

# Smarter Faster Payments 2020™

April 19-22 • Washington, D.C.

**DISRUPTIVE IDEAS  
EMPOWERING SOLUTIONS.**

**Gaylord National Resort & Convention Center  
REGISTER TODAY :: [payments.nacha.org](https://payments.nacha.org)**



## TECHNOLOGY AND INFORMATION ARE MAKING PAYMENTS SMARTER AND FASTER.

New capabilities are enhancing the user experience, enriching decision-making, and instilling greater security. **Smarter Faster Payments 2020** is a unique industry venue designed for diverse organizations that are driving innovation, delivering value through new solutions and services, and employing these offerings to meet their business needs and transact with their customers.

Payments 2020 unites thousands of payments system stakeholders from business end-user and financial and technology services organizations to debate and explore the more pressing issues and opportunities today. Attendees will experience world-class education with concurrent sessions and workshops featuring payments and innovation experts. Enjoy a lively and interactive exhibit hall featuring an Innovation Hub, the new Collaboration Center, and the Smarter Faster Payments Zone. The conference also features incomparable networking opportunities tailored especially for executives and senior-level payments professionals from all macro environments including fintech, financial services and corporate.

## CONFERENCE THEMES

### Faster Payments Experience

With enhanced capabilities implemented to existing platforms and the introduction of new rails, faster payments is gaining adoption. Encompassing sessions and solutions that focus on same-day, immediate and other faster payments initiatives, the Faster Payments Experience spans the breadth of the conference program, providing attendees with a complete and unparalleled examination of the rapidly emerging faster payments landscape.

### Smarter Payments Experience

Sponsored by  **MUFG**

New smart technologies and tools are enabling financial institutions, fintechs and other providers to leverage rich information within and surrounding a payment throughout the end-to-end process. These capabilities instill greater intelligence that enhances decision-making and awareness, informs choices and actions, removes friction, strengthens security and confidence, and adds value. The Smarter Payments Experience spans the breadth of the conference program, providing attendees with a complete and unparalleled examination of smarter payment capabilities and solutions and how they benefit customers.




## EARN CONTINUING EDUCATION CREDITS

Smarter Faster Payments 2020 will offer the following continuing education and recertification credits for your professional development. Details to come.

- Accredited ACH Professionals (AAP)
- Accredited Payments Risk Professionals (APRP)
- Certified Treasury Professionals (CTP/CCM)

### Continuing Legal Education (CLE)

Sponsored by 

Kelley Drye is the CLE Accredited Provider for Payments 2020 and is an accredited provider of NY, IL, CA and TX CLE. Continuing legal education sessions will offer California, Illinois and Texas general credits and New York non-transitional credit only. In accordance with the requirements of the New York State CLE Board, this non-transitional, CLE program is not approved for newly-admitted attorneys within the first two years of admission to the Bar.

Participants can attend the CLE eligible sessions only for no charge however, you will not be permitted to attend any other conference sessions or events. Upgrade your registration at the current available rate and attend the full conference. And if you've never attended Payments, you may register for the full conference for only \$995. Contact [meetings@nacha.org](mailto:meetings@nacha.org) for more information.

# MAIN STAGE EVENTS

## Captivating Keynote Speakers

Hear from influential leaders and feel the buzz as you learn from the best strategists on how the industry is responding to rapid changes. Our Opening and Tuesday Keynotes promise to deliver relevant and engaging perspectives on the challenges ahead.



### MONDAY Opening Keynote

Sponsored by **VISA** everywhere you want to be



**Carla Harris**  
Vice Chairman, Managing Director and Senior Client Advisor at Morgan Stanley

Be motivated by our opening keynote, Carla Harris, who pulls from personal experiences to give advice on what you need to achieve. She shares how helping others relates to your professional journey.

## Conference Host



**Adam Mamawala**  
Professional Corporate Comedian and Actor

Conference host Adam Mamawala sets the stage for an entertaining attendee experience. Enjoy his humor as he also serves as the host of the new main stage event – the Payments Connection.

## The Payments Connection

*New main stage event*

It may not be the Love Connection, but it's the Payments Connection! Attendees are sure to enjoy a new event on the main stage that makes the match between a business and one of five fintech solution providers. Who will make the best connection with trending payments industry solutions? Conference host Adam Mamawala will emcee this event, which is sure to be memorable.

*Featured Presenters:*



The Clearing House



### TUESDAY Tuesday Morning Keynote

Sponsored by **ACH Network**



**Scott Klososky**  
Technology Speaker, Author, Founder, TriCorps Technologies

Scott Klososky, futurist, strategist and entrepreneur, examines digital transformation and its powerful impact on the world. The Internet of Things, HUMALOGY®-based relationships, wearable devices, big data, the cashless society, and cybersecurity are all impacting financial services today and in the future. This thought-provoking session provides attendees with a call to action to consider their legacy and what they can do personally to use technology to advance their organizations.

## Payments Keynote Luncheon

Sponsored by **TD Bank**



**Kai Kight**  
Innovative Violinist, Composer, and Speaker

Why do some people just play notes they are handed while others write new music in the world? In this captivating presentation, Kai Kight tackles this question, performs original music and shares the inspiring story of how he became an innovative composer in a field of conformity. His session will leave you feeling inspired to take your future into your own hands and bring your unique ideas forward.

# SPECIALIZED EDUCATIONAL OPPORTUNITIES

## New Learning Styles

Nacha is committed to delivering education in new and creative ways to enhance your experience. We're excited to introduce a few new formats into the fold. These styles are applied across select educational sessions.



### Briefings

Take advantage of these short, punchy sessions designed to stimulate your thinking.



### Deep Dive Dialogues

Immerse yourself during these in-depth discussions. Attendees engage with industry leaders and learn from each other. But don't dally, plan to arrive to these popular sessions on time as seating is limited.



### Executive Series

Sponsored by



Attend sessions designed for senior executives to examine critical topics and engage in philosophical discussions.



### NEW! Exercised Learning

This interactive format puts each attendee in their own driver's seat to determine the optimal hands-on learning experience. Speakers will introduce the over-arching topic of discussion with a short presentation, including questions that will be answered during the session. Two or three subtopics will be introduced throughout and audience members will gather in the area of the room pertaining to their interested subtopic.



### NEW! Fishbowl

In this session style, the audience supplies questions to facilitate the discussion. Audience members may drop a question in a bowl on stage. After a brief presentation, speakers will draw questions to answer, and spark a conversation between the audience and co-presenters.



### Spotlight Speaker Series

Sponsored by  mineraltree<sup>®</sup>  
AP and Payment Automation

Listen to notable industry professionals address top-of-mind payments topics.



### Topical Talks

Sponsored by  The Clearing House



Participate in intimate discussion groups that enable lively dialogue and debate on today's hottest payments topics.



### NEW! Quizbowl

During this session style, attendees submit questions to speakers — either in advance or in person — to ensure they answer top-of-mind questions. Attendees can use the conference mobile app to ask questions in advance so that speakers may demonstrate how well they know the audience. And speakers will also poll audience members to “quiz” them about the session topic.

## Exhibit Hall Education

Who says exhibit halls can only have big booths and goofy tchotchkes? Not Nacha. Check out these dedicated areas on the exhibit hall floor, and sneak in some extra dynamic learning and networking opportunities while you're at it.

### NEW! Collaboration Center

Sponsored by



This new area on the exhibit hall floor unites stakeholders to learn, network and exchange ideas on crucial industry topics. These groups include fintechs, corporate end users, payments professionals with five years or less experience, small-to-medium sized financial institutions and government agencies.

