37:4 Nat. B. L. Rev. 38-40.
3. “Central Bank Digital Currencies: The New Era of Modern-day Banking” (June 2018), 37:3 Nat. B. L. Rev 25-27.
3. “The Fictitious Payee and the Collecting Bank: The End of the Road” (December 2017), 36:6 Nat. B. L. Rev. 65-70.
4. “CANADA: A Retail Payments Oversight Framework- Invitation for Comments by Department of Finance, Canada”, 28 Jour. Banking and Finance Law and Practice (Australia) 285-87 (2017); lead author (together with Peter A. Aziz, Marissa A. Daniels)
5. “Guidance Documents for Card Industry Code of Conduct Open for Public Consultation” (with Peter Aziz, Steven Slavens, and Elliot Che) (June 2016) 35.3 Nat.B.L.Rev. 43-44.
6. “Virtual Currencies and Block Chains: Developments and Issues”, (June 2016) 35.3 Nat.B.L.Rev.36-42.
7. “Understanding Block Chain and Distributed Financial Technology: New Rails for Payments and an Analysis of Article 4A of the UCC,” *Business Law Today* 25 no. 7 (March 2016), co-authored with Jessie Cheng, [http://www.americanbar.org/publications/blt/2016/03/05\\_cheng.html](http://www.americanbar.org/publications/blt/2016/03/05_cheng.html).

8. "Electronic Presentment and Deposit of Cheques: Canadian Developments" (2014) 25 Jour. of Bk'ng and Fin. Law and Practice (Australia) 201-203.
9. "The Processor and the Contractual Matrix in a Card Scheme: How Privity Fell and Resurrected in *Aldo v. Moneris*" (October 2013), 32:5 Nat.B.L.Rev., 73-77.
10. "Best Practice for the Uniform Treatment of Wire Payments" (June 2013), 32 Nat.B.L.Rev., 42-43.
11. "Forgery Losses: Banks Beware!" (December 2012), 31 Nat. B. L. Rev. 91- 93.
12. "Final Report of the Task Force for the Payment System Review Proposes Major Overhaul of the Canadian Payments System", (with B. Keefe and E. Monas) (2012), 23 Jour. Banking and Finance Law and Practice, 315-317.
13. "Mobile Payments: Is There Anything New Under the Sun?" (with E. Rahaman), (October 2012), 31 Nat. B. L. Rev. 75-77.
14. "Electronic Deposit of Official Images: A reply to Bradley Crawford, QC" (October 2012), 31 Nat. B. L.Rev. 69-70.
15. "Is Canada Ready for the Paperless Cheque? An Analysis of the Historical and Practical Implications of Going Paperless " (August 2012), 31 Nat. B. L. R. 49-53
16. "Tribute to Cowen's Work on Negotiable Instruments: A Canadian Perspective", in S. Cowen, (ed.) *COWEN ON LAW; SELECTED ESSAYS*, (Cape Town: Juta, 2008) at 363-365.
17. "Securities transfers in the Indirect Holding system-Law Reform in Canada in the Footsteps of UCC Article 8", (2007), 18 Jour. of Bk'ng and Fin. Law and Practice (Australia), 72-77.
18. "From Barter to Modern Payment Law in Thirty Years: Cambodia Passed a Negotiable Instruments and Payment Transactions Law" *National Bank of Cambodia Review* No 18, 4<sup>th</sup> Quarter 2006, 41-46.
19. "Entry to the Canadian Retail Payment System - Recent Developments", jointly with Shameela Chinoy, (1998), 9 Jour. of Bk'ng and Fin. Law and Practice (Aust.),167-173.
20. "Enhancing the Safety and Soundness of the Canadian Financial System" (1996), 7 Jour. of Bk'ng and Fin. Law and Practice (Aust.), 87-88.
21. "Recent Jurisprudence in Negotiable Instruments and Banking" (1995), 6 Jour. of Bk'ng and Fin. Law and Practice (Aust.), 153-157.
22. "Major LVTS (Large Value Transfer Systems) in Europe", Forum (Canadian Payments Association), Vol. 9, No. 4 (December 1993).
23. "Transferts de fonds internationaux: loi applicable," Bulletin d'information, No. 535 Juin 1993, office de Coordination bancaire et financière, pp. 2.09-2.13.
24. "Canadian Code of Practice for Consumer Debit Card Services" (1993), 4 Jour. of Bk'ng and Fin. Law and Practice 78-80.
25. "Certification of Cheques" (1992), 3 Jour. of Bk'ng and Fin. Law and Practice (Aust.), 143-144.
26. "Negotiability Fundamentals Re-examined" (1991) 2 Jour. of Bk'ng and Fin. Law and Practice (Aust.), 289-290.
27. "Electronic Funds Transfer and General Principles of Law: Emerging Canadian Jurisprudence" (1991), 2 Jour. of Bk'ng and Fin. Law and Practice (August.), 61-62.
28. "Protection of a Good Faith Buyer of a Motor Vehicle under the New Ontario Personal Property Security Act" (1990), 1 Jour. of Bk'ng and Fin. Law and Practice (Aust.), 244-47.
29. "Finality of Payment - The Search for Consistent Terminology", Forum (Canadian Payments Association), Vol. 3, No. 4, December 1987.

30. "What Are the 'Defences' Against Bill of Exchange Holder?", Ontario Lawyers Weekly, Vol. 6, No. 18, p. 7, Sept. 12, 1986.
31. "When Corporation Dissolved, Who is Liable on the Instrument?" Ontario Lawyers Weekly, Vol. 5, No. 27, p. 6, Nov. 15, 1985.

(i) **Technical Reports, Law Reform and Other Unpublished Work (22)**

1. "Banking in the Digital Age – Who is Afraid of Payment Disintermediation?" presented in Frankfurt, Germany on 23 & 24 February 2018 at the EBI Global Annual Conference on Banking Regulation), [European Banking Institute Working Paper Series 2018 - no. 23](#), 59 Pages Posted: 2 Apr 2018; can be downloaded from: <http://ssrn.com/abstract=3153760>
2. Participant among (17) Solution Proposal Authors and Contributors, "Faster Payments Network Solution Proposal" (167 pages) – Faster Payment Task Force of the US Federal Reserve, April 29, 2016 Submitted by: W. Bradley Wilkes, WingCash <http://fasterpaymentsnetwork.com/> ; [https://drive.google.com/file/d/0B\\_CNPQWTRQwuc1hhWIAzOEIjNGs/view](https://drive.google.com/file/d/0B_CNPQWTRQwuc1hhWIAzOEIjNGs/view) ; and [https://drive.google.com/file/d/0B\\_CNPQWTRQwuZWhqbDUzNVJsNGc/view](https://drive.google.com/file/d/0B_CNPQWTRQwuZWhqbDUzNVJsNGc/view) .
3. "Federal Legislative Power in Relation to 'Bills of Exchange' and Its Reach to Credit Card Payments", Submitted to Department of Finance Government of Canada June 24, 2013; 30 pages.
4. "The Legal Framework For Payment Systems In Canada: The Regulation of Market Conduct, Legal Risk and Payment Service Providers" (with the assistance of Melissa Prado; Submitted to Department of Finance Government of Canada May 10, 2013, rev. June 5, 2013; 134 pages plus Appendices)
5. Is 'Deposit Taking' Tantamount to 'Banking'? An Argument for Federal Jurisdiction over Payment Services in Canada, Research paper submitted to the Canadian Bankers' Association (in connection with Payments System Review, Department of Finance Canada) in September 2011 (67 pages)
6. Participant in "Cambodia: Strengthening Central Bank Operations: Payment and Settlement Systems, Framework for Monetary Policy, and Bank Supervision", Report (for official use only) prepared by the Monetary and Financial Systems Department of the International Monetary Fund, October 2005.
7. Confidential Reports and Draft Laws on behalf of the IMF to *Sri Lanka* on payment law reform, particularly, Payment and Settlement System Act; Payment Transactions Act; and Bills of Exchange Ordinance Amendment Act; and to *Cambodia* on Negotiable Instruments and Payment Transactions Act. (2004/05).
8. Participant in "Timor-Leste: Report No. 6: Introducing Payment System Legislation and Preparing for Insurance Supervision", a report (for official use only) prepared by the Monetary Financial Systems Department of the International Monetary Fund, November 2003.
9. "Israel Payment System Reform: Assessment of Legal Requirements and Available Options," Confidential Report submitted to the Bank of Israel, February 27, 2003.
10. "Consumer Protection in Electronic Funds Transfers", around 120 page research study on consumer protection in funds transfer over systems or networks directed at low-value or retail payments in Canada and concluding with a proposed Statement of Principles to guide in the preparation of a new voluntary code of practice for consumer protection in electronic

- funds transfers in Canada, presented to the EFT Working Group in February 05, 2002, and submitted to the Office of Consumer Affairs Industry Canada on March 21, 2002.
11. “Uniform Securities Transfer ACT (“USTA”) - Constitutional Issues”, to the OSC (Ontario Securities Commission) and CSA (Canadian Securities Regulators) on December 5, 2001.
  12. Participant in “Cambodia: Banking System Restructuring and Payment Issues”, a strictly confidential report prepared by the Monetary and Exchange Affairs Department of the International Monetary Fund, December 2001.
  13. Participant in “Federal Republic of Yugoslavia: Continuation of the Reform of the Banking Sector, Payment Bureau, and Monetary and Exchange Rate Policy Operations of the National Bank of Yugoslavia,” a strictly confidential report prepared by the Monetary and Exchange Affairs Department of the International Monetary Fund, April 2001.
  14. Participant in “Federal Republic of Yugoslavia – Kosovo: Report No. 3 – Further Steps in Transforming the Payment and Banking Systems”, a confidential report prepared by the monetary Exchange Affairs Department of the International Monetary Fund, June 2000.
  15. Participant in “Federal Republic of Yugoslavia - Kosovo: Restoration and Transformation of Payments and Banking in Kosovo”, a confidential report prepared by the Monetary Exchange Affairs Department of the International Monetary Fund, September 1999.
  16. Participant in “Bosnia and Herzegovina - Vol. I: Central Bank Activities in Foreign Exchange, Currency Board, Accounting and Auditing” and “Bosnia and Herzegovina - Vol. II: Reforming and Modernizing the Payment System”, report (of which Vol. I is confidential) prepared by the Monetary Exchange Affairs Department of the International Monetary Fund, March 1999.
  17. Participant in Submission to the Ontario Minister of Consumer and Commercial Relations Concerning the Personal Property Security Act, CBAO (Canadian Bar Association - Ontario), October 1998.
  18. Participant in “Bosnia and Herzegovina - Payment System and Its Development”, report prepared by the Monetary Exchange Affairs Department of the International Monetary Fund, August 1998.
  19. Participant in “Bosnia and Herzegovina - Further Development of the Central Bank and Payment System and Introduction of Currency Notes”, a confidential report prepared by the Monetary Exchange Affairs Department of the International Monetary Fund, April 1998.
  20. Participant in “Bosnia and Herzegovina - Vol. II: The Payment System”, a confidential report prepared by the Monetary Exchange Affairs Department of the International Monetary Fund, July 1997.
  21. “Study of the Payments Systems of Four Countries: The United States, United Kingdom, Australia and the Netherlands with an Addendum on New Zealand”, summer 1997, 116 pages, submitted to the Department of Finance Canada (in connection with the payment system review process).
  22. "Funds Transfer and Electronic Banking - A New Agenda for Payments Law Reform in Canada", Fall 1987, 66 pages; research paper for the Law Reform Commission of Canada on electronic banking and funds transfer.

