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**Sent:** Sunday, September 20, 2015 9:27 PM  
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**Subject:** Three things  
**Attachments:** eu-event-rev3.docx; Untitled attachment 00013.txt

Hello!  
How are you?

Attached the notes for the talk I mentioned for the EU parliament/commission= I'm a bit nervous about it, so if you have time to read it and have any feedback I'd love that. The context is regulation of intrusion software.

Also I thought again about the swift thing you mentioned. A friend of mine works at JP Morgan and he told me recently two interesting things:

- 1) it's not uncommon for them to "lose" for days payments > \$100mm
- 2) essentially the entire Parmalat fraud was a guy who forged a document from BofA claiming they had a \$5bn deposit with them

So it might be possible to replace Swift also by convincing banks that what they have now is totally broken.

Last thing: have you had a chance to read the deck? What do you think about it?

Thanks,  
V