### Innovation Hub

Engage with trending companies in this popular venue. Be inspired by fast-paced, interactive demonstrations that debut the next wave of payments industry innovations.

### Smarter Faster Payments Zone

Sponsored by 

Hear from diverse payments leaders as they solve today's and tomorrow's payments problems through forward-looking solutions in a theater setting. Events in the Zone include targeted education sessions, fast-paced demos and lively discussions on advancements in the world of smarter and faster payments.

## NETWORKING EVENTS

### Orientation & Coffee Reception

Sponsored by  ePay  
RESOURCES

Join us on Sunday for an overview of all of the educational and networking opportunities Payments has to offer. After this short presentation, enjoy a coffee break with members of the Conference Planning Committee and Nacha staff who can answer your questions and help you make connections.

### Chairperson's Leadership Reception

Sponsored by  SHAZAM

Raise a glass to toast year-long successes with the Nacha Leadership. Attendees at this invitation-only event celebrate ACH Network achievements and the collective advancements of the payments industry.

### AAP & APRP Reception

Sponsored by  center for  
payments

Nacha recognizes its Accredited ACH Professionals and Accredited Payments Risk Professionals at this esteemed invitation-only networking reception.

### Sunday Social

Sponsored by  ePay  
RESOURCES

The informal Sunday Social brings participants together looking for a casual gathering and networking opportunity. This event features ice-breaker games, special pricing on select appetizers and an exclusive cocktail created for Nacha attendees to enjoy to kick off the week.

### Monday Lunch in the Exhibit Hall

Sponsored by  MUFG

Relax, eat and network with fellow attendees and exhibitors while finding solutions to your most pressing payments issues.

### Lawyers Reception

Get to know your peers in the legal profession at this exclusive networking opportunity for payments attorneys. Join us at this invitation-only event and increase your professional network of colleagues who share your challenges.

### Monday Night Reception in the Exhibit Hall

Network, socialize and make critical connections at this reception. Enjoy food and refreshments surrounded by cutting-edge technology providers, payments services experts and organizations poised to offer the solutions you're looking for.

### Tuesday Night Out

Co-Sponsored by  CGI  NEACH  
Payments Group

Payments wouldn't be complete without an insanely fun Tuesday Night Out. This year's party at Topgolf will feature a DJ, video games, pool and foosball tables, lots of TVs broadcasting live sports, and don't forget the golf! For the amateur golfers among us, golf pros will be roaming the crowd ready to assist anyone who may need a little help with their game. And for those who just want to eat, drink and mingle, there are lots of lounge and seating areas. So let's tee the night up and let it fly! All conference participants are welcome to attend this memorable celebration.



## COMPREHENSIVE EDUCATION

### ACH

Sponsored by **J.P.Morgan**

The modern ACH Network continues to evolve to support innovation and emerging business models and opportunities. Uniquely ubiquitous, the ACH Network is instrumental to moving the payments space forward while balancing new ways of doing business with sound risk management and a reach that delivers game-changing impact. These sessions focus on increasing awareness about the most critical ACH-related topics necessary to operate today and compete tomorrow.

### Compliance & Regulatory

Rules and regulations are the bedrock of financial services and payments, and provide the necessary surety for transactions. Although often viewed simply as an area of compliance, developments here also encompass innovation, transaction quality, opportunity and financial reward. Understanding the most crucial concepts and innovations will lead to positive, competitive results.

### Corporate & End User Perspectives

At the end of the day, it is all about the customer. Payors and payees are why we are here. These sessions are for and by end-user clients — practitioners from corporates, businesses, state and local governments, higher education, and charitable and religious organizations — that originate and receive payments. Content focuses on their experiences and needs, and the solutions and business practices to help them succeed.

### Cybersecurity & Risk

Sponsored by **BANK OF AMERICA** 

As payment and operating systems evolve, new threats and risks are introduced nearly as quickly. Staying a step ahead of those interlopers or fraudsters is key to mitigating loss of revenue, reputation and customer relationships. Sessions focus on emerging threats and ways to recognize risks to prevent loss, as well as provide the necessary surety for transactions.

## Disruptive Ideas & Technologies

Sponsored by



New technologies, infrastructures, opportunities and threats, value chain democratization and the redefinition of the way parties interact and transact is portending a future quite different from today. There will be winners and losers. These sessions focus on the topics that threaten to disrupt the status quo, elicit controversy and provoke debate in the industry.

## Innovations in Information

Sponsored by



Payments is much more than the ability to exchange funds. In fact, the messaging that flows with payments, allowing receiving parties to reconcile data and use the information to better enable business practices, is what truly makes electronic commerce a thriving business. Sessions in this track focus on information flow and exchange of messages with payments, process improvements, and enhanced capabilities by using information with payments.

## Practical Strategies, Real Results

Sessions in this track focus on topics related to organizational goals, sound business practices, systems modernization, payments convergence and implementation planning for products, services and processes.

## Sunday Workshops

Sponsored by **epcor**

Electronic Payments Core of Knowledge

Payments 2020 kicks off with a two-hour general session workshop designed to prepare attendees to immerse themselves in the high-level content to follow. "Propelling your Faster Payments IQ" introduces key concepts and topics to be explored in further detail throughout the conference. All registrants also are able to select a subsequent two-hour workshop session of their choice to delve deeper into topics of interest to them.

# Mobile App

Sponsored by **transactis**  
mastercard

The Nacha Payments 2020 Mobile App will be available for download on iOS devices (iPhone, iPad), Android devices, and in HTML5. Search Nacha Events in your app store. When using a BlackBerry, laptop or other device, please use the HTML5 version, which performs as a website.

Visit [payments.nacha.org/app-faq](https://payments.nacha.org/app-faq) for mobile app FAQs.



## KEY HAPPENINGS

Payments is popping! Check out each day's events and then visit [payments.nacha.org](https://payments.nacha.org) to get the full details, including times.

### Sunday, April 19

- Registration (open 10:00 AM - 6:30 PM)
- Orientation & Coffee Reception
- Workshops (1:00 PM - 5:30 PM)
- Chairperson's Leadership Reception (invitation only)
- Sunday Social
- AAP & APRP Reception (invitation only)

### Monday, April 20

- Registration (open 7:30 AM - 5:00 PM)
- Opening Keynote
- Exhibit Hall Grand Opening
- Educational Sessions
- The Payments Connection
- Lawyers Reception (invitation only)
- Exhibit Hall Reception

### Tuesday, April 21

- Registration (open 8:00 AM - 5:00 PM)
- Tuesday Morning Keynote
- Exhibit Hall
- Educational Sessions
- Payments Keynote Luncheon
- Tuesday Night Out

### Wednesday, April 22

- Registration (open 7:30 AM - 10:30 AM)
- Educational Sessions
- Conference Concludes at 11:00 AM



## EDUCATIONAL SESSIONS

Payments educational sessions provide insight to the industry's most pressing topics. Speakers strive to answer at least two critical questions in each session. Visit [payments.nacha.org](https://payments.nacha.org) for full session descriptions.

### ACH TRACK

Sponsored by **J.P.Morgan**

#### 2020 Federal Reserve Town Hall

Questions answered in this session:

1. What are the latest enhancements to the Fed's wire, ACH and electronic check services?
2. What is the Fed's status on developing FedNow<sup>SM</sup>, its real-time gross settlement service, and what can the payments industry expect to see in the future?