(j) Technical Reports, Law Reform and Other Unpublished Work—Work in Progress

“Electronic Payment Systems: Guide for Legal & Regulatory Reforms and Best Practices for Developing Countries,” to be submitted to the UN International Trade Centre (ITC)

**(k) Torys LLP – Bulletins and short articles—Payments and Cards Practice Group (13)**

These publications are available on Torys website:

<http://www.torys.com/OurExpertise/PracticeAreasandIndustryGroups/Pages/PaymentsandCards.aspx> . Some of the listed publications have been published and are listed above. Geva’s role in the publications is noted according to the following convention:

\* *Participating-author*

\*\* *Principal/lead author*

\*\*\* *Sole Author*

1. “Is Cryptographic Currency Money and Why Does It matter” (June 6, 2018) \*\*\*, available online: <https://www.torys.com/insights/publications/2018/06/is-cryptocurrency-money-and-why-does-it-matter>
2. “Central Bank Digital Currencies: The New Era of Modern-Day Banking,” (April 23, 2017) \*\*\*, available online: <https://www.torys.com/insights/publications/2018/04/central-bank-digital-currencies-the-new-era-of-modern-day-banking>
3. “Supreme Court Rules Banks Liable for Cheque Fraud?” November 3, 2017, [https://www.torys.com/insights/publications/2017/11/supreme-court-rules-banks-liable-for-cheque-fraud\\*\\*\\*](https://www.torys.com/insights/publications/2017/11/supreme-court-rules-banks-liable-for-cheque-fraud***)
4. “A Retail Payments Oversight Framework: Invitation for Comments by Department of Finance, Canada” (July 12, 2017 - <http://www.torys.com/insights/publications/2017/07/a-retail-payments-oversight-framework> \*\*
5. “FCAC: More Transparency in Merchant-Acquirer Agreements to Protect Merchants,” (August 15, 2016)\*
6. “Virtual Currencies and Block Chains: A Primer”, (April 14, 2016) \*\*\*
7. “Guidance Documents for Card Industry Code of Conduct Open for Public Consultation” (March 18, 2016)\*
8. “Major Update to Credit and Debit Card Industry Code of Conduct” (April 15, 2015)\*
9. ”Proposed Regulation Addresses Governance Framework for the Canadian Payments Association” (Marchh
10. “Mobile Payments: Is there Anything New under the Sun?” (June 11, 2012)\*\*
11. “Is Canada Ready for the Paperless Cheque? An Analysis of the Historical and Practical Implications of Going Paperless” (May 4, 2012) \*\*\*
12. “Is Canada Ready for the Paperless Cheque?” (May 4, 2012)\*\*
13. “Task Force Proposes Overhaul of Canada Payment Industry” (March 28, 2012) \*

**Ongoing Research General Themes**

Payment transactions and payment systems; Digital cash & virtual currencies, DLT technology and other innovations in payment and settlement systems; negotiable instruments; Money

**Employment**

**Permanent Faculty Position (Canada)**

1989- present: Professor, Osgoode Hall Law School, York University, Toronto  
 1980-1988 Associate Professor (w/ tenure), Osgoode Hall Law School, York University, Toronto  
 1977-1980 Assistant Professor, Osgoode Hall Law School, York University, Toronto

**Offering courses** in Commercial, Financial and Banking Law areas (particularly in the secured transactions and payments (domestic and international, negotiable instruments and electronic & digital payments) areas). In the past also History of the Common Law and Property I. As well, supervising and teaching in the Graduate Program.

**Chairing Committees:** Academic Policy (1982-83), Priority and Finance (1986-87), Research Advisory, Library (1999/2000; 2000/2001; 2001/2002; 2002/2003; 2018/19).

**Administration:** Director of the Part-time Graduate Programmes in International Business and Banking Law (1989/90-1991/92, 1994-2006; 2008-), the Kobe Exchange (1989-99), the Aix Exchange (1999- 2004) and the informal exchanges with Hebrew University of Jerusalem and Haifa University in Israel (2001- 2006; 2011-).

**Committee Membership** (over the years): Academic Standing, Academic Policy, Library, Faculty Seminars, Priority and Finance, Recruitment, Research Advisory, Graduate Studies (Osgoode and OPD), Admission, Tenure and Promotions Adjudicating Committee; Grade Review Committee; Senate Academic Policy and Planning Committee (APPC); Senate Committee on Research (SCOR); Senate Tenure and Promotion.

**Miscellaneous** (over the years): Faculty Advisor to the Osgoode Hall Law Journal, member of the International Business & Trade Law Programme of the Ontario Centre for International Business, coordinator for the Jewish Law course, liaison with the financial services program at the Faculty of Administrative Studies, member of the Professional Development Program advisory board, member of the Executive Committee of the Nathanson Centre for the Study of Organized Crime and Corruption; director of the Part-time Professional LL. M Program on Banking and Financial Services (at Osgoode Professional Development - OPD); Affiliated Faculty with Israel and Golda Koschitzky Centre for Jewish Studies.

**Practical & Non-University Full-time Legal Employment****(a) Israel**

1973 Information Coordinator, the Knesset, Jerusalem: advising the Chairman of the Economic Committee of the Knesset (The Israeli Parliament) in drafting Fair Trade Practices Bill.

Summer 1972 Assistant to the Legal Advisor, Ministry of Finance, Jerusalem, Israel.

1971-72 Practising lawyer, the firm of G. Reubinoff, Esq., Jerusalem (general practice).

1969-71 Articling student in the firm of G. Reubinoff, Esq., Jerusalem (a two year qualification period is required by law as a prerequisite for admission to the Israeli Bar).



**(b) Canada**

Summer 1982      Blake, Cassels & Graydon, Toronto (practice of law in banking, secured  
 Summer/Fall 1983      transactions and chattel leasing areas);  
 Summer 1985

**Part-time Legal Practice & Consulting**

2012-      Torys, LLP, Toronto; Counsel; member of the Payments and Cards Practice Group.  
 (416.865.7987;  
<http://www.torys.com/OurTeam/Pages/GevaBenjamin.aspx>

**Non-Osgoode Law Teaching Experience****(a) Tutorial and Teaching Assistant (Israel)**

1972-74      Hebrew University of Jerusalem, Teaching Assistant in Corporations (Assistant to  
 Professor Aharon Barak)  
 1970-71      Hebrew University of Jerusalem, Tutor in Property (Assistant to Professor Joshua  
 Weisman)

**(b) Visiting Positions (United States, Israel, Australia, France, Hong Kong, Germany and Singapore)**

July 2015      University of Sydney Law School (Parsons Fellow and on the Law & Business  
 international faculty), teaching an intensive graduate course, International Payments  
 Law.  
 February 2014      National University of Singapore, Faculty of Law, Visiting Professor, teaching an  
 intensive course, International Public Monetary and Payment Systems Law.  
 August 2011      National University of Singapore, Faculty of Law, Visiting Professor, teaching an  
 intensive course, International Public Monetary and Payment & settlement Systems  
 Law.  
 July/Aug. 2009      University of Melbourne Law School, Visiting Fellow, teaching in Graduate Studies  
 Program, International commercial banking law.  
 Summer 2008      University of Hamburg Faculty of Law, Visiting Professor, offering a mini-course  
 on global payment and settlement systems.  
 Summer 2006      Duke University School of Law & The University of Hong Kong Faculty of Law:  
 2006 Asia-America Institute in Transnational Law, Faculty member, teaching  
 Facilitating Commerce: Payment Systems.  
 2005/06      Northwestern University School of Law, Chicago, Illinois, Adjunct Professor and  
 Visiting Scholar, teaching Commercial Law: Funds Transfers and Payment Systems.  
 May 2001      Faculté de droit et de science politique d'Aix-Marseille, Professeur invité, lecturing  
 on security transfer and e-money.  
 July/Aug. 1998      University of Melbourne Law School, Visiting Fellow, teaching in Graduate Studies  
 Program, Global Banking and Financial Transactions.  
 Summer 1995      University of Utah College of Law, Salt Lake City, Visiting Professor teaching  
 Commercial Law: Negotiable Instruments and Payment Services.

- January 1993 Faculté de droit et de science politique d'Aix-Marseille, Professeur invité, lecturing on funds transfer law and Canadian commercial law.
- July/Aug. 1992 Deakin University, Geelong (Australia), Commonwealth Bank Visiting Professor, teaching negotiable instruments and payment systems in the commercial law course.
- July-Oct. 1988 Monash University, Melbourne, Visiting Professor (on exchange from Osgoode), offering a course on Australian Banking Law and taking part in the instruction of a graduate seminar on Legal Aspects of International Banking.
- 1984 Tel Aviv University, Adjunct Professor of Law (at a rank of Associate Professor), offering courses in Payment Mechanisms and Secured Transactions.
- 1980/81 University of Illinois at Urbana-Champaign, Visiting Associate Professor of Law, offering courses in Uniform Commercial Code (Commercial Paper and Personal Property Security) and Debtor and Creditor Law.
- 1976/77 University of Chicago, Visiting Lecturer in Law, offering courses in the Law of Consumer Transactions and Commercial Paper.

c) **Honorary Academic Affiliations [Research fellowships or appointments]**

- February 2014 Visitor, Center for Banking and Finance Law (CBFL), National University of Singapore.
- Winter/  
Spring 2009 New York University School of Law, Senior Global Research Fellow, Hauser Global Visitors Program
- July 2008 Max-Planck Institute for Comparative and Private International Law, Hamburg, Germany, Visiting Scholar ('Stipendiaten')
- June 2007 Max-Planck Institute for Comparative and Private International Law, Hamburg, Germany, Visiting Scholar ('Stipendiaten')
- Fall 2003 Cambridge University, Fitzwilliams College, Visiting Fellow and Visitor to the Faculty of Law
- November 1995 Oxford University, St. John's College, Academic Visitor.  
Guest Lecturer, University of London, QMWC, speaking on international funds transfers

