








Conference Schedule



Smarter Faster Payments® 2025
April 27-30 • New Orleans

As of 4/11/25. Please note schedule is based on Central time.

TRACK	ACH	AI-Driven Innovations and Strategies	Compliance & Regulatory	Cybersecurity & Risk	Disruptive Ideas & Technologies	Faster Payments Experience	Payments in Practice	Practical Strategies	Small to Large Business Perspectives	Smarter Payments Experience
Track Sponsor	Sponsored by  BANK OF AMERICA	Sponsored by  Socure™		Sponsored by  kyndryl	Sponsored by  ENTERPRISE ETHEREUM ALLIANCE	Sponsored by  The Clearing House™	Sponsored by  Nasdaq Verafin		Sponsored by  citi	Sponsored by J.P.Morgan
11:00 AM-12:00 PM	Navigating Your Conference Journey - Rivergate Room									
1:00 PM-1:50 PM	Preparing for Nacha's Fraud Monitoring Rule Change for Originators -Room 208-210 Payment Disputes: What to Do, What NOT to Do -Room 211-213	AI as a Game-Changer for Financial Services: Opportunities and Challenges -Room 220-222		Using Data and Decision Intelligence to Combat Mules and Fraud -Room 206-207		Shifting Payments Options: The New Customer Experience -Room 231-232 (Smarter Faster Payments Zone)	Making Payments of the Future Smarter Today -Room 228-230		At the Intersection of Financial Solutions and Merchant -Rivergate Keeping B2B Payments Fraud at Bay -Room 217-219	

Schedule is tentative and subject to change.

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2:05 PM-2:55 PM	ACH Operational Resiliency -Room 228-230		Recent Developments in Electronic Payment Law -Room 211-213	Securing Payments Against Quantum Threats -Room 206-207	From Data Overload to Smart Defense: AI and ML in Fraud Prevention -Rivergate Ethereum Is Open for Business: How Institutions Are Using Blockchain in the Real World" -Room 220-222		The Cloud Files: Case Studies in Payments-as-a-Service -Room 217-219	A Guide to Navigating Cross-Border B2B Payments -Room 231-232		What is Pay By Bank? -Room 208-210
2:55 PM-3:10 PM	Quick Grab & Go Break									
3:10 PM-4:00 PM	Let's Settle This -Room 208-210	AI in Action: Demystifying and Leveraging AI in the Workplace -Room 217-219	Due Diligence and Monitoring Bank-Fintech/ Third-Party Partnerships -Room 211-213	Every Fraudster Has a Tell -Room 206-207	Fintech at a Crossroads: Navigating Challenges, Creating Opportunities, and Capturing Advantage with AI -Room 231-232 (Smarter Faster Payments Zone)	Why Corporate Customers Demand Faster Payments (...or Don't) -Room 220-222	Sketch to Scale: Turning Whiteboard Ideas into Impactful Solutions -Room 228-230			Smarter, Safer, Stronger: Building Payment Resilience with Open Banking -Rivergate

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4:10 PM-5:00 PM			<p>The Banking as a Service (BaaS) Balancing Act: Risks and Innovation -Room 211-213</p> <p>Nacha Credit Push Fraud Rule Implementation Dates Are Fast Approaching - Stay on Track -Room 208-210</p>	<p>Instant Payments, Instant Risk? Navigating Compliance in a Rapidly Evolving Landscape -Room 206-207</p> <p>Payments, Policy, and Possibilities: Managing Risk in a Shifting Environment -Rivergate</p>	<p>Embracing Embedded Finance -Room 220-222</p>			<p>Third Party Risk Management Ecosystem in Action -Room 217-219</p>		<p>The Shift to Intelligence Sharing -Room 228-230</p> <p>Harnessing Open Finance: A Shift to Reshape the Global Payment Landscape -Room 231-232 (Smarter Faster Payments Zone)</p>
6:00 PM-7:30 PM	Sunday Social - The New Orleans Marriott Warehouse Arts District Lobby Bar									
6:30 PM-7:30 PM	Nacha Accreditation Reception - Invitation Only Event									