**Shonda Clay**, EVP, Product Manager, Federal Reserve Bank of Chicago

**Kenneth Montgomery**, First Vice President and Chief Operating Officer, Federal Reserve Bank of Boston

**Cheryl L. Venable**, Executive Vice President & Product Manager, Retail Product Office, Federal Reserve Bank of Atlanta

Moderated by: **Connie Theien**, Senior Vice President & Director, Payments Industry Relations, Federal Reserve System

#### A Model for Automation for ACH Exceptions

Questions answered in this session:

1. How can automation be created that equally solves the problem of the large ODFI that processes thousands of cases each month and the small community FI that processes a couple each quarter?
2. How can the ACH exception automation process include the originator, who possess the information most requested in ACH exception cases?

**Leilani Doyle**, CCM, Senior Vice President, Product Management, U.S. Dataworks

**Amy K. Morris**, Senior Director, ACH Network Rules, Nacha

**Philip Ridgway**, RPO Product Strategist, Federal Reserve Bank of Atlanta

### ACH State of the Union

Questions answered in this session:

1. What is the current state of the ACH Network? Who's using it and for what, including the Same Day ACH capabilities?
2. What future enhancements to the ACH Network are coming and are being contemplated?

**Nell Campbell-Drake**, AAP, Vice President, Federal Reserve Bank of Atlanta

**Michael L. Herd**, Senior Vice President, ACH Network Administration, Nacha

**Alex C. Romeo**, VP, EPN Product Manager, The Clearing House



### Fishbowl

#### An ODFI's Guide to ACH Origination Agreements

Questions answered in this session:

1. How does each area of the agreement address different risk scenarios?
2. Depending on the FI and type of Originators, what are some sound practices to mitigate risk?

**John M. Curtis**, AAP, APRP, NCP, SVP, Education & Training, WesPay

**Cristina Hellems**, AAP, APRP, Vice President/Senior Product Manager, MUFG Union Bank

**Scott Jones**, Partner, Adams & Reese, LLP



### Deep Dive

#### How Can Your ACH Processes Be Improved?

Questions answered in this session:

1. How do you handle onboarding Originators in a fraud-filled world?
2. What are some best practices for Third-Party Sender program management?

**Elizabeth Grayeck-Birchell**, AAP, APRP, Director, NEACH

**Stacy Nascimento**, AAP, VP, ACH Product Manager, Webster Bank

**Karen Spencer**, AAP, VP, US ACH Product Manager, Deutsche Bank Trust Company Americas

## Enhancing Customer Experiences by Leveraging Same Day ACH

Questions answered in this session:

1. How can attendees successfully leverage Same Day ACH to both improve their client experience and be a positive differentiator?
2. What should attendees consider as they build their strategies to take advantage of further Same Day ACH enhancements?

**Michelle Dunsmore**, SVP, Citi Treasury and Trade Solutions, Citibank N.A.

**Elaine Elliott**, CPCU, Claims Technical Administrator, MetLife Auto & Home

## Improving the Payment Experience for Nonprofit Donations

Questions answered in this session:

1. How can your organization engage a new and growing demographic to improve donations?
2. What can be done to overcome some of the challenges of incorporating payments into social media?

**Brad Smith**, AAP, Senior Director, ACH Network Administration & Industry Verticals, Nacha

Co-presenters to be announced

## Meaningful Modernization of the Nacha Operating Rules

Questions answered in this session:

1. What changes are being made to authorization requirements, SEC codes, warranties, and technology standards?
2. Can you streamline the returns process with agreements to accept returns?

**Jeanette Hait Blanco**, Associate General Counsel - Network, Nacha

**Gretchen Elise Lamberg**, Counsel, Banking & Financial Services, Sidley Austin, LLP

**Jen Wasmund**, AAP, CTP, NCP, Enterprise Payments Risk Manager, Capital One

## COMPLIANCE & REGULATORY TRACK

### Banking Legal Cannabis Businesses: Managing Risks Through Effective Compliance

Questions answered in this session:

1. What can we learn from financial institutions that are banking the cannabis industry?
2. What position are regulators and law enforcement taking with regard to banking the cannabis industry?

**Randall Lehner**, Partner, Kelley Drye & Warren, LLP

**Philip DS Martin**, CAMS, Head of Compliance, Titan Vault, LLC

Moderated by: **Matthew C. Luzadder**, Partner, Kelley Drye & Warren, LLP

*\*\*CLE eligible session, see page 3 for details.*

### Fourth-Party Risk: A Primer on Satisfying Increased Regulatory Scrutiny

Questions answered in this session:

1. How do I define a fourth-party relationship?
2. How can I ensure these relationships are managed to comply with internal policies and procedures?

**Jessica Perkins**, AAP, Third Party Risk Manager, Central Payments Division, Central Bank of Kansas City



## Exercised Learning

### Maintaining the Strength of the ACH Network Through Risk Mitigation

Questions answered in this session:

1. What are the most common risk scenarios for the ACH Network?
2. What can organizations do to mitigate such risk?

**Jordan Bennett**, AAP, Senior Director, Network Risk Management, Nacha



## Exercised Learning

### Past, Present & Future of Federal Payments

Questions answered in this session:

1. Given all of the emerging payment options, which ones have the potential for making payments instantaneous?
2. What is the Fiscal Service's approach to achieving its goal of an all-electronic Treasury?

**Craig Fischer**, Program Manager, Office of Financial Innovation & Technology, Bureau of the Fiscal Service

**Matthew Helfrich**, Senior Program Analyst, Bureau of the Fiscal Service

**Brett Smith**, Program Manager, Direct Express, Bureau of the Fiscal Service



## Deep Dive

### Playing Legal Catch-Up with the Changing Payments Landscape

Questions answered in this session:

1. How do the changing payments laws affect my business?
2. Does the value-add to changes in the payments landscape outweigh any potential risks associated with those changes that current payments law does not contemplate addressing?

**Ana Cavazos**, Assistant General Counsel, Federal Reserve Bank of Atlanta

**Ivy Gupta**, Assistant General Counsel, Wholesale – Treasury & Payment Solutions, SunTrust Bank

**Scott Jones**, Partner, Adams & Reese, LLP

*\*\*CLE eligible session, see page 3 for details.*

### Recent Developments in Electronic Payments Law

Questions answered in this session:

1. What significant legal issues are raised by current developments in electronic payments law?
2. What are the implications to an organization's ACH activities?

**Erin Fonte**, Partner, Hunton Andrews Kurth LLP

**Jane K. Winn**, Professor of Law, University of Washington

*\*\*CLE eligible session, see page 3 for details.*



## Deep Dive

### Regulatory Update: AML/BSA & OFAC

Questions answered in this session:

1. How has the regulatory landscape impacted the payments industry?
2. What does this panel of experts see developing in 2020 and beyond?

**Jeffrey D. Dunn**, Shareholder, Munsch Hardt Kopf & Harr, P.C.

**Laurie Nelson**, Chief Compliance Officer & General Counsel, PaymentVision

**Ryan Stinneford**, Partner, Hudson Cook, LLP

**Moderated by: Matthew C. Luzadder**, Partner, Kelley Drye & Warren LLP

*\*\*CLE eligible session, see page 3 for details.*

### Regulatory Update: Consumer Finance

Questions answered in this session:

1. How has the rollout of the CFPB's Prepaid Account Rule impacted the industry?
2. How have state regulators expanded their role in consumer protection over the past year?

**Mark Dabertin**, Special Counsel, Pepper Hamilton LLP

**Avi Erdfarb**, Associate, Blank Rome LLP

*\*\*CLE eligible session, see page 3 for details.*

### Regulatory Update: Global Financial Crimes & Fintech

Questions answered in this session:

1. What are the key legal developments related to anti-money laundering efforts that are important for a fintech compliance program?
2. How can fintechs prepare for these changes?