**Research Grants, Awards and Fellowships**

- 2018 Osgoode Hall Law School Research Fellowship (Winter term).
- 2017 Foundation For Legal Research (sponsored by the Canadian Bar Association), Grant towards writing a textbook "Canadian Law of Negotiable Instruments and Payments: General Principles."
- 2012 Foundation For Legal Research (sponsored by the Canadian Bar Association), Grant towards writing a textbook on Negotiable instruments, Bank Deposits and Account Transfers in Canada: General Principles.
- 2008 Osgoode Hall Law School Research Fellowship.
- 2005 **SSHRC (Major) Standard Research Grant, "The Payment Order—A Legal History", 3-year grant, ranked 5th out of 94 applications reviewed by the committee: \$98,637 + \$15,000 RTS**
- 2002 Centre for Innovation Law and Policy Faculty Grant – "Consumer Liability in EFT Systems": \$10,000

- 2001 Centre for Innovation Law and Policy – University of Toronto Faculty of Law: Faculty Grant, research on legal aspects of electronic money: \$10,000
- 1990-1997 SSHRC (Major) Grant on funds transfer and payment law: \$87,355**
- 1989 International Business and Trade Law Programme Competition of the Ontario Centre for International Business (Foreign Currency Payments Research Project).
- Winter 1988 1) Osgoode Hall Law School Research Fellowship.  
2) The Social Science and Humanities Research Council of Canada (S.S.H.R.C.C.) and the Japan Society for the Promotion of Science (J.S.P.S.), Bilateral Exchange Program: visit to Kobe University Faculty of Law. (Research on Banking: Funds Transfer and Payment Law).
- 1984 Foundation for Legal Research of the Canadian Bar Association, research grant for a study on the allocation of commercial risks in payment mechanisms (towards the writing of a textbook on funds transfer and payment law).
- SSHRC Travel and Small Grants—Winter 1983, 1985/86, 1995, 1996, Summer-Fall 2015 (The Legal History of the Check:\$1,500), Summer 2016.

**Awards (graduate student)**

- 1976 The Leo Guzick Award for a distinguished article in Mishpatim, (Vol. 5, pp.352-382) (1974))
- 1974 Paul Annes Fellowship, a graduate student award of the Decalogue Society of Lawyers

**SSRN Notations:**

- January- October 2018: Top 10% of Authors on SSRN by total new downloads either in all times and/or within the last 12 months
- Frequently various papers in Top Ten downloads in various lists
- July 12, 2018: reached 2000 paper download

**Various Editorial and Professional Appointments and Positions**

- 2013- Member of the Editorial Board, *CJIEIF: The Canadian Journal of Islamic Economics & Islamic Finance*, ISSN: 2292-0579 Library & Archive Canada, <http://www.eco-ena.ca/islamic-economics-journal.html>.
- 2012/13 Legal Agent of the Minister of Justice and Attorney General of Canada to provide services as external counsel on an ongoing basis and to provide advice to the Minister of Finance and the Department of Finance for the purposes of implementing certain regulatory reforms of the Canadian payments system.
- 2011 Member of Steering Committee of FINLAWMETRICS: an annual international conference on central banking and financial regulation, Bocconi University, Milano, Italy.
- 2009 - Member of the Advisory Board of the *Journal of International Commercial Law (JICL)* at George Mason University School of Law, Arlington, Virginia, USA.
- 2008- Member, Committee on International Monetary Law of the International Law Association (MOCOMILA) [Observer since 2006].
- 2000 Member of the Editorial Advisory Board of the Lloyd's of London Book series on Banking Law.
- 1999- Member of the Academic Advisory Board and External Professional Fellow of the Asian Institute of International Financial Law of the University of Hong Kong Law Faculty.

- 1997- Participating Professional Fellow of the Institute of International Banking and Finance of the Southern Methodist University, Dallas, Texas (USA).
- 1996- Member of the Editorial Advisory Board of Kluwer Law International's Yearbook of International Financial and Economic Law and book series on International Banking, Finance and Economic Law (at present: International Banking and Finance Law Series of Wolters Kluwer Law & Business).
- 1995- Visiting Professorial Fellow and Member of the Academic Board of International Scholars at the Centre of Commercial Law Studies, Queen Mary and Westfield College of the University of London (U.K.).
- 1994- Member of the International Academy of Commercial and Consumer Law.
- 1990-1992 Chair of the Working Group in International Commercial Law of the International and Trade Law Programme of the Ontario Centre for International Business.
- 1990- Canadian Overseas Editor for the Journal of Banking and Finance: Law and Practice, (Australia) (since 1992: co-editor).
- 1986- (Founding) Editor-in-Chief of the Banking and Finance Law Review (B.F.L.R.) published three times a year by Carswell (since Volume 21/2006: overseeing a General Editor).

**Membership and Active Participation in Various Law Reform Committees and Working Groups**

- 2011 Member, of the Regulatory Advisory Group of the Task Force for the Payments System Review (Department of Finance Canada) [Final Report was submitted in December 2011 and released by the Minister of Finance (Canada) on March 23 2012].
- 2008-2011 Observer, Study Committee on Regulation of Financial Institutions and Payment Systems, appointed by the United States Uniform Law Commission (ULC) [formerly known as NCCUSL].
- 2007- Member of:
- i. Working Group established by the Federal Ministry of Justice-Civil Law Section (Canada) mandated to develop a uniform act and commentaries to implement the United Nations Convention on Independent Guarantees and Stand-by Letters of Credit and consider the drafting (as a ULCC project) of a uniform letter of credit law in Canada and (in coordination with NCCUSL in the US);
  - ii. Joint North American (US-Canada-Mexico) Drafting Committee for the implementation of the aforesaid UN Convention.
- 1996-2002 Member of the tiered security holding law project of the Uniform Law Conference of Canada. (Work finalized with the adoption of Uniform Security Transfers Act, passed in 2006 by Ontario and Alberta).
- 1994- Member of the Personal Property Security Law Committee of the Canadian Bar Association—Ontario (Among other matters, actively involved in drafting amendments to the Personal Security Property Act that were adopted by 2006).

**Ad hoc assignments, positions and honours (general)**

- October 19, 2019: Keynote Address: "To CBDC or not CBDC- What is the Question (and Answer) for Central Bank Digital Currencies," Commercial Law Symposium, 2019 University of Windsor Faculty of Law, **[Forthcoming]**

- February 21, 2018 Guest Lecturer in Winter School of Wurzburg University Faculty of Law, Germany: "Digital Currencies: Bitcoin and Beyond - The Legal Challenge".
- January 18, 2018 Distinguished Visitor lecture at Robson Hall, Faculty of Law the University of Manitoba, Winnipeg, Manitoba: "Money and Payments Digitization: Evolution, Revolution and the Law"
- October 22-24, 2015 Lecturing on "The Central Bank and Payments and Settlement Systems", in Jean Monnet Autumn School, 2nd Edition: The Europeanisation of the Payment System, Business and Law Department, University of Siena, Italy, Piazza S. Francesco.
- March 1, 2013 "Role and Scope of Regulation in Promoting Efficiency, Safety and Innovation in Payment Services", talk given in Torys LLP Business and Law Pre-eminent Scholars Series, at Faculty of Law University of Western Ontario, London, ON.
- April 28, 2009 Guest Lecturer, Talmud text course for rabbinical students at the Jewish Theological Seminary of America (JTS) discussing the treatment of cheques and non-cash payments in the Talmud.
- February 2008 Expert witness (on global funds transfers), Hamel v. Bank of Montreal (assisting on the file since 2002), Quebec Superior Court (District of Montreal)
- November 2007 Guest Lecturer, University of Ghent, Belgium:
- a. At a graduate seminar in the Department of Ancient History and Archeology, speaking on "The Payment Order in Antiquity – A Legal History" (Nov. 28, 2007);
  - b. At the Faculty of Law, in a course on economic and financial law, providing a North American perspective on "Consumer Protection in Electronic Funds Transfers" and "Payment System Law Reform: Scope and Components" (Nov. 29, 2007); and
  - c. At the Faculty of Law, in a course on legal history, speaking on "The Legal Traditions of the Bible".
- Summer 2006 Visitor, Hong Kong University, Shanghai University of Finance and Commerce (SUFEC), China.
- Nov. 28, 2003 Guest Lecturer, University of London QMWC, England, speaking to LL.M students on payment system law reform.
- Nov. 7, 2003 Guest Lecturer, Cambridge University England, speaking in an LL.M class on international banking and financial law, on payment system law reform.
- 2003 Member of ad-hoc CBA Working Group on practical implications of CPA Rule on the exclusion from the clearing of high-value drafts.
- December 2001 Guest Lecturer, Bar Ilan University Faculty of Law, Israel, speaking on negotiable instruments.
- 2001 Consultant to the Ontario Securities Commission providing ongoing advisory role in connection with the CSA (Canadian Securities Administrators) Settlement Rules Project and the development of a uniform provincial Securities Transfer Act.
- June 2001 Guest Lecturer, University of London, QMWC, England, speaking on global funds transfers.
- September 1998 Guest Lecturer, Southern Methodist University Law School, Dallas, speaking on international funds transfers.
- 1997 Expert assistance in Gilbey v. ABSA Bank (South African case concerning wire transfer issues).

- December 1996 Guest Lecturer, Haifa University Faculty of Law, Israel, speaking on electronic banking and standard banking contracts.
- 1995 Chairing Unauthorized Discharge Subcommittee for the PPSL-CBA Ontario Committee. (Report written by Bradley Crawford).
- 1995 Participant in the preparation of the Short Form of Model Funds Transfer Services Agreement and Commentary, written by Paul S. Turner with the assistance of the Working Group on Electronic Financial Services under the auspices of the Subcommittee on Electronic Commercial Practices, Uniform Commercial Code Committee, Business Law Section of the American Bar Association.
- 1995 Expert assistance (and testimony) for the US Government in US v. BCCI (wire transfer issues under American law).
- 1994-1995 Expert witness in Industrial Bank of Korea and Pusan Bank v. Bank of Montreal (sworn affidavits on various letter of credit issues under Canadian law submitted to a court in South Korea).
- December 1993 Guest Lecturer, Bar Ilan University Faculty of Law, Israel, speaking on consumer notes and funds transfers.
- April 1991 Guest Lecturer, Bar Ilan University Faculty of Law, Israel (visitor at the Commercial Law Centre), speaking to students, faculty and at the Association of Banks in Israel on international funds transfer, payment into a bank account, and defences to an action on a bill or note.
- April 1991 Participant in the submission of the Canadian Bar Association International Law Section on the Report of the UNCITRAL Group 14th Session re: Independent Undertakings; 12 pages by John Lancaster.