8:00 AM-8:30 AM	Continental Breakfast									
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8:30 AM-9:20 AM	<p>Spotlight Series: ACH State of the Union: What's Happening in the ACH Network in 2025 -Room 243-245</p> <p>Harnessing Data Analytics to Optimize ACH Operations -Room 220-222</p>		<p>DeFi, DAOs and Defining Regulations: Cutting Through Hype and Hyperbole -Room 211-213</p>		<p>Cut the Paper Trail: The Case for Electronic Payments Over Checks -Rivergate</p> <p>Navigating the Highs and Lows of Embedded Banking -Room 343-345</p>	<p>Instant Beer? How QR Codes Are Taking Flight -Room 231-232 (Smarter Faster Payments Zone)</p> <p>Executive Series: Pulling Back the Curtain: What's Driving Innovation in Payments? -Room 206-207</p>	<p>Cross-Border Payments: The Financial Institution IS the Digital Conductor -Room 208-210</p>	<p>No Passport Required: Successfully Deploying Real-Time Payments Around the World -Room 217-219</p>	<p>Topical Talk: Payments Innovation and Open Banking Value for Mid-Sized Banks -Topical Talk Area (Session Sponsored by Akoya)</p>	<p>The Next Big Thing: Open Banking with ACH Gives Merchants More Control of Payments -Room 228-230</p>
9:20 AM-10:20 AM	Refreshment Break in the Exhibit Hall									
9:25 AM-10:15 AM	Exploring Nacha Accreditations - Accreditation Awareness Center									
9:30 AM-10:15 AM	Crypto Café: Brewing Innovation in Payments - Meet & Mingle Area									
10:25 AM-11:25 AM	<p>Nacha Update and Opening Keynote</p> <p>Becoming an Idea Factory: How to Turn Yourself Into an Innovation Machine with Kyle Scheele - The Great Hall</p>									

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11:40 AM-12:30 PM	<p>Safeguarding ACH Payments: The Imperative of ACH Monitoring and Account Verification -Room 343-345</p> <p>Payment Systems Overview -Accreditation Awareness Center</p>	<p>Executive Series: Beyond the Hype: How AI is Being Leveraged to Improve the Payments Ecosystem -Room 206-207</p>		<p>Balancing Speed and Risk: Navigating the New Normal of Faster Payments -Room 228-230</p>	<p>Crypto Summer? Recent Developments and Impact on the Payments Landscape -Room 211-213</p> <p>Navigating the Future: Blockchain in Banking, Cryptocurrency Trends and Transaction Monitoring -Rivergate</p>	<p>Reframing the Payments Experience with Smart Partnerships and Innovation -Room 231-232 (Smarter Faster Payments Zone)</p> <p>“Instant Pay-by-Bank” – A Credit Union and Community Bank Perspective -Room 220-222</p>	<p>Spotlight Series: How to Foster Financial Access in Modern Payment Ecosystems -Room 243-245</p>	<p>Innovating with ACH: Next-Generation Solutions for Businesses -Room 217-219</p>		<p>Friction Free: How APIs and Data Are Revolutionizing Payment Initiation -Room 208-210</p>
12:30 PM-2:00 PM	<p>Lunch in the Exhibit Hall Lunch service from 12:30 PM-1:30 PM</p>									
1:00 PM-1:50 PM	<p>Fundamentals of Risk Management - Accreditation Awareness Center</p>									
2:05 PM-3:05 PM	<p>Industry Focus: Fighting Fraud Across the Globe: What Can the U.S. Learn from Other Geos? - The Great Hall</p>									
3:05 PM-4:05 PM	<p>Refreshment Break in the Exhibit Hall</p>									
3:05 PM-3:55 PM	<p>Faster Payments Foundations - Accreditation Awareness Center</p>									
3:10 PM-3:55 PM	<p>Meetup - Community Banks and Credit Unions - Meet & Mingle Area</p>									

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4:10 PM-5:10 PM	<p>Unpacking the Power of ACH: From Workhorse to Racehorse -Room 231-232 (Smarter Faster Payments Zone)</p> <p>ERS and Secure Exchange: Selecting the Right Tool for the Right Task -Room 228-230</p>	<p>Using AI to Enhance the Client Experience -Room 208-210</p>		<p>Spotlight Series: With a Little Help from My Friends: Combatting Fraud Together -Room 243-245</p> <p>Not On My Watch: Best Practices to Help Protect Against Payment Fraud -Room 206-207</p>	<p>Banking as a Service 2.0: A Solution for an Industry at a Crossroads -Room 211-213</p>	<p>Instant Payments Retrospective: How Community Banks & Credit Unions Navigated Their First Year -Rivergate</p>		<p>Navigating the Tug-of-War Between Push vs. Pull Payments -Room 217-219</p>		<p>The PaaS Balancing Act: Market Opportunities vs. Compliance -Room 343-345</p>
4:15 PM-5:15 PM	Lawyers' Reception - All payments attorneys invited.									
5:15 PM-6:30 PM	Networking Reception in the Exhibit Hall									
5:25 PM-6:15 PM	15 Under 40 Reception & Reunion - Innovation Center									
5:30 PM-6:15 PM	Meetup - I Want to be Accredited! - Meet & Mingle Area									