**Ingrid Busson-Hall**, Senior Director, Head of Financial Crimes Advisory and Workplace Relations, PayPal Inc.

**Cassie Lentchner**, Senior Counsel, Pillsbury Winthrop Shaw Pittman, LLP

*\*\*CLE eligible session, see page 3 for details.*



## Deep Dive

### Technical & Regulatory Compliance in a Smarter, Faster Payments World

Questions answered in this session:

1. What are some of the new and cutting-edge technologies in the risk and compliance space, especially involving machine learning and artificial intelligence?
2. What are regulators' expectations for the industry, and how can your organization best comply?

**Amelia Childress**, Compliance Director, Square Inc.

**Jas Randhawa**, U.S. Compliance Officer, Stripe Inc.

**Melissa Strait**, Global Head of Financial Crimes, Stripe Inc.



## Exercised Learning

### The Unclaimed Property Compliance Life Cycle

Questions answered in this session:

1. How can your organization develop and implement unclaimed property procedures?
2. What are auditors looking for in an organization's unclaimed property procedures and policies?

**Mary M. Gilmeister, AAP, NCP**, President, WACHA - The Premier Payments Resource

**Michael Ryan**, SVP, Business Development, Geogeson LLC

Co-presenter to be announced

## Those Who Have the Data, Have the Power

Questions answered in this session:

1. How will data regulation such as GDPR change the global payments market?
2. How can payments companies leverage customers' changing approach to their data?

**Susan M. Barton**, Business Development Director - Italy Financial Services, EY

**Ryan Burch**, Senior Director & Associate General Counsel, PayPal Inc

**Carlo Di Giangiacomo**, GDPR and Risk Senior Manager, EY

## COPRORATE & END USER PERSPECTIVES TRACK

### B2B Meets B2C: Because Businesses Pay People, Too

Questions answered in this session:

1. What is the opportunity for corporates to leverage aligned payments technology to meet their payments needs across B2C and B2B?
2. What is the benefit of capitalizing on existing consumer payment infrastructures for these payments, and how can you ensure the necessary data travels along with the payment for both businesses and their consumer payees?

**Carl Slabicki**, Strategic Payment Solutions, Product Management, BNY Mellon

**Bill Wardwell**, VP of Strategy and Business Development, Bottomline Technologies, Inc.

### Banks & Fintechs: Harnessing APIs to Simplify Receivables Reconciliation

Questions answered in this session:

1. How are financial institutions leveraging innovative technologies to ease ACH remittance data integration with new cloud-based ERP systems?
2. How are financial institutions and fintechs replacing competition with partnerships to solve the most challenging corporate treasury problems?

**Loyal Hartman**, Finance Director, Line-X

**Deborah Myers**, Product Strategy, J.P. Morgan

**Clayton Weir**, Co-Founder, FISpan

### Corporate Use Cases for Same Day ACH & RTP

Questions answered in this session:

1. How are these new products used by fellow corporates and do they apply to your business?
2. What are the various attributes of faster payments to quantify and drive bottom-line value?

**Charles Ellert**, Information Risk Management & Compliance, Verizon

**David Tao**, Head of Payments, Gusto Payroll

Moderated by: **Sharon Jablon**, Director, Product Specialist, The Clearing House

## How Consumers Want to Get Paid

Questions answered in this session:

1. How can an organization effectively pay large numbers of consumers seamlessly?
2. What are the latest technologies and payment companies that are bridging B2B with P2P payments, by providing businesses an efficient push payment solution?

**Sam Aarons**, Co-founder and CTO, Modern Treasury

**Forouz Firoozi**, Senior Vice President, Wells Fargo

**PJ Gupta**, CEO & Founder, Checkbook

## How Growth in Payables Automation Can Reduce Manual Payment Exceptions

Questions answered in this session:

1. What is an integrated receivables solution?
2. How can such a solution streamline receivables processing across payment types, resulting in higher automated application rates?

**Sandeep Ahuja**, Emerging Receivables Product Head, Wells Fargo

**Karin Farnsworth**, Integrated Receivables Product Head, Wells Fargo

## Improving the Process of Onboarding Corporate Payments Customers

Questions answered in this session:

1. How can your organization increase the speed and improve the process to onboard corporate clients today?
2. What are the top three priorities your organization should consider for improving the customer onboarding experience?

**Glen Grzybowski**, Vice President, RTP Product Manager, Deutsche Bank

**Peter Hazou**, Director Business Development, Microsoft Corporation

**Elaine Szeto**, Chief Product Officer, Western Alliance Bank

Moderated by: **Vinay Prabhakar**, Vice President Product Marketing, Volante Technologies Inc.

## Meeting Growing Demands of Small Business Customers with Zelle®

Questions answered in this session:

1. What are the different use cases of digital payments within a small business, and how does this differ from POS solutions?
2. How can financial institutions attract and retain new business customers with innovative mobile-first initiatives, and how can small businesses reduce cash and check management expenses while making it fast, safe and easy to send and receive payments?

**Carol Rossman**, SVP, Omnichannel Digital Payments, U.S. Bank

**Laura Weinflash**, Vice President of Product Management, Early Warning

## Powering New Experiences with APIs

Questions answered in this session:

1. How can your organization leverage APIs to create a competitive advantage?
2. What are some new user experiences that financial institution APIs have created?

**Robert May**, VP, Digital, Channels Product Team Manager, PNC Bank

## Replacing Bill Pay Checks with ACH & Digital Payments

Questions answered in this session:

1. How do you create and analyze models for reducing disbursement check volume and costs in sending funds to recipients?
2. How can digital, faster payments, and multiparty disbursement options speed up consumer payments and minimize costs?

**Mahala Johnson**, Director, Product Management, ACI Worldwide

## Strategies for Cash Handling in a Digital World

Questions answered in this session:

1. What cash-handling tools are available in the marketplace that may help to “digitize” handling and improve liquidity?
2. What are best practices for cash-handling strategies?

**Lowell Moritz**, Director, Financial Institution Sales & Channel Management, Cash Connect

**Joe Wood**, Director - NA TTS Core Payments & Receivables, Citibank, NA



## Deep Dive

### The State of SMB Payments

Questions answered in this session:

1. Why is the speed at which payments are processed so crucial to SMB success?
2. What else should the payments industry do to speed up payment processing for SMBs?

**Rishav Chopra**, Head of Strategy, Operations & Revenue Optimization, Intuit

## Virtual Account Management (VAM) as a Payments Solution

Questions answered in this session:

1. How can corporates manage the competing needs of treasury and operations to facilitate payment reconciliation?
2. How can a VAM solution streamline electronic payments, enhance related reporting, and improve reconciliation and bank account maintenance?

**James McKenzie**, Executive Director, J.P. Morgan



## Briefing

### What Employers Need to Deliver Early Wage Access (EWA)

Questions answered in this session:

1. What are key factors for determining whether EWA is the right fit, and how to measure the success of implementation?
2. How can employers and EWA technology providers work together to create a seamless experience and stay compliant?

**Atif Siddiqi**, Founder & CEO, Branch

**Manoj Verma**, CRO & Co-Founder, TabaPay

## CYBERSECURITY & RISK TRACK

Sponsored by **BANK OF AMERICA** 

### A View from the FDIC

Questions answered in this session:

1. How can the FDIC assist with mitigating against Business Email Compromise (BEC) attacks?
2. How is the FDIC working with payments participants to help advance faster payments?