#### **Ad hoc international expert assignments –**

On behalf of the UN International Trade Centre (ITC),

- September 2-6, 2019: Mission to Sri Lanka: ELECTRONIC PAYMENT LAW EXPERT, EU-Sri Lanka Trade –Related Assistance, 3<sup>rd</sup> National Public-Private Dialogue on E-Commerce Reforms in Sri Lanka, presenting on discussing with Central Bank legislative changes, and preparing an E-Payment Law Guide for Developing Countries (in progress)

#### **Legal Expert under IMF Technical Assistance Program**

Advising, reviewing and drafting financial sector laws and regulations on currency, funds transfers and payment transactions, negotiable instruments, interbank clearing and settlement, the regulation of the payment system, central banking, and the regulation of financial institutions for various countries, particularly:

- Missions to Sri Lanka: February 2004, May 2004, December 2004.
- Missions to Timor-Leste (East Timor): August 2003, February 2004.
- Mission to India (regarding Afghanistan): December 2002.

- Missions to Cambodia: August 2001, November 2001, March 2002, May 2002, March 2005, June-July 2005, December 2005; April 2006.
- Missions to the Federal Republic of Yugoslavia (Belgrade): February 2001, December 2001.
- Missions to Haiti: May 2000, September 2000.
- Missions to Federal Republic of Yugoslavia - Kosovo: August 1999, March 2000.
- Missions to Bosnia and Herzegovina: June 1997, February 1998, January-February 1999, June 1999.

Mission work includes closely working and discussing with, as well as making detailed presentations to, local authorities (such central bank, government, civil servants, and occasionally parliamentarians and relevant stakeholders).

### Highlights of IMF work

Drafter of laws adopted as follows:

- Payment & Settlement Systems Act, No. 28 of 2005 for Sri Lanka
- [https://www.cbsl.gov.lk/sites/default/files/cbslweb\\_documents/laws/acts/en/Payment\\_settlement\\_sys\\_act.pdf](https://www.cbsl.gov.lk/sites/default/files/cbslweb_documents/laws/acts/en/Payment_settlement_sys_act.pdf)
- 
- Payment transactions and negotiable instruments legislation [NIPTL](2005) and implementing regulations for Cambodia; LAW ON NEGOTIABLE INSTRUMENTS AND PAYMENT TRANSACTIONS 24 October 2005, [http://www.cambodiainvestment.gov.kh/wp-content/uploads/2011/09/Law-on-Negotiable-Instruments-and-Payment-Transaction\\_051024.pdf](http://www.cambodiainvestment.gov.kh/wp-content/uploads/2011/09/Law-on-Negotiable-Instruments-and-Payment-Transaction_051024.pdf)
- Payment transactions legislation for Bosnia and Herzegovina, Kosovo, and Federal Republic of Yugoslavia (1999-2001);
- Currency issue regulations in Bosnia and Herzegovina;
- Currency UNMIK/REG/1999/4, 2 September 1999, REGULATION NO.1999/4 ON THE CURRENCY PERMITTED TO Regulation issued by the UN Administration in Kosovo (UNMIK Regulation No. 1999/4 BE USED IN KOSOVO, <http://www.unmikonline.org/regulations/1999/reg04-99.htm>)

As part of same IMF TA work – complete bills drafted and submitted (and yet not adopted for domestic reasons):

- Banking and central banking laws for Haiti;
- Payment transactions law and comprehensive amendments to the Bills of Exchange Ordinance in Sri Lanka; and
- Payment transactions and negotiable instruments in Timor-Leste (East Timor). IMF work included extensive consultation and joint work with local authorities as well as accountability to and discussions with IMF various departments.


As well for the IMF:

- participated in drafting central banking legislation for Afghanistan, and occasionally reviewed financial services legislation for various countries as part of oversight for compliance with best international standards.

### **Participation in Domestic Legislative Drafting Projects: List of Statues Adopted**

- 2006 1. Comprehensive amendments to the Ontario Personal Property Security Act.  
2. Uniform Securities Transfers Act; adopted in Ontario and other provinces

### **Lectures, Seminar and Conference Presentations, and Invited Addresses (149)**

1. “E-Payments,” in the 3<sup>rd</sup> National Public-Private Dialogue on international trade aspects of E-Commerce Reform in Sri Lanka, (**EU – Sri Lanka Trade-Related Assistance Project**), Colombo, September 03.
2. “Pledged Land Harvested Produce under the Talmud”; , presented on November 01, 2018, in Chesnut Conference Centre, University of Toronto, at the fourth conference of Islamic Economics & Islamic Finance, organized by: ECO-ENA: Economics & ECO-Engineering Associates, Inc.
3. “The Quickening Pace of Money and Payment Digitization: Operational and Legal Aspects”,
  - (a) Faculty Seminar; Singapore Management University School of Law, 21 February, 2019
  - (b) Asian Institute of International Financial law, Faculty of Law, the University of Hong Kong, 25 April 2019
  - (together with “Securities Settlement in Central Bank Money”) -- Hong Kong Securities and Futures Commission (SFC), 25 April 2019
  - (c) MOCOMILA (Committee on International Monetary Law of the International Law Association), 106<sup>th</sup> Meeting in Hong Kong, April 26-27, 2019.
4. “The Substantive Reach of the Uniform Regulation of Virtual-Currency Business Act (*URVCBA*): Critical Analysis” 19<sup>th</sup> biennial meeting of the International Academy of Commercial and Consumer Law, (IACCL), Durham, UK, July 4-7, 2018.
5.  “Legal regimes of digital currencies in North America”, panelist in Panel III: Innovation in Finance, at MOCOMILA (Committee on International Monetary Law of the International Law Association), Spring Meeting in Barcelona, May 18-19, 2018.
6. “The Electronic Bill of Exchange and Its Use in International Trade”, presented in *Trade Finance for the 21st Century* symposium, of the Centre for Banking & Finance Law (CBFL) at the NUS (National University of Singapore) Law Faculty March 8-9, 2018).
7. "Banking in the digital age - who is afraid of payments disintermediation?" EBI's Global Annual Conference on Banking Regulation in Frankfurt am Main (jointly organised by the European Banking Institute and Goethe University), February 23 -24, 2018.
8. “Digital Currencies and the Integrity of the Monetary and Payment Systems: Will Safety, Certainty, and Stability be Preserved?” speaker in Financial Technology Law Conference, Deakin University, Melbourne, Australia, September 15, 2017.
9. “Payment Systems Innovations: Legal Aspects”, Banco Central do Brasil, Legal, banking Operations, Payment Systems and Regulatory Departments, Brasilia, Brazil, August 9, 2017.



10. “Expert Presentation: Current Developments in Digital-Currencies - *Blockchain-based interbank settlement systems*” at MOCOMILA (Committee on International Monetary Law of the International Law Association), 103th Meeting (in conjunction with the 5<sup>th</sup> Annual CCLS-Bank of England Conference), at the Bank of England, London, UK, 6-7 July, 2017.
11. “Payment Fraud Risk – Unauthorized Instructions”, speaking on the Legal Panel at The Payments Canada Summit, May 25, 2017, at the Westin Castle Harbour, Toronto.
12. “The Changing Nature of Money: Digital Currencies”, Colloquium (Part II) on “Innovations in Financial Law and Systems”: A tribute to Professor Joseph J. Norton May 5, 2017, Southern Methodist University, Dedman School of Law, Dallas, Texas.
13. “Towards Digital Payment System: The Legal Challenge”. April 26, Netanya College of Law, Netanya, Israel.
14. “Payment Systems Innovations: Legal Aspects”
  - (a) April 19, Jerusalem, Israel; Bank of Israel: Bank Supervision Department.
  - (b) April 26, Tel Aviv, Israel, Bank Leumi Le-Israel, Legal Department.
15. Panelist in “The Changing Faces of Central Banking: Beyond Conventional Monetary Policy” (speaking on central banking and payment system risk) in “Central Banking in the Institutional Context”, 4<sup>th</sup> Annual CCLS-Bank of England Conference, 20-21 June 2016, CCBS, Bank of England, London UK.
16. Panelist in “Virtual Currencies: Virtual or Currencies?” at MOCOMILA (Committee on International Monetary Law of the International Law Association), 101<sup>st</sup> Meeting in Athens, June 3-4, 2016.
17. In Cross-Border & Global Payments and Technologies Conference Organized by the American Conference Institute (ACI), New York City, November 19-20, 2015:
  - (a) Panelist in ‘U.S. v. Cross-Border Landscape: Same Day Transfers, Real Time Transfers or ACH Type Payments’
  - (b) Speaker in post-conference master class on “Prepaid cards in the Global market Space, New Regulations and Reforms and Their Impact on ‘Traditional’ Payment Methods”.
18. “The Central Bank and Payments and Settlement Systems”, in a program on the Europeanisation of the Payment System, at the Department of Business and Law University of Siena, Italy, October 22-24, 2015.
19. “Introduction to Clearing and Settlement System Issues”, presented at MOCOMILA (Committee on International Monetary Law of the International Law Association), 100<sup>th</sup> Meeting, 9-10 September 2015, Berlin, Germany.
20. “Canadian Payment System Reform: Regulation, Governance and Digitization”, Reserve Bank of Australia (RBA), Sydney, Australia, July 15, 2015.
21. “The Quickening Pace of innovation in Retail Payment Systems: Are we ready to meet the legal and regulatory challenge?”, King & Wood Mallesons, Sydney, NSW, Australia, July 14, 2015.
22. “Reform of the Regulation and Governance of the Canadian Payment System”, Annual Banking Law Update (ABLU), University of Johannesburg, Sandton City/Johannesburg, South Africa, May 28, 2015.