Continental Breakfast										
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7:30 AM-8:00 AM										
8:00 AM-8:50 AM		Spotlight Series: The Impact of AI Across the Lifecycle of the Payment -Room 243-245	Payments Law and Regulation Playing Catch-Up With the Payments Industry -Room 211-213	Don't Press Your Luck: Ensuring Financial Services Cybersecurity Is Not Left to Chance -Room 228-230 Crafting Better Defenses with AI and Digital Identity -Rivergate	Resolved: Financial Institutions Will Not Survive. The BaaS Debate -Room 220-222 Tag it – Transaction Tagging for Pay by Bank Evolution -Room 231-232 (Smarter Faster Payments Zone)		Three Perspectives on New Fraud Prevention Rules -Room 343-345	Accelerating Your Career: Strategies for Next-Gen Payment Professionals -Room 217-219 Is Pay by Bank the Future of e-Commerce? -Room 208-210		
9:05 AM-9:55 AM		ACH-ing for the Future: How Artificial Intelligence is Transforming Banking and Payments -Room 228-230 Leveraging AI to Detect and Mitigate Fraud -Room 211-213		How Open Banking Leaves No Room for Fraudsters -Room 217-219	ISO 20022 in Action: Practical Advice for a Smooth Transition -Room 220-222	Instant Payments 202: Build Your ROI & Business Case for Board Investment -Room 343-345	Executive Series: 2025 Insights into Customer Payment Behavior -Room 206-207 Topical Talk: Unlocking Instant Payment Potential: Exploring FedNow® Use Cases -Topical Talk Area (Session Sponsored by Federal Reserve Financial Services)	Spotlight Series: Making Payments Truly Safer -Room 243-245 Fostering Talent as Generations Collide in the Workforce -Rivergate	Winning and Serving SMB Clients: Success Stories from the Field -Room 208-210	Back to the Future (of Bill Pay!) -Room 231-232 (Smarter Faster Payments Zone)

9:55 AM-10:55 AM	Refreshment Break in the Exhibit Hall									
10:00 AM-10:50 AM	ACH Network Operations - Accreditation Awareness Center									
10:00 AM-10:45 AM	Meetup - Next Generation Payments Pros - Meet & Mingle Area									
11:00 AM-11:50 AM	The Evolution of Fast Payments: Same Day ACH and the Instant Economy -Room 208-210		Spotlight Series: Regulator Perspectives: Third- Party Relationships and Risk Management -Room 243-245	From Risk & Fraud Classification to Control: Strategies for Financial Institutions -Rivergate	Opportunities, Challenges and the Future of Core Payments Rails -Room 231-232 (Smarter Faster Payments Zone)	Payments Fortune Telling -Room 343-345	Reimagine the Customer Experience by Rethinking Payments -Room 228-230			Driving Digital Channels: Leveraging Payments as a Strategic Engine in Automotive eCommerce -Room 217-219
			Two Years After Studco: The Evolving Rights and Obligations of RDFIs -Room 211-213	Risk & Regulatory Environment -Accreditation Awareness Center		Why All Faster Payment Types Are Needed to be Successful -Room 220-222				Executive Series: Open Banking Around the World: Does the Reality Match the Hype? -Room 206-207
12:00 PM-1:45 PM	Keynote Luncheon: The Team's Success Is Your Success: You Cannot Do This Alone, You Will Succeed or Fail as a Team with Mike Massimino - The Great Hall <i>Please note: Only full conference attendees may attend and must be seated by 12:30 PM to receive a meal.</i>									

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2:00 PM-2:50 PM		Disrupting Fraud with AI and Consortium Data -Room 228-230 Securing Payments at Speed: Binding Identity, Transaction and Account Risk Signals to Stop Fraud in Real Time -Room 220-222		Funds Transfer Case Update: An Overview of Recent Cases Related to Funds Transfers Fraud -Room 211-213 Payments Risk Policy & Governance -Accreditation Awareness Center	Fraud Prevention and Treasury Management in the Quantum Computing Era -Rivergate	Boosting Account Opening Conversion Rates Through Instant Payments -Room 231-232 (Smarter Faster Payments Zone) Harnessing Instant Payments to Solve Real Life Business Problems -Room 217-219	Navigating Embedded Finance: Strategic Insights in the Age of Innovation -Room 208-210	Spotlight Series: Building a Better Payments Journey -Room 243-245 Executive Series: Empowering the Next Generation of Payment Industry Leaders -Room 206-207		Consumerization of Business Payments: Adapting to New Expectations -Room 343-345
2:50 PM-3:50 PM	Refreshment Break in the Exhibit Hall (Exhibit Hall closes at 3:50 PM)									
2:55 PM-3:45 PM	Payments Standards & Technology - Accreditation Awareness Center									
3:00 PM-3:50 PM	Meetup - Risk & Fraud Enthusiasts - Meet & Mingle Area									