**Michael Bernardo**, Chief, Cyber-Crime and Financial Crimes Section, FDIC

**Deborah L. Shaw, AAP, CTP**, Senior Technology Specialist Risk Management Supervision, FDIC



## Quizbowl

### Ask the Experts About Business Email Compromise (BEC)

Questions answered in this session:

1. What is BEC fraud?
2. What can be done to recover funds lost during a BEC attack?

**Eric James Huber**, Vice President of International and Strategic Initiatives, National White Collar Crime Center (NW3C)

Co-presenter to be announced



## Exercised Learning

### CYBER = Change Your Behavior, Educate & Respond

Questions answered in this session:

1. What are the key components of a cybersecurity incident response plan?
2. What are suggested best business practices for educating customers on cybersecurity?

**Russ Horn**, President, CoNetrix

**Pamela T. Rodriguez, AAP, CIA, CISA**, President & CEO, ePayAdvisors, ePayResources

**Timothy Thorson, AAP, CTP**, SVP, Digital Payments, Regions Financial Corporation

## Faster Payments Fraud: Exaggerated or Understated?

Questions answered in this session:

1. How prevalent is fraud in different faster payments solutions, and what does the future look like?
2. What products or services are available to organizations seeking to minimize fraud in a faster payments environment?

**John Drechny**, President, Merchant Advisory Group

**Matthew R. Friend**, Vice President, Head of Product Strategy & New Product Dev., Visa Inc.

**Lee Kyriacou**, Vice President, RTP Rules Enforcement, The Clearing House

Moderated by: **Kim Ford**, Executive Director, U.S. Faster Payments Council



## Quizbowl

### Cybersecurity Your Way: Straight Talk About Risk & Security

Questions answered in this session:

1. What three things in cybersecurity will financial institutions need to concentrate on in the short term?
2. What are three things that every FI can do to make themselves and their payments systems more secure, and what are the major roadblocks to cybersecurity?

**Anne Benigsen**, FVP, Bankers' Bank of the West

## Fighting the New Threat of Synthetic Identity Fraud

Questions answered in this session:

1. How and why are synthetic IDs created to open a bank account?
2. What can institutions do to prevent unrecoverable losses associated with synthetic IDs?

**Andrew Davies**, VP Global Market Strategies, Financial Crime Risk Management, Fiserv

**David E. Richardson**, Senior Manager Fraud and ATM Operations, First National Bank of Omaha



## Quizbowl

### Educate, Respond, Recover: ERR on the Side of Cybersecurity

Questions answered in this session:

1. What makes an organization vulnerable to a phishing cyberattack?
2. How can you recover from the attack?

**Eileen Crochet, CBCP**, CFE Business Continuity Coordinator, Federal Reserve Bank of Atlanta

**Ryan Ricks, CISSP**, Information Security Team Lead, Federal Reserve Bank of Atlanta

## Leveraging Partnerships to Combat IRS & Federal Payments Fraud

Questions answered in this session:

1. How has the Bureau of the Fiscal Service partnered with the IRS to combat fraudulent tax refunds?
2. What successes has the Treasury's Office of the Inspector General had in prosecuting federal payments fraud?

**Eric J. Inkrott**, Chief Risk Officer, Green Dot Corporation

**Kristen Landreth**, Senior Analyst, Wage & Investment, Internal Revenue Service

**Peter Lojaco**, Special Agent, Treasury Office of Inspector General, U.S. Department of the Treasury

Moderated by: **Kevin McDaniels**, Program Manager, Bureau of the Fiscal Service, Philadelphia Financial Center

## Mapping Fraud: The Road to Safer Payments

Questions answered in this session:

1. How was the Fraud Classification Model developed and what does the road to adoption look like?
2. Where do industry experts see the value in this Fraud Classification Model for the entire payments industry?

**Gasam Awad**, Vice President of Fraud and Anti-Money Laundering, Fiserv

**Chris Guard**, CUCE, NCCO, AFC, Vice President, E-Services Compliance & Fraud, State Employees' Credit Union

**Eric Tran-Le**, VP, Product Management, Guardian Analytics

Moderated by: **Michael Timoney**, Vice President, Federal Reserve Bank of Boston

## Synthetic Identity: Hello My Name Is

Questions answered in this session:

1. What is synthetic identity payments fraud and how does it differ from traditional types of fraud?
2. What are the causes and contributing factors of synthetic identity payments fraud and how is the industry responding?

**Paul Benda**, Senior Vice President for Risk and Cybersecurity Policy, American Bankers Association

**Justin Davis**, Fraud and BSA Manager, Digital Federal Credit Union

**Joan Pappas**, Enterprise Fraud Policy Executive, Bank of America

Moderated by: **Jim Cunha**, Senior Vice President, Treasury & Financial Services, Federal Reserve Bank of Boston

## Cybercrime

Questions answered in this session:

1. What are some of the most prevalent cyber risks and how do they impact payments?
2. What are some tips to reduce risk?

**Kim A. Bruck**, AAP, Origination Program Manager, Operations Processing, Desert Financial Credit Union

**Jeanette A. Fox**, AAP, Senior Director, Risk Investigations, ACH Network Risk Management, Nacha

**Amanda Fritz**, Special Agent, Federal Bureau of Investigation

## Turning the Tables on Fraud

Questions answered in this session:

1. How are fraud mitigation tools being successfully deployed within the payments workflow?
2. What are some real-world use cases that illustrate adoption of fraud mitigation tools across the industry?

**Frank D'Amadeo**, Assistant Treasurer, Consolidated Edison NY

**Miles Johnson**, Manager, Treasurer, Liberty Mutual Insurance Company

**Hector E. Sandoval**, CTP, VP, Product Line Leader, Early Warning

Moderated by: **Steven E. Bernstein**, Executive Director, ACH, Global ACH Marketing & Product, J.P. Morgan



# DISRUPTIVE IDEAS & TECHNOLOGY TRACK

Sponsored by



## Briefing

### A Conversation About Conversational Payments

Questions answered in this session:

1. How does this Project Team plan to shape the future of conversational payments?
2. What is the Project Team working on and how can my organization participate?

**Juliette Metzger**, Senior Director, VBS New Payment Flows, Business Development, Visa Inc.

**Jane Wallace**, Managing Director, Wallace Consulting



## Executive Series

### A Simplified Solution for the Future of Payments

Questions answered in this session:

1. How can organizations become better prepared for future payment innovations?
2. Why is it important for organizations to cater to a full breadth of payment mechanisms?



**Andrew Joyce**, Executive Director, FX Product Management, J.P. Morgan



**Joseph Stark**, Head of Americas, Earthport

## Cryptocurrencies: Examining the Future

Questions answered in this session:

1. What is Libra?
2. How will Libra and other cryptocurrency platforms impact your organization?

**Peter Tapling**, APRP, Managing Director, PTap Advisory LLC



## Briefing

### Engaging Customers with Natural Artificial Intelligence

Questions answered in this session:

1. What are some examples of how artificial intelligence can be used to enhance the user's payment experience?
2. How can financial institutions capitalize on the vast amounts of information that are waiting to be unleashed?

**Jessica Cheney**, VP, Product Management, Bottomline Technologies

## How Banks Are Bouncing Back to Cure Healthcare Transaction Processing Woes

Questions answered in this session:

1. How are FIs ending disintermediation of payment flows by technology competitors and bringing efficient transaction processing to the healthcare marketplace?
2. How can FIs help healthcare providers and payers overcome reliance on outdated capabilities and an interrupted, fragmented experience to meet consumer demands for an innovative approach to payments?

**Scott Lambert**, AAP, CCM, PMP, Treasury Managing Director, Cigna Corporation

**Stuart Hanson**, Head of Healthcare Payments, J.P. Morgan



## Deep Dive

### It's 2 PM on Wednesday. Do You Know What Your Remote Staff is Doing?

Questions answered in this session:

1. Should remote work arrangements be available to all employees or only to those who demonstrate the discipline needed to effectively work remotely?
2. What are best practices for keeping remote staff engaged, and what are some differences in managing remote staff versus on-site staff?