23. “Canadian Payment System Reform: Regulation, Governance and Digitization”, presentation at the South African Reserve Bank (SARB), Pretoria, South Africa, May 26, 2015.
24. “Current Topics of Interest: Recent Canadian Payment Law / System Reform”, presented at MOCOMILA (Committee on International Monetary Law of the International Law Association), 99<sup>th</sup> Meeting, 9-10 April 2015, Beijing, China.
25. Panelist, Conference on Retail Payment Systems, by Harvard Law School Program on International Financial Systems, “What are the risks for global interoperability posed by a lack of coordinated national regulation and state interventions in the operation of retail payment systems?”, Harvard Club of New York City, February 26, 2015.
26. “The Monetary Theory Under the Talmud” – Jewish Economics, presented on October 30, 2014, in Chesnut Conference Centre, University of Toronto, at the second annual conference of Islamic Economics & Islamic Finance, organized by: ECO-ENA: Economics & ECO-Engineering Associates, Inc; paper available on-line <http://www2.ulg.ac.be/vinitor/rida/2008/02.Geva.pdf>
27. “From Paper to Electronic Order: The Digitalization of the Check in the USA and Canada”, 17<sup>th</sup> Biennial conference of the International Academy of Commercial and Consumer Law (IACCL), In "FREEDOM OF CONTRACT VS. CONTROL – THE NEED TO LIMIT PARTY AUTONOMY?" July 17, 2014, İstanbul Bilgi University, Turkey.
28. “Innovative Payment Methods: Legal and Regulatory Challenges - A Canadian Perspective”, lecture in “*Payments Developments: Issues and Challenges*” Seminar at Lietuvos Bankas (Central Bank of Lithuania), Vilnius, Lithuania, July 4, 2014.
29. “Recent Payment System Developments: Canada: New Legal Challenges”, the Norges Bank (Central Bank of Norway), informal presentation to payment systems and financial infrastructure staff members. Oslo, Norway. June 19, 2014.
30. “Death of the Paper Cheque Upon Us? Examining Challenges with Remote Capture Imaging”, The Canadian Institute’s 9<sup>th</sup> Annual Payments Compliance Conference, Toronto, May 27, 2014.
31. “Bitcoin-An Overview“, presented in the MOCOMILA (Committee on International Monetary Law of the International Law Association), 97<sup>th</sup> Meeting, Washington DC, April 7, 2014.
32. “Recent Developments: Mobile Payments and Bitcoin: New Legal Challenges” presentation to the legal and payment systems departments of the Monetary Authority of Singapore (MAS), Singapore, February 17, 2014.
33. “Mobile payments: The Legal Challenge”, National University of Singapore., CBFL., National University of Singapore (NUS) Faculty of Law, Singapore, February 12, 2014.
34. “Mobile Payments: Emerging Legal Issues,” presentation to the Payment Systems Department, Bank of Israel, Jerusalem, Israel, December 24, 2013.
35. “Constitutional Challenge to the Application of Consumer Protection Legislation to Banks”, Panel on Consumer Claims: Current Issues in Class Actions and Substantive Law, 43<sup>rd</sup> Annual Workshop on Commercial and Consumer Law, Faculty of Law, McGill University Montreal, 11-12 October, 2013.
36. “The Single Currency Payment Systems (TARGET2 and EURO1),” MOCOMILA (Committee on International Monetary Law of the International Law Association), 95<sup>th</sup> Meeting -19-20 September 2013, Madrid, Spain.

37. “Medieval Jewish and Islamic payment instruments: Their Interaction and Lasting Heritage,” presented on August 31, 2013, in Chesnut Conference Centre Armoury Suite 2nd floor, University of Toronto, Toronto, at the first annual conference of Islamic Economics, Islamic Finance, & Religious Studies, organized by: ECO-ENA: Economics & ECO-Engineering Associates, Inc, Ottawa, Ontario, Canada, [available online](http://www.ecoena.ca/f/Conference_proceedings_Islamic_Economics_and_Islamic_Finance_Conference_in_Toronto_1-1.pdf), [http://www.ecoena.ca/f/Conference\\_proceedings\\_Islamic\\_Economics\\_and\\_Islamic\\_Finance\\_Conference\\_in\\_Toronto\\_1-1.pdf](http://www.ecoena.ca/f/Conference_proceedings_Islamic_Economics_and_Islamic_Finance_Conference_in_Toronto_1-1.pdf)
38. “Mobile Payments: A Guide to the Perplexed Lawyer, August 10<sup>th</sup>, at the Fairmont Hotel Fountain Room Lobby Level, San Francisco, Joint Subcommittee of the ABA (American Bar Association)’s UCC Payments Law Subcommittee and the Banking Law Payment and Electronic Banking Subcommittee Meeting.
39. “Retail Payment Systems: Role and Scope of Regulation in Promoting Efficiency, Safety and Innovation”, Beijing, July 16, 2013, presentation to the legal and payment system departments of the People’ Bank of China (POBC—the central bank of China).
40. Panelist in “Panel discussion: Compliance & Legislation landscape,” 6<sup>th</sup> Annual Prepaid & Payments Retreat Canada, Toronto, June 6. 2013.
41. “Mobile Payments: Overview of Emerging Legal Issues”, speaker in a session on “Emerging Payments Mechanisms, Remittances, and Mobile Payments”, in the 94<sup>th</sup> Meeting, MOCOMILA (Committee on International Monetary Law of the International Law Association), hosted by the Central Bank of Peru, Lima, April 5, 2013.
42. “Globalization and Harmonization of Regulatory and Industry Standards in Payment Services: A Canadian Perspective”, in Payment Compliance in Canada, The Canadian Institute, Novotel Toronto Centre, Toronto, February 28, 2013.
43. Discussant in a Restitution Law Panel (discussing failure of consideration), Symposium in honour of John McCamus, Osgoode Hall Law School York University, Toronto, February 7, 2013.
44. “The Canadian Payment System at a Cross-Roads: Legal Aspects”, co-speaker on mobile payments in a CARSWELL WEBINAR SERIES, December 12, 2012.
45. “International Remittance Transfers – Regulatory and Private Law Issues”, a panelist in session on international & cross-border payments – international and regulatory compliance considerations Part II”. In International & Cross-Border Payments” Conference Organized by the American Conference Institute (ACI), New York City, November 27-28, 2012.
46. “The Regulation of Money Transmitters,” presented in a Business Law Conference organized by the Uganda Law Reform Commission on improving Uganda’s competitiveness within the East African Community Context, November 14-15, 2012, at Speke Resort Munyonyo, Kampala, Uganda.
47. “The Canadian Payment System and Its Trajectory to the Digital Age: An Assessment of a Visionary Review”, A lecture sponsored by the National Centre for Business Law, Four Seasons Hotel Vancouver, BC, November 2, 2012.
48. “The Payment Order of Antiquity and the Middle Ages: A Legal History”, A lecture sponsored by the National Centre for Business Law, at the University of British Columbia Faculty of Law, Vancouver, BC. November 1, 2012.
49. “The Payment Industry After the Task Force Report: Can Canada Learn from the Experience of Others?”, *Comments on one aspect of the Final report of the Task Force for Payment System review, presented in a session on the Future of Canada’s Payment System: Reaction to the Final report of the Canadian Payment System Review Task Force, in the*

- 42<sup>nd</sup> Annual Workshop on Commercial & Consumer Law, Dalhousie University Schulich School of Law, Halifax, NS, October 12, 2012.110.
50. “Mobile Payments in Canada: Emerging Legal Issues”, presentation for OBA –Professional Development in Information Technology & E-Commerce Mobile Computing Part II: Payment Systems, Toronto, September 27, 2012.109.
  51. “The Order to Pay Money in Medieval Continental Europe,” Money in the Western Legal Tradition Conference, August 14, 2012, Cambridge University Faculty of Law, Cambridge, England
  52. “Bank Money’: The Rise, Fall and Metamorphosis of the ‘Transferable Deposit’ in the Common Law,” Money in the Western Legal Tradition Conference, August 14, 2012, Cambridge University faculty of Law, Cambridge, England.
  53. “Proprietary Rights in Bank Deposits and Account Balances”, 16<sup>th</sup> Biennial conference of the International Academy of Commercial and Consumer Law (IACCL) June 27, 2012, Ciudad University, Mexico City, Mexico.
  54. "Dissecting the Task Force Report on the Payments Industry", co-speaking (with Blair Keefe), in Cardware 2012: Payments Insight, conference presented by ACT Canada, June 19, 2012, Niagara Falls, ON.
  55. “Innovation and Crisis Management: Payment Systems, Payment Laws and Central Banking in the Cross-roads”, presentation before the national Payment Department of the Reserve Bank of South Africa (RBSA), May 24, 2012.
  56. “Priorities in Bank Deposits and Account Balances” Annual Banking Law Update (ABLU), Johannesburg, South Africa, May 23, 2012.
  57. “Innovation and Crisis Management: Payment Systems, Payment Laws and Central Banking in the Cross-roads”, Lecture, College of Law, UNISA, Pretoria, South Africa., May 22, 2012.
  58. “Medieval Islamic payment instruments as forerunners of the European bill of exchange”, Lunchtime remarks in the 92<sup>nd</sup> Meeting, MOCOMILA (Committee on International Monetary Law of the International Law Association), hosted by the Saudi Arabian Monetary Agency (SAMA), Riyadh, Saudi Arabia, 7 January 2012
  59. “The Old Origins of Modern Funds Transfers and Payment Laws: The contribution of the Talmud in the context of its contemporaries in Antiquity and the early Middle Ages”, faculty seminar, Bar Ilan University, Ramat Gan Israel, December 06, 2011
  60. “The Regulation of Money Transmitters,” presented in a Business Law Conference organized by the Uganda Law Reform Commission on improving Uganda’s competitiveness within the East African Community Context, November 14-15, 2012, at Speke Resort Munyonyo, Kampala, Uganda.
  61. “The Payment Order of Antiquity and the Middle Ages”, A faculty seminar, National University of Singapore, August 10, 2011
  62. Seminar presentation at Norges Bank (central bank of Norway), Oslo – May 19, 2011:
    - Interbank settlement: mechanism, risks, and legal aspects.
    - Systematically important payment systems and financial stability: core principles, oversight, regulation and the evolving role of the central bank.
  63. “UNCITRAL Model Law on International Credit Transfers and M-Payments: Do They Match?”, paper presented in UNCITRAL Colloquium on Electronic Commerce, 14-16 February 2011, New York, Session II. Mobile commerce, Tuesday, 15 February 2011.
  64. “M-Payments - Legal and Regulatory Issues”.