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3:55 PM-4:45 PM	<p>Spotlight Series: Ripped From the Headlines: Trending Payments News -Room 243-245</p> <p>Rooting Out Routing Number Issues to Increase ACH Payments -Room 208-210</p>	The Future of Receivables Is Now: The Role of AI, ML and Robotics -Room 228-230	Regulating the Payments Industry at the State Level -Room 211-213	Building a Next-Generation Fraud Risk Management Framework -Room 231-232 (Smarter Faster Payments Zone)	Embracing Disruptive Technologies for a Bold Future -Room 220-222	The Push Is On! Insights into the Latest Innovative Payment Solutions -Rivergate				<p>Topical Talk: Harnessing the Power of ISO® 20022 and Federal Reserve APIs -Topical Talk Area (Session Sponsored by Federal Reserve Financial Services)</p>
6:00 PM-8:00 PM	<p>Tuesday Night Out - House of Blues Let the good times roll ... on the shuttle! Running from all official conference hotels—except the Westin, whose guests may need to jazz up their commute!</p>									

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7:30 AM-8:00 AM										
8:00 AM-8:50 AM	Data Drives Decisions: Preparing for the 2026 ACH Rule Changes -Room 228-230	Double-Edged Sword: Generative AI in the Fight For and Against Fraud -Room 208-210	The CFPB's Final Rules on Personal Financial Data Rights and Its Impact on Open Banking and Payments -Room 211-213		A Year Later: How Leveraging an Agile Ecosystem Has Improved KYC and Faster Payments Experience for Citizens -Room 231-232 (Smarter Faster Payments Zone)	Speeding Up Nationwide Auto Lending Funding Using Instant Payments -Room 206-207	Tales of U.S. Currency: Examining the Trends in Cash Payments -Room 243-245		A Data-led Approach to Winning Small Businesses -Room 220-222	Realizing Recurring Real-Time Payments: A Global Perspective -Room 217-219
9:05 AM-9:55 AM			Making Third Party Relationships Easier to Manage -Room 220-222 Open Banking & Payments: Impact of the CFPB's Rulemaking and Evolving Role -Room 211-213	The Investment Imperative of Cross-Border Compliance in AML/KYC/Fraud Prevention -Room 231-232 (Smarter Faster Payments Zone) Mobile Banking Fraud & Threat Intelligence: Impacts and Counter-measures for Financial Institutions -Room 243-245	The Cross-Border Payments Ecosystem: New Developments and Options -Room 206-207		Discover the Value of Sending Instant Payments -Room 217-219	Become the Hub for SMBs: How to Offer More than Traditional Banking Products -Room 208-210		Payment Hubs Demystified: Why They Are The Future of Payments Processing -Room 228-230

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10:10 AM-11:00 AM			ISO 20022: The Barely Tapped Power Source -Room 228-230 Understanding and Onboarding Third Party Relationships -Room 211-213	Everything You Never Knew About Cybersecurity and Safeguarding Your Organization -Room 206-207 Wanted: Strategies to Reduce Improper Payments -Room 208-210		Moving Past Immediacy: Real-Time Payments as a Tool for Customer-Driven Growth -Room 231-232 (Smarter Faster Payments Zone)		What's Trending About Spending? Examining Generational Spending -Room 220-222		
11:00 AM	Conference Concludes									





Monday, April 28 - Tuesday, April 29



Conference Schedule

George Throckmorton Innovation Center - Demo Schedule

MONDAY, APRIL 28

TUESDAY, APRIL 29

9:45 - 10:00 AM 	Superior Payments Fraud Detection with Nasdaq Verafin
10:05 - 10:20 AM 	Strengthen Fraud Prevention with Positive Pay
1:35 - 1:50 PM 	The ACH Trust Factor: Protecting Payments with Confidence
3:05 - 4:05 PM	BREAK TIME
3:10 - 3:25 PM 	Instant Payments, Simplified: A Live Demo of Pidgin's Faster Payments Platform
5:25-6:15 PM	15 Under 40 Reception & Reunion

10:00 - 10:15 AM 	Empower Digital Payments: KPI-Driven Payments with Self-Service Intelligence
10:20 - 10:35 AM 	Defeating credit push fraud: How to ensure going global brings rewards, not risks