**Daniel Crochet**, Business Technology Analyst, Deloitte Consulting

**Charles Weems**, Senior Vice President, Federal Reserve Bank of Atlanta

## It's a Small World After All: Global Payment Synchronization & Deployment

Questions answered in this session:

1. What are the latest global trends in payments and deployment?
2. What are some real-world use cases that illustrate adoption of global and real-time payments across the industry?

**Steven Bernstein**, Executive Director, ACH, Global ACH Marketing & Product, J.P. Morgan

**Alan Koenigsberg**, SVP and Global Head of New Payment Flows, Visa Business Solutions

**Katja Lehr**, Director, North American Products, Paypal Inc.

## Lessons Learned in Seamless Mobility

Questions answered in this session:

1. How has connected mobility evolved over the last year?
2. What should companies and brands do to prepare for the next wave of innovation in connected mobility?

**Benoit Reliquet**, President, North America, Flowbird

**Yona Shtern**, CEO, Arrive



## Fishbowl

### Making Sense of Your Payment Options

Questions answered in this session:

1. How can organizations sort through existing payment offerings to determine the best fit?
2. Which payment options are available through FIs and how can organizations develop a payments strategy?

**Jason Carone**, Product Management Director, Silicon Valley Bank

**Debbie Smart**, Senior Product Marketer, Q2 Software Inc.

## Real Rush for Smarter Payments in the Digital Economy

Questions answered in this session:

1. What is the best way forward, and what are the steps required to enable smarter payments?
2. What should be improved to be able to digitally enable and optimize your payments infrastructure and what does this transformation journey look like, for banks, for corporates, for customers?

**Ulf Persson**, SVP, Global Business Development, SEEBURGER Inc.



## Deep Dive

### Real-Time Payments in a Developing World

Questions answered in this session:

1. How are faster payments mechanisms developed under a strong central bank?
2. How are faster payments initiatives used to drive specific policy requirements?

**Xavier Faz**, Lead, Business Models, The World Bank

**Elizabeth McQuerry**, Partner, Glenbrook Partners

Moderated by: **Gene Neyer**, Executive Advisor, Payments, Icon Solutions

## Reimagining the Payments Experience

Questions answered in this session:

1. What are consumer expectations for their digital payments experience?
2. What is the impact of the real-time payments evolution and how does data play a role in delivering a more profound and engaging payments experience?

**Brad Jones**, VP, General Manager, Bill Pay and Electronic Payments, Fiserv



## Fishbowl

### Robots in the House: Disrupting Treasury with Robotic Process

#### Automation (RPA) & Artificial Intelligence (AI)

Questions answered in this session:

1. How can RPA become the automation launching pad for larger and broader projects for treasury, finance and other operational functions?
2. How do these tools help address organizations' data-generation and prepare it for AI implementation?

**Craig Jeffery**, Managing Partner, Strategic Treasurer, LLC

**Steven Peterson**, Sr. Director, Cash Management & Financial Risk Analytics, Chick-fil-A

Moderated by: **Seth Marlowe**, SVP, Strategist, Wells Fargo

### The Art of the Possible: The Realization of Blockchain in Treasury

Questions answered in this session:

1. What are the global trends in blockchain and the implication for businesses?
2. What are some real-world use cases involving adoption of blockchain across the industry?

**Steve Bernstein**, Executive Director, ACH, Global ACH Marketing & Product, J.P. Morgan

**David Hudson**, Vice President, Digital and Payment Strategy, ADP LLC

**Tim Smallow**, Manager, Treasury, Amazon



## Fishbowl

### The Future of Banking in an Open, Digital & Real-Time World

Questions answered in this session:

1. What is the relevance of open banking from a U.S. point of view?
2. How should an organization prepare and plan for open banking?

**Peter Davey**, Vice President, Product Innovation, The Clearing House

**Peter Tapling**, APRP, Managing Director, PTap Advisory LLC

Moderated by: **Gene Neyer**, Executive Advisor, Payments, Icon Solutions

### The Future of FedNow <sup>(SM)</sup>

Questions answered in this session:

1. What are the Fed's next steps for FedNow <sup>(SM)</sup>?
2. What initiatives are underway to ensure FedNow <sup>(SM)</sup> is secure, efficient, ubiquitous and fast?

**Kenneth Montgomery**, First Vice President and Chief Operating Officer, Federal Reserve Bank of Boston

### The Impact of Canadian Payments Modernization

Questions answered in this session:

1. What does this initiative mean from a smart data viewpoint, including how standards such as ISO 20022 will bring needed efficiencies and support modernization?
2. How will this modernization effort affect electrification of payments and drive the digital adoption curve with corporates?

**Andrew McFarlane**, Managing Director, Global Head of Open Banking, Accenture

**Paul Rogers**, Head of Industry Relations, Payments Canada

Moderated by: **Matthew Parker-Jones**, Executive Director, Head of Treasury Services (Canada), J.P. Morgan

### The Journey to Faster Payments: What a Long, Strange Trip It Has Been

Questions answered in this session:

1. Should a bank or a corporate invest in using the faster payments options available in the market or is it wiser to wait until the ubiquity puzzle gets solved?
2. How are use cases attracting wider market adoption of faster payments?

**Erika Baumann**, Senior Wholesale Banking Analyst, Aite

**Jerome Negro**, Financial Controller, GoGo squeeZ

**Shreya Singh**, Senior Product Manager - Faster Payments and Payments Innovation, Bank of the West/BNP Paribas

## Using the Fast Break to Eliminate Oversized Checks

Questions answered in this session:

1. How can digital disbursements achieve greater efficiencies and reduce fraud?
2. How can organizations enable large disbursements payments for consumers?

**Robert Foote**, Director, Global Transaction Services, Bank of America

**Steve Huff**, Senior Product Manager, Early Warning

**Jon Mugar**, CEO, The Basketball Tournament



## Deep Dive

### Voice-Activated Payments Are Here to Stay

Questions answered in this session:

1. What are screenless payments and why should I care?
2. How can my organization begin planning to support screenless payments?

**Mike Draxton**, VP, Digital Transformation, U.S. Bank

**Swati Shah**, SVP, Enterprise Emerging Technology, U.S. Bank

## What Financial Institutions Should Know About Risk & Assurance on Blockchain

Questions answered in this session:

1. What's new about assessing a blockchain platform?
2. What are some ways blockchain could impact audits of payment or other financial services functions?

**Guy Berg**, Vice President, Federal Reserve Bank of Minneapolis

**Jim Cunha**, Senior Vice President, Federal Reserve Bank of Boston

**Michael Versace**, Director of Global Industry Analyst Relations, Federal Reserve Bank of Boston

## INNOVATIONS IN INFORMATION TRACK

Sponsored by



### Data Analytics: The Foundation for the Future of Banking

Questions answered in this session:

1. How is data foundational for the future of banking?
2. How can you leverage data to drive decision-making in all areas of your organization?

**Mary Gilmeister, AAP, NCP**, President & CEO, WACHA – The Premier Payments Resource

**Rob Heiser**, President & CEO, Segmint

**John Thuma**, VP of Data Solutions Group, FIS

### Harnessing the Potential of ISO 20022

Questions answered in this session:

1. How can the new ISO 20022 standard for wire impact you and your customers?
2. What will it take to support this standard, and what are the key considerations when planning for both the near-term and the long-term added value?