- i. in a session titled ‘What Will it Take to Make Mobile Payments Mainstream in North America?’ in a program on “Mobile Payments: Global Markets, Empowered Consumers and New Rules?” October 29, 2010, University of Washington School of Law, Seattle, USA
  - ii. in MOCOMILA (Committee on International Monetary Law of the International Law Association), hosted by the Eastern Caribbean Central Bank, Basseterre, St. Kitts, November 12-13 2010
65. “Legal Aspects Relating to Electronic Payments”, invited address, (National Association of Credit Management) NACM-Canada 12<sup>th</sup> Annual Credit Conference & Expo, Toronto, Sutton Place Hotel, October 21, 2010.
  66. “The Harmonization of the Bills of Exchange Act: A Proposal”, paper presented in the 40<sup>th</sup> Annual Workshop on Commercial and Consumer Law, Toronto, October 16, 2010.
  67. “Material Negotiability in English Law: Historical Re-Examination of Commercial Paper Circulation Free From Claims and Defences”, July 22, 2010, Toronto, 15<sup>th</sup> Biennial Meeting of the International Academy of Commercial and Consumer Law.
  68. “International remittance”, July 16, 2010, teleconference presentation to VTNWG, the Working Group of IBFed (International Banking Federation) Value Transfer Networks Working Group.
  69. “The Harmonization of Payment Services Law in Europe and Uniform and Federal Funds Transfer Legislation in the USA: Which is a Better Model for Reform?”, Law Faculty of the Julius-Maxmillians, University of Würzburg, Germany, June 23, 2010.
  70. “Origins of Banking, Payment Systems and Universal 'Law Merchant': Reflections on the Role of Government, Commerce and Culture”; lecture in the Global Systems and Intercultural Competence’, Law Faculty of the Julius-Maxmillians, University of Würzburg, Germany, June 22, 2010.
  71. “The Legal Traditions of the Bible”, a lecture to comparative law students at the Law Faculty of the Julius-Maxmillians University of Würzburg, Germany, June, 21 2008.
  72. “Retail payment systems and laws: the challenge of innovation”, public lecture at the College of Law, National Taiwan University, Taipei, June 8, 2010.
  73. “Securities Holdings: *Legal frameworks and mechanisms for transfers*” comments given in ‘Internationalization – Challenges and Opportunities’ session, in International Conference on Financial Law Reform, Centre for Corporate and Financial law, College of Law, National Taiwan University, Taipei, June 4, 2010.
  74. “Large-value payment systems-- legal and regulatory issues”, lecture given at the Central Bank in Taiwan, Taipei, June 3, 2010.
  75. “The Harmonization of Payment Services Law in Europe and Uniform and Federal Funds Transfer Legislation in the USA: Which is a Better Model for Reform?” Annual Banking Law Update (ABLU), Johannesburg; Guest Lecturer in Graduate Law class at the University of Johannesburg; Johannesburg, South Africa, April 21-22, 2010.
  76. “M-Money-Legal and Regulatory Issues”; paper presented at “The Macroeconomics of Mobile Money”, conference organized by the Columbia Institute for Tele-Information (CITI) at Columbia Business School, April 2, 2010, Columbia University, New York.
  77. “M-money”, teleconference presentation to VTNWG, the Working Group of IBFed (International Banking Federation) Value Transfer Networks Working Group, March 25, 2010.

78. “A Framework for Debit Cards and other Electronic Funds Transfers in Canada: Is there a Lesson from Foreign Jurisdictions?”, Comments in banking law session on Professor Marc Lacoursière’s paper on regulating the use of debit cards in Canada, at the 39th Annual Workshop on Commercial and Consumer Law, Montreal, October 16-17, 2009.
79. “The EU Payment Services Directive: A View from Across the Ocean”, in Conference & Expo “SPIN 2009 - Payments in Europe in the years of turmoil. Souder with PSD and SEPA”, conference organized by Italian Banking Association (ABI), at Palazzo dei Congressi, Rome (June 15-16, 2009),
80. “The Harmonization of Payment Services Law in Europe and Uniform and Federal Funds Transfer Legislation in the USA: Which is a Better Model for Reform?” in “The European harmonization of the payment services: the implementation of the Directive 2007/64/CE”, Conference at Bank of Italy, Palazzo Koch, via Nazionale, Rome; organized by Banca d’Italia, Università degli Studi di Siena, Università degli Studi di Foggia, Università Federico II di Napoli, Università Cattolica del Sacro Cuore di Milano, sede di Piacenza (June 11-12, 2009).
81. Participant in MOCOMILA (Committee on International Monetary Law of the International Law Association) 86<sup>th</sup> meeting, presenting a commentary on recent developments in funds transfers and payment law, Paris, March 20-21, 2009.
82. Participant in Waseda Law School Transnational Program, and Symposium -“Reorganizing the Global Financial Regulation”, lecturing and presenting a paper on funds transfers and global payments, Tokyo, March 9-14, 2009.
83. “The Payment Order - A Legal History:” presentation and the Global Hauser Forum, New York university School of Law, New York, January 28, 2009.
84. ”The EU Payment Services Directive: An Outsider’s View”, University of Bamberg, Germany, July 31, 2008, 14th Biennial Meeting of the International Academy of Commercial and Consumer Law.
85. “The Legal Traditions of the Bible”, a seminar presentation to comparative law students at the Law Faculty of the Julius-Maxmillians University of Würzburg, Germany, July 18, 2008.
86. “Global Payment and Settlement Systems under the Uniform Commercial Code”, presentation to the Legal Department of the Central European Bank (ECB), Frankfurt, Germany, July 17, 2008.
87. “Payment System Modernization and Law Reform in Developing Nations: Lessons from Cambodia and Sri Lanka”, in-house staff seminar at the Legal Department of the International Monetary Fund, Washington DC, March 28, 2008.
88. In 2008 Annual Survey of Letter of Credit Law & Practice Conference, Sponsored by Institute of International Banking Law & Practice, Tampa, Florida, March 13-14 , 2008, Panelist in:
  - i. “UN Convention: US Adoption?” – speaking on behalf of the Working Group established by the Federal Ministry of Justice-Civil Law Section (Canada) mandated to develop a uniform act and commentaries to implement the United Nations Convention on Independent Guarantees and Stand-by Letters of Credit and consider the drafting (as a ULCC project) of a uniform letter of credit law in Canada; and
  - ii. Major Commercial Letter of Credit (LC) Cases.
89. “The Limits of the Freedom of Contract Principle in the Development of Banking Law”,

- presentation made at the “Courts and Free Markets” Session at the ‘Commercial law— where from and where to?’ conference, Queen Mary – University of London, School of Law, Centre of Commercial Law Studies (CCLS) London, England, New Connaught Rooms February 7-8, 2008.
90. “Cheques, Cards, and Account Transfers: the Bumpy Road towards the Cashless Society”, lecture delivered at the Law Faculty of the Julius-Maxmillians University of Wuerzburg, Germany, June 21, 2007.
  91. “The Order to Pay Money: A Legal History”, seminar presentation at the weekly departmental workshop in Max-Planck Institute, Hamburg, June 14, 2007.
  92. “Payment Finality and Discharge in Funds Transfers”, paper presented at Rethinking Payment Law Symposium, Federal Reserve Bank of New York, Co-sponsored by Brooklyn Law School, Columbia Law School, Hofstra University School of Law, New York University School of Law, and St. John’s University School of Law, April 27, 2007.
  93. “Electronic Payments: Mechanisms and Legal Framework”, lecture at the People’s Bank of China (the central bank of China), Beijing, China, January 16, 2007.
  94. “Financial and Payment System Regulation”, lecture at Institute of Finance and Banking of the Chinese Academy of Social Science, Beijing, China, January 12, 2007.
  95. “Cheques and Cards: the Bumpy Road Towards a Cashless Society”, faculty seminar, Bar Ilan University Faculty of Law, Ramat Gan Israel, December 19, 2006.
  96. “Legal Aspects Relating to Electronic Payments”, invited address, (National Association of Credit Management) NACM-Canada 8<sup>th</sup> Annual Credit Conference & Expo, Toronto, Metro Toronto Convention Centre, October 27, 2006.
  97. “Recent International Developments in the Law of Negotiable Instruments and Payment and Settlement Systems”:
    - i. Hong Kong, July 6, 2006, sponsored by the Asian Institute of International Financial Law, The University of Hong Kong Faculty of Law, Asia-America Institute in Transnational Law, Duke University School of Law;
    - ii. Shanghai, China: July 13, 2006, lecture at the International Department of the Shanghai Branch of the of the People’s Bank of China;
    - iii. Austin, Texas, August 10, 2006, 13<sup>th</sup> Biennial Conference of the International Academy of Commercial and Consumer Law.
  98. “From Barter to E-money: on the Evolution of the Legal Theory of Money and Payment Systems”; Faculty Workshop Series, Northwestern University School of Law, Chicago, January 19, 2006.
  99. “General Introduction on the Law of Negotiable Instruments and Payment Transactions”; in Symposium: “Law drafting in the monetary Sector”, Information Session on “The Draft Law on Negotiable Instruments and Payment Transactions” for Distinguished Members of the National Assembly and Senate of the Kingdom of Cambodia, sponsored by the National Bank of Cambodia, the IMF and the Konrad Adenauer Foundation, March 11, 2005 Phnom Penh, Cambodia.
  100. Public Lecture sponsored by the Central Bank of Sri Lanka and presided by the Governor, “Payment System Law Reform: Scope and Components”, Colombo, Sri Lanka, February 16, 2004.
  101. Distinguished speaker (Designated by UNCITRAL) and discussant in a seminar and technical/legal, discussion on “Urgency of Funds Transfer Act for Increasing Legal Certainty and Smoothness of National Payment System,” Bank Indonesia, Jakarta, speaking

- on “Payment System Law Reform: Scope and Components” and participating in Working group discussions on Draft Act for Indonesia, September 17-18, 2003.
102. During a visit to South Africa: “The Beneficiary’s Bank and Beneficiary Described by Name and Number: Liability Chain and Standard in Wire Transfers”, Annual Banking Law Update (ABLU), Johannesburg; The Law and E-Commerce Conference at Stellenbosch University Law Faculty, April 23 and 30, 2003; Guest Lecturer in Graduate Law class in Rand Afrikaans University (RAU) Johannesburg, speaking on wire transfers, April 24, 2003; “Payment Law in the Electronic Age”, Guest speaker at a workshop held by Sonnenberg Hoffman, Galombik law firm, Johannesburg, April 25, 2003.
  103. “Consumer Liability In Unauthorized Electronic Funds Transfer”; Paper presented in the 32<sup>nd</sup> Annual Workshop on Commercial and Consumer Law University of Toronto Faculty of Law, October 19, 2002.
  104. “Settlement Finality and Associated Risks in Funds Transfers – When Does Interbank Payment Occur?”; Paper presented at the 11<sup>th</sup> Biannual Conference of the International Academy of Commercial and Consumer Law (IACCL), Hamburg, Germany, August 14-18, 2002.
  105. “E-Money: Selected Legal Aspects in a Session of Payment Systems and Supporting Framework”, in an IMF Legal Department and IMF Institute Seminar on Current Developments in Monetary and Financial Laws, Washington DC, US, May 16, 2002.
  106. “Promissory Notes, Bills of Exchange and Negotiable Instruments” presented at a CLE seminar on The Essential Curriculum in Banking Law and Practice, Osgoode Hall Law School PDP, Toronto, October, 16, 2001.
  107. “The International Payment System and Global Funds Transfers” presented at Executive Training Program for the Hong Kong Monetary Authority (HKMA), London, England, June 11, 2001.
  108. “Legal Aspects Relating to Payment by E-Money: Review of Retail Payment Systems Fundamentals”, presented at a Research Seminar on Global Legal Framework for E-Finance, University of London, June 7, 2001, England.
  109. “Working with Negotiable Instruments, Letters of Credit and the Bills of Exchange Act – Advanced Session”, presented at the 5<sup>th</sup> Annual Forum of Banking Litigation of the Canadian Institute, Toronto, November 14, 2000.
  110. Comment on paper by Professor Ron Cuming and Catherine Walsh, “How Much of New Article 9 is Suitable for Adoption in Canada?” in the 30<sup>th</sup> Annual Workshop on Commercial and Consumer Law, Toronto, October 21, 2000.
  111. “The Credit Transfer Payment: Three Legislative Models”, paper presented at the 10<sup>th</sup> bi-annual conference of the International Academy of Commercial and Consumer Law, The Dickinson School of Law of the Pennsylvania State University, Carlisle, Pennsylvania, August 10, 2000.
  112. “Legal Nature of Credit Transfer” and “Clearing and Settlement of Funds and Securities Transfers”, Bar Ilan University Faculty of Law, Israel (PDP in Banking), December 1999.
  113. “Forged Check Endorsement Losses Under the UCC - The Role of Policy in the Emergence of Law Merchant from Common Law”, paper presented in a seminar, “Commercial Law: Escape from Contract?”, presented by the Wayne Law Review and the International Law Section of the State Bar of Michigan, Detroit, Michigan, March 12, 1999.
  114. Resource Person at an International Finance Seminar of the Asian Development Bank (ADB) Institute in Tokyo, Japan, November 25-27, 1998:



- i. Discussant in the Euro and Its Implications session.
  - ii. Moderator in Financial Sector Regulations session; and
  - iii. Presented paper on “Promoting Stability in International Finance: Regulatory and Legislative Reforms in Payment and Settlement Systems”.
115. “Non-Depository Account Holding Institutions and Access to the Payment System”, paper presented at the 9th bi-annual conference of the International Academy of Commercial and Consumer Law, Bond University, the Gold Coast, Australia, August 8, 1998.
  116. “Large-Value Transfers Recent International Developments—Canada, the European Union, and Some Reflections on the Need and Adequacy of UCC Article 4A Solutions”, speaker at American Bar Association Section of Business Law, “Payments” session, St. Louis, MO, April 4, 1998.
  117. Speaker in a Workshop on the Australian FSI Recommendations for Payments Systems Reform (The Wallis Committee Report), Ottawa, June 4, 1997.
  118. “Business to Business Electronic Payments”, paper presented at the CLE Electronic Commerce Program at the Osgoode Hall Law School Professional Development Programme, as well as participant in the legislative reform panel, Toronto, March 25, 1997.
  119. Participant in a Roundtable on Technology Change (noting on legal aspects relating to unauthorized electronic authorization and indirect securities holding) in Insight Conference on “Keeping Pace with the Technological Transformation of the Capital Markets”, Toronto, February 11, 1997.
  120. “Unauthorized Payment Instructions—Comparative Aspects”, paper presented at the 8th bi-annual conference of the International Academy of Commercial and Consumer Law, Bar Ilan University, Israel, August 19, 1996.
  121. “International Funds Transfers: Mechanisms, Risks and Laws”, presentation at the Department of Management, Bogazici University, Istanbul, Turkey, July 17, 1996.
  122. “Allocation of Sender Risks in Wire Transfers,” Annual Banking Law Update (ABLU), Johannesburg; presentation in Cape Town University, South Africa, April 29, May 13, 1996.
  123. “The Law of EFT,” C.L.E. at Bar Ilan University, Israel, December 25, 1995.
  124. “Banking and Bank Operations in Canada - The Legal Framework”, presentation to a delegation from the Bank of China at the American-Asian & Associates Corp., Toronto, October 31, 1995.
  125. “Uniformity in Commercial Law - Is the UCC Exportable?”, faculty seminar at the University of Utah College of Law, Salt Lake City, Utah, U.S.A. July 26, 1995.
  126. “The Domestic Payment System: Policies, Structure, Operation and Risk”, presented at the Emerging Financial Markets and IFIs Conference (Cosponsored by the European Bank for Reconstruction and Development, Queen Mary’s College, King’s College and Southern Methodist University), London, England, May 25-26, 1995.
  127. “Netting: an International Payment Systems Perspective”, presented at a Seminar “Legal Perspective on Netting”, presented by the Canadian Bankers Association and the B.F.L.R. Toronto, April 5, 1995.
  128. "Transferts de fonds internationaux: loi applicable," presentation at the Commission Juridique de l'O.C.B.F., Paris, France, May 27, 1993.
  129. "Recent Legislative Developments in Funds Transfer Law: UCC Article 4A and UNCITRAL Model Law", in-house seminars at major law firms in Melbourne, Australia, July 1992.

130. "Major Currency International Funds Transfers: Mechanisms and Issues", public lecture at the Commonwealth Bank of Australia, Melbourne, July 16, 1992.
131. "Negotiable Instruments and EFT - Fundamentals and Recent Developments", presentation at a meeting of Provincial Court (Civil Division) Judges, Niagara-on-the-Lake, Ontario, October 16, 1991.
132. "International Funds Transfers - Recent Developments", presented at Kobe University Faculty of Law, Japan, July 25, 1991.
133. "Electronic-Funds Transfers - a Primer on Fundamentals", paper presented at Insight seminar on "Negotiable Instruments and Electronic Banking", Toronto, May 31, 1991.
134. "The Smart Card as a Payment Card," expert panel on advanced cards and the law, Advanced Card Symposium '90 of the Advanced Card Technology Association of Canada, Toronto, November 22, 1990.
135. Canadian Perspective on UCC Article 4A" a paper presented at the 20th Annual Workshop on Commercial and Consumer Law, Toronto, October 12, 1990.
136. "Canadian Payments System in the Electronic Age: Recent Developments and Forthcoming Issues", faculty seminar at Osgoode Hall Law School, summer/1989.
137. "International Funds Transfers - Performance by Wire Payment", a paper presented at the International Business and Trade Law Programme on "International Banking at the Crossroads: The Legal Challenge", Toronto, June 22-23, 1989.
138. During a visit to Australia, July to October 1988, workshops and C.L.E. programs sponsored by Monash University, University of New South Wales, and University of Western Australia; Staff seminars at Sydney and Monash law faculties and Trade Practices Commission; In-house seminars at major law firms in Sydney and Melbourne; Lunch presentation and discussion with Perth Judges of the Federal Court and of the Supreme Court of Western Australia; A visiting class lecture in Melbourne University Law School, on the following topics:
  - "The Evolving Law of Payment by Wire Transfer—Common Law, UNCITRAL Project, and UCC Draft Article 4A".
  - "Same-Day International Wire Payments - FedWire, CHIPS and CHAPS".
  - "Transaction Defences to Actions on Bills and Notes, Bank Cheques, and Letters of Credit".
  - "Debt as Security: Miscellaneous Legal Issues".
  - "Debit Cards and EFTPOS Payments - Emerging Issues in Competition and Consumer Protection".
139. "The Canadian Payment System and Cheque Clearing in the Electronic Age", lecture at Kobe University Faculty of Law; Kobe, Japan, April 27, 1988.
140. "U.S. Dollar Same-Day Wire Payment Systems", paper presented at Insight Seminar on "Money and Electronic Banking: The Law of Payment and Clearing"; Toronto, February 2, 1988.
141. "Wire Transfers—Legislative and Regulatory International Developments", presented at a Dinner Meeting of the International Law Section of the Can. Bar Assoc.—Ontario; Toronto, November 23, 1987.
142. "The Evolving Law of Payment by Wire Transfer", a paper presented at the Seventeenth Annual Workshop on Commercial and Consumer Law, Toronto, October 17, 1987.

143. "From Commodity to Currency in Ancient History - On Commerce, Tyranny and the Modern Law of Money", Osgoode Hall Law Journal Faculty Seminar, presented on October 8, 1986.
144. "Negotiable Instruments and Funds Transfers - Finality of Payment of Cheques, Bank Drafts and Interbank Wires", paper presented at a program on Canadian Banks and their Borrowers, Law Society of Upper Canada, Continuing Legal Education, Osgoode Hall, Toronto, October 24, 1985.
145. "Consumer Bills and Notes and Defences", paper presented at Insight Seminar on "Bills and Notes—Fundamentals and Current Topics", Toronto Metro Convention Centre, October 18, 1985.
146. "The Scope of the Israeli Pledges Law", lecture delivered at Continuing Legal Education, Tel-Aviv, June 1984.
147. "The Autonomy of the Banker's Obligation", a faculty seminar presented at Tel-Aviv University Faculty of Law, May 1984.
148. "Documentary Credits—Introduction to Canadian Law and Practice", a joint paper with Gordon B. Graham, presented at the Thirteenth Annual Workshop on Commercial and Consumer Law, Toronto, October 1983.
149. "Reflections on the Need to Revise the Bills of Exchange Act—Some Doctrinal Aspects", a paper presented at the Eleventh Annual Workshop on Commercial and Consumer Law, Toronto, October 1981.
150. "The Distribution of Legislative Powers in Relation to Bills and Notes in Canada", faculty seminar, presented at Osgoode Hall Law School, summer 1980.
151. "Preservation of Consumer Defences Against Third Party Financiers - Statutory Developments in the United States", paper presented at the Eighth Annual Workshop on Commercial and Consumer Law, Toronto, October 1978.

### **Chairing Conferences and Special Programs**

1. Moderating "secured transactions" session, July 23, 2012, Toronto, 15th Biennial Meeting of the International Academy of Commercial and Consumer Law.
2. Chairing a Session on Technology and the Financial Sector at an IMF Legal Department and IMF Institute Seminar on Current Developments in Monetary and Financial Law, Washington DC, USA, May 15, 2002.
3. Chairing a session on E-Finance Law and Practice in Emerging and Transition Economies at a Research Seminar on Global Legal Framework for E-Finance, University of London, England, June 8, 2001.
4. Co-chairing CLE Electronic Commerce Program of the Osgoode Hall Law School Professional Development Programme, Toronto, March 25, 1997.
5. Chairing a session on "Payment and Settlement Systems for the Monetary Union" at a "Contracts and Payments in the Transition to a Single Currency" conference, organized by the Commercial Law Studies of the University of London, London, England, October 12, 1996.
6. Co-chairing a one-day seminar offered by Insight on "Negotiable Instruments and Electronic Banking", Toronto, May 31, 1991.
7. Chairing an afternoon Special Program of the International Business and Trade Law Programme of the O.C.I.B. on "International E.D.I.", Toronto, May 23, 1991.

8. Chairing an afternoon Special Program of the International Business and Trade Law Programme of the O.C.I.B. on "Implication of EEC Single Market for Canadian Business—Challenges and Opportunities", Toronto, Nov. 8, 1990.
9. Co-chairing a 1½ day conference offered by the International Business and Trade Law Programme of Osgoode/U. of T. on "International Banking at the Crossroads: The Legal Challenge", Toronto, June 22-23, 1989.
10. Co-chairing a one-day seminar offered by Insight on "Money and Electronic Banking: The Law of Payment and Clearing", Toronto, February 2, 1988.

**Professional Full Courses Taught**

- “Global payment and settlement systems”; 2-day Workshop at the Monetary Authority of Singapore July 21-22, 2011.
- "Money Transfer and Currency Contracts", a two-day seminar for the Singapore Institute of Banking and Finance, designated for legal officers handling funds transfer, corporate treasurers, lawyers and accountants, Singapore, Pavilion Inter-Continental Hotel, May 9-10, 1988.

### **Appendix I : Summaries of principal books and their review highlights**

**Financing Consumer Sales And Product Defences** is a monograph combining doctrinal, statutory, economic, historic, and social analysis, from a combined US and Canadian perspective, of the availability of product defences against financiers of consumer goods. It also breaks new ground in re-examining fundamentals in the law of bills and notes, as for example in connection with the holder not in due course, close connectedness doctrine, and waiver of defence clauses.

Cuming, a Saskatchewan a leading consumer law expert in Canada, described the book as “an excellent summary and analysis of one of the ‘great debates’ of the most recent consumer protection era” (10 Can. Bus. Law J. 495, 1985).

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**Law of Electronic Funds Transfers** is an extensive and comprehensive treatise. From its inception it has been the leading text in the US, covering both retail and wholesale, domestic and international, systems, breaking new grounds in integrating a rigorous, often critical, analysis of legislation, case law, and relevant bank practices, and providing a useful guide to bankers and legal practitioners.

Davenport, a leading American banking lawyer described the book as “a scholarly yet practical volume” (49 Bus. Law 1418). Cranston, a leading English banking law scholar described the book as a “... unique work covering an enormous volume of relevant materials” and concluded that “[n]o lawyer involved in banking law and finance can be without access to this book, which will undoubtedly become the standard work. It is a tribute to ... Geva’s scholarship and ability” [1994] JIBL179. Baumeler from Tasmania University, concluded her review by saying that the book “is a must for anyone who has to find the way through the quagmire that is the law of electronic funds transfers” (4 J LIS 180).

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**Bank Collections And Payment Transactions** is a comparative law study, the first and so far the only one of its type, covering the law governing the bank-customer relationship pertaining to the disposition of funds by cheques and credit transfers, in major common and civil law systems, integrating a cohesive and rigorous analytic perspective, both doctrinal and policy oriented, into a comparative descriptive framework, searching for a universal ‘law merchant’ transcending inter-jurisdictional boundaries.

The book was described by Effros, an American monetary law expert [2002 EBLR 175] as a work in which scholarship “illuminates [the] field of study” so as to produce “noteworthy” and not only “incremental” progress. Ellinger, a leading banking law scholar from Singapore, described the book as “stimulating”, and as “an excellent work written by an expert in the field” from which “[s]cholars interested in the subject will benefit” (36 CBLJ 479). Ogilvie, a Canadian banking law expert, wrote (18 BFLR 433) that it “is truly an opus magnum.” In her view, “the book is a magisterial work” so that “[l]egal practitioners, scholars and financial institution regulators will for many years to come feast from this fine volume.”

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**The payment order of Antiquity and the Middle Ages** explores the legal nature and underpinning of the order to pay money initiating a funds transfer in light of contemporary

institutions and payment mechanisms. This is a monumental work tracing the evolution of money, payment mechanisms and the law that governs them, from developments in Ancient Mesopotamia, Ancient Greece, Rome, and Greco-Roman Egypt, through medieval Europe and post-medieval England to the modern era. Doctrine is examined in Jewish, Islamic, Roman, common and civil laws. The book presents a radical and innovative view offering a common denominator for evolving legal principles and challenges to the notion of 'law merchant' as a mercantile creation.

The book was described by Ogilvie, as "a very fine work of immense learning and scholarship" in which "Geva amply demonstrates the depth and breadth of his learning in this area as the foundation for his scholarship on current and likely future issues in payments law." (28 BFLR 311). Tyree, a leading Australian banking lawyer, describes the book as not only "fascinating read" but also as showing "that the current law of payment systems has developed as a progression of payment system laws." 23 JBFLP 318. Writing on the book, and asserting that "Geva's curiosity knows few limits", Dolan, a leading American banking law scholar, praises the research as "painstaking", describing the trajectory to electronic payments "in the minutest detail from ancient times to modern" (130 Banking LJ 136 at 142-144). Cranston writes (53 CBLJ 162) that "[i]n every way this is a big book ... Its coverage is vast and it advances some very important ideas about the transmission, rebirth and adaptation of legal ideas and institutions across time and cultures." Being "a work of mature and impressive scholarship," it will be used "[f]or years to come ... as a launching pad for further analysis. No other person could have brought it off; it is in every sense a tour de force." More recently the book was favourably reviewed in German and French in various European law journals. Ernest, a leading Swiss scholar, describes Geva in *Rabels Zeitschrift* 80/1[February 2016] as "one of the most internationally renowned specialists in monetary law."

**Appendix II: Geva's Research Impact Analysis**  
**Prepared by Osgoode Law Library**  
 October 25, 2018

Cited in court decisions in Canada:

4 SCC decisions:

1. *Teva Canada Ltd. v TD Canada Trust*, 2017 SCC 51
2. *Williams & Glyn's Bank Ltd. v Belkin Packaging Ltd.*, [1983] 1 SCR 661, 147 DLR (3rd) 577.
3. *Royal Bank v Sparrow Electric Corp.*, [1997] 1 SCR 411, 143 DLR (4th) 385.
4. *Boma Manufacturing Ltd. v Canadian Imperial bank of Commerce*, [1996] 3 SCR 727, 140 DLR (4th) 463.

Citations in other provincial courts:

20 cases in Ontario;

Four (4) cases in Alberta;

Four (4) cases in BC;

Two (2) cases in Quebec.

Based on Osgoode Digital Commons' (the institutional repository of Osgoode Hall Law School) data, Professor Geva's 117 pieces of scholarships that are currently made publicly available in the Digital Commons have had significant impact in the scholarly community worldwide.

Since January 2010, when the Osgoode Digital Commons started, to today (October 22, 2018), there have been a total of 16,519 downloads of Prof. Geva's scholarships from Digital Commons. The following map shows geographically, where these 16,519 downloads occurred. Outside of North America, Prof. Geva's scholarships are widely recognized in Europe and Southern Asia.



His works have been downloaded by researchers from a total of 173 countries. The top downloads are from the countries in the following chart.



Country	Citations
Canada	3760
United States	3697
United Kingdom	808
Philippines	559
India	546
South Africa	454
China	434
France	230
Australia	222
Nigeria	221

From HeinOnline, the largest law journal database, Professor Geva's scholarships have had a total of more than 300 citations.

### Geva, Benjamin (Submit Author Profile)

Full Name	Geva, Benjamin
	#
<b>📌 Cited by Cases</b>	1
<b>📌 Cited by Articles</b>	346
<b>📌 Accessed (Past 12 Months)</b>	241
<b>📌 Cited by Articles (Past 10 Years)</b>	231
<b>📌 Cited by Articles (Past 1-2 years)</b>	4

(screen captured from HeinOnline database on October 22, 2018.)

A search in Google Scholar has yielded much impressive result of Prof. Geva's scholarship impact:

[\[BOOK\] The law of electronic funds transfers](#)

[B Geva - 1992 - books.google.com](#)

Chapter 6 was updated to discuss the Dodd Frank Act's transfer of Federal Reserve rulemaking and enforcement power to the Consumer Financial Protection Bureau (CFPB). The CFPB is granted broad power to "prescribe rules to carry out the purposes" of the ...

☆ [🔗](#) Cited by 53 [Related articles](#) [All 3 versions](#) [🔗](#)

[\[PDF\] From Commodity to Currency in Ancient History--On Commerce, Tyranny, and the Modern Law of Money](#)

[B Geva - Osgoode Hall LJ, 1987 - HeinOnline](#)

Money is essential to the smooth operation of an exchange economy. 1 Economists define money as anything that is widely accepted in payment for goods, used as a medium of exchange, and expressed as the standard unit in which prices and debts are measured. 2 ...

☆ [🔗](#) Cited by 23 [Related articles](#) [All 3 versions](#)

[Bank Collections and Payment Transactions: A Comparative Legal Analysis](#)

[B Geva - OUP Catalogue, 2001 - ideas.repec.org](#)

This is a study of the law governing the bank-customer relationship pertaining to the disposition of funds by cheques and credit transfers, covering both paper-based and electronic payments. The work addresses, with various degrees of detail, common law ...

☆ [🔗](#) Cited by 22 [Related articles](#) [All 5 versions](#) [🔗](#)

[\[PDF\] Contractual Defenses as Claims to the Instrument: The Right to Block Payment on a Banker's Instrument](#)

[B Geva - Or. L. Rev., 1979 - HeinOnline](#)

C OMMONLY, a buyer of goods will finance a sale by having a bank issue a negotiable instrument signed by it and payable on demand to the order of the seller-hereinafter referred to as a "banker's instrument." In practice, banker's instruments are bills of exchange ...

☆ [🔗](#) Cited by 19 [Related articles](#) [All 2 versions](#)

[\[CITATION\] Irrevocability of Bank Drafts, Certified Cheques and Money Orders" \(1986\)](#)

[B Geva - Can. Bar Rev.](#)

☆ [🔗](#) Cited by 19 [Related articles](#) [🔗](#)

[\[PDF\] Recent international developments in the law of negotiable instruments and payment and settlement systems](#)

[B Geva - Tex. Int'l LJ, 2006 - HeinOnline](#)

TEXAS INTERNATIONAL LAW JOURNAL commercial law aspects are considered; regulatory and public law issues are outside the scope of the present discussion. Topics covered are checks, payment cards, securities transfers, and payment transactions. A ...

☆ [🔗](#) Cited by 14 [Related articles](#) [All 6 versions](#)

(Screen captured of Google Scholar Search on October 22, 2018 to show just a few examples of how Prof. Geva's works have been cited frequently.)