**Ernie Fiore**, Product Manager, Fiserv

**Fred Gibbons, AAP, APRP, CTP**, SVP Treasury Solutions Operations, Broadway Bank

### How Banks, Data Aggregators & Fintechs Collaborate to Secure Financial Data

Questions answered in this session:

1. How are fintech apps gaining access to bank-held data, and why does it need to change?
2. How do customers gain more control of their financial data through connected banking, and what are the key business areas that need to evolve to support the migration to connected banking?

Moderated by: **Ben Isaacson**, SVP, Product Strategy, The Clearing House



## Quizbowl

### Mitigating Security Weaknesses by Focusing on Payment Data

Questions answered in this session:

1. How can payment transaction data be used to establish payment patterns and protocols that mitigate risk?
2. What opportunities exist to supplement data information to strengthen risk mitigation tools and practices?

**Lisa Evans**, Director, Mastercard

**Ryan Stallings**, Business and Reporting Analyst, J.P. Morgan

**Dave Tiezzi**, Vice President, Head of Partner and Channels, Early Warning

*Moderated by:* **Tracey Horn**, VP, ACH Product Manager, J.P. Morgan

## PRACTICAL STRATEGIES, REAL RESULTS TRACK



## Briefing

### Artificial Intelligence (AI) for Smarter Payments: What's Changing Now?

Questions answered in this session:

1. How is AI changing payments?
2. What kinds of AI technologies and capabilities are the right investment for your organization?

**Daniel Faggella**, Head of Research, Emerj Artificial Intelligence Research

## Citizens Bank: One Bank's Evolution into Real-Time Payments (RTP)

Questions answered in this session:

1. What were the lessons learned during RTP implementation?
2. What are some best practices in developing a product roadmap for RTP-enabled products?

**James J. Maimone, CTP**, SVP, Senior Payment Hub Product Manager, Citizens Financial Group

**Mark Majeske**, Vice President, Product Development, The Clearing House

**James Paille, CPP**, Chief Compliance Officer, myPay Solutions a Thomson Reuters Company

## Combating Real-Time Payments Fraud with a Data Science Approach

Questions answered in this session:

1. What techniques are working well in fighting fraud in immediate payments?
2. How can your financial institution build a data science platform for fraud prevention that supports agility by allowing analysts to build and bring their own models?

**Constantin von Altrock**, Co-Founder, Iris Analytics & Director, IBM Safer Payments, IBM

## Community FI Strategies for Survival in the Age of Acceleration

Questions answered in this session:

1. Which change management strategies are priorities for transforming the FI for future survival?
2. How will payments be aligned in the community FI of the future?

**Scott Erkonen**, Chief Information Officer, Great Western Bank

**John Smith**, EVP/Chief Information & Administrative Officer, United Bank

**Cary Whaley, III, AAP, NCP**, First VP, Payments & Technology Policy, Independent Community Bankers of America

*Moderated by:* **Deborah Matthews Phillips, AAP**, Senior Vice President, Payments and Technology Policy & Industry Relations, ICBA Bancard

## Executing a Business Strategy Around Faster Payments

Questions answered in this session:

1. What steps can be followed to execute a faster payments strategy?
2. How do you work with your vendors to align their services with your organization's business needs?

**Kathy Strasser**, EVP, Chief Operating Officer, IncredibleBank

**Peter Tapling**, APRP, Managing Director, PTap Advisory LLC

**Tristan Thompson**, SVP, Payments Group Manager, Bank Product, UMB Bank, N.A.



## Spotlight Speaker Series

### Faster Payments Players, Solutions & Their Role in the Future

Questions answered in this session:

1. How can existing faster payments solutions work together?
2. How are faster payments solutions meeting demand today and how can they continue to meet evolving expectations?



**Matthew R. Friend**, Vice President, Head of Product Strategy & New Product Dev., Visa Inc.



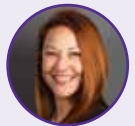
**Michael L. Herd**, Senior Vice President, ACH Network Administration, Nacha



**Steve Ledford**, SVP, Product & Strategy, The Clearing House



**Connie Theien**, Senior Vice President & Director, Payments Industry Relations, Federal Reserve System,



**Moderated by: Kim Ford**, Executive Director, U.S. Faster Payments Council



## Executive Series

### Future-Readiness for Community Financial Institutions

Questions answered in this session:

1. How can community financial institutions ensure they are future-ready when navigating a disruptive payments landscape?
2. How can the executive team best communicate those initiatives to the entire staff to ensure everyone is aware of and understands the changes?



**Misti Johnson Mostiller**, EVP Director of Consumer Strategy & Innovation, Extraco Banks, N.A.



**Christopher E. Richards**, APRP, SVP, Chief Banking Services Officer, Cape Cod Five Cents Savings Bank



**Kathy Strasser**, EVP, Chief Operating Officer, IncredibleBank



**Moderated by: Deborah Matthews Phillips**, AAP, Senior Vice President, Payments and Technology Policy & Industry Relations, ICBA Bancard





## Spotlight Speaker Series

### Making the [Use] Case for Faster Payments

Questions answered in this session:

1. Where are consumers and businesses seeing the most value with faster payments?
2. What does faster payments adoption look like today and what are the projections for the future?



**Lou Anne Alexander**, Group President, Payments, Early Warning

**Michael A. Bilski**, Chief Executive Officer, North American Banking Company



**Reed Luhtanen**, Sr. Director Global Treasury, Walmart Stores Inc.



Moderated by: **Kim Ford**, Executive Director, U.S. Faster Payments Council

### Modernizing Processing Methods to Achieve Faster Payments

Questions answered in this session:

1. How can FIs repair, rather than replace, existing processes?
2. How can FIs achieve better processing methods and provide account holders with a faster payments experience?

**Laura Hartness-Smith**, SVP, Director of Treasury Solutions, Trustmark National Bank

**Deborah A. Holt, AAP**, VP & Senior Product Manager, Bank of Oklahoma

**Deborah Peace, AAP**, Chief Executive Officer, ACH Alert LLC

### Payments Innovations: Competition or Collaboration?

Questions answered in this session:

1. What partnerships are shaping up to influence the future of payments?
2. What criteria are most important when evaluating investments in emerging technologies and solutions?

**Richard G. Leary**, SVP - Head of Treasury Management Delivery, Wells Fargo

**Keith Melton**, SVP and Chief Strategy Officer, Retail Payments Office, Federal Reserve Bank of Atlanta

**Stephen Mott**, Principal, BetterBuyDesign

### Payments Modernization: A Platform for Innovation

Questions answered in this session:

1. What does the convergence of customer experience, regulation, and innovation mean for payments modernization?
2. What are the key inhibitors to payments modernization?

**Ritesh Kirad**, Managing Director, Payments Technology Leader, EY

**Cerena Mitchell**, FSO Payments, EY



## Briefing

### Rethinking B2C Disbursements to Experience Business Growth

Questions answered in this session:

1. How do consumers want to receive payments from businesses today?
2. Which faster payments solutions do consumers prefer most for disbursements?

**Curtis Webb**, Vice President, Emerging Payments - Product Management, MetaBank



## Briefing

### Simplifying the Complex Payments Environment for Small Business Customers

Questions answered in this session:

1. How can wizards and AI be leveraged to simplify often manual and complex small business payment processes?
2. How far are small businesses willing to go to incorporate new technology into their payment processes, and how can banks best position new offerings?

**Christine Barry**, Research Director, Aite Group

### So Many Payment Channels and So Little Time

Questions answered in this session:

1. What is the current state of payables and receivables?
2. What are key pain points in the receivables and payables space, and what are the emerging trends and technology available to solve them?

**Erika Baumann**, Senior Wholesale Banking Analyst, Aite Group

**Don Shaurette**, Director, Market Intelligence & Strategy, Fiserv

Moderated by: **Robert Unger**, AAP, Senior Director, Product Management & Strategic Initiatives, Nacha

### Strength in Numbers: How Collaboration Is Key to Creating a Smarter, Faster Payments Experience

Questions answered in this session:

1. Why is collaboration so important when creating a better payments experience?
2. What should companies look for in potential partners?

**Fran Duggan**, CEO, Payrailz

**Dan Rousseve**, Senior Vice President & Chief Information Officer, Teachers Credit Union

### What Can We Learn from the AFP Electronic Payments Survey?

Questions answered in this session:

1. What is the current paper check use for B2B transactions?
2. What are some of the barriers for corporates to adopt faster payments?

**Tom Hunt**, CTP, Director of Treasury Services, Association for Financial Professionals

**Sassan Parandeh**, Global Treasurer, ChildFund International

## SUNDAY WORKSHOPS

Sponsored by **epcor**

Electronic Payments Core of Knowledge

Workshops are presented in two rounds. Attend a two-hour, general session workshop in round one, then choose from five workshops to attend in round two.

### 1:00 PM-3:00 PM

#### Propelling Your Faster Payments IQ

Questions answered in this session:

1. What are the primary faster payments mechanisms?
2. How do the faster payments mechanisms use technology and how does the technology integrate?

**Kathy Levin**, AAP, Senior Director, Strategic Payments Analyst, Nacha

**Stephen Mott**, Principal, BetterBuyDesign

Co-presenters to be announced

---

### 3:30 PM-5:30 PM

#### Essentials of the ACH Network

Questions answered in this session:

1. What are the obligations for all ACH Network participants?
2. How can any ACH Network participant, regardless of role, ensure an organization is in compliance with the Nacha Operating Rules, and what are the consequences for noncompliance?

**Michele Barlow**, AAP, NCP, Vice President, WACHA - The Premier Payments Resource

**Jennifer Kirk**, AAP, Vice President, Education, EPCOR

**Sandy Ortins**, AAP, APRP, NCP, Senior Vice President, Operations, NEACH

## Making Sense of the Crypto Chaos

Questions answered in this session:

1. What is blockchain and why is it so important for the payments industry?
2. What business benefits does blockchain provide to a business system?

**Peter Tapling, APRP**, Managing Director, PTap Advisory LLC

## The Faster Payments Evolution

Questions answered in this session:

1. What are some of the newer faster payments options and how do transaction flows and risk and compliance considerations differ among platforms?
2. What is the value of devising a comprehensive faster payments strategy to meet client needs and streamline organizational processes?

**Joseph Casali, AAP, NCP**, Senior Vice President, NEACH

**John M. Curtis, AAP, APRP, NCP, SVP**, Education & Training, WesPay

## Understanding Cross-Channel Payments Risk & Fraud

Questions answered in this session:

1. How can you balance your risk tolerance with current regulatory pressures and defend your approach to auditors and examiners?
2. How does risk fit into daily operations and decisions made at your institution regardless of its size?

**Andrew M. Barlow, AAP, NCP**, Executive Vice President, WACHA - The Premier Payments Resource

**Devon Marsh**, Senior Vice President, Wells Fargo

## Understanding Payments Standards: X9 to ISO & Beyond

Questions answered in this session:

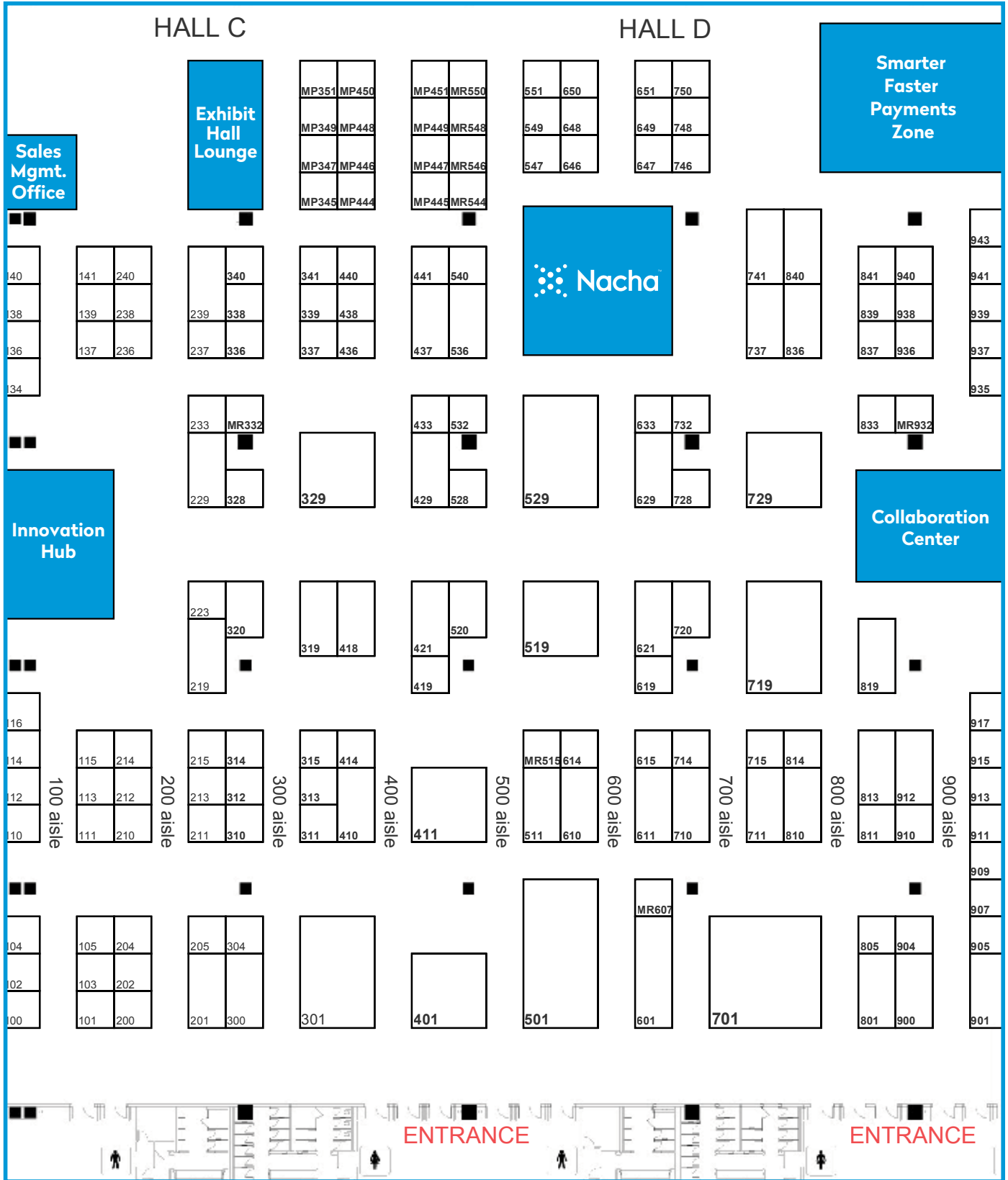
1. What are the usage and basic functionalities of standards?
2. Is there ever going to be a time when all payments "speak" the same language?

**Orlando Santos**, Vice President, Product Strategy and Innovation, Payrailz

**Steve Stevens**, Executive Director of ASC X9, Accredited Standards Committee X9



# EXHIBIT HALL MAP



## EXHIBIT HALL EVENTS

Be sure to spend time in the Payments exhibit hall, filled with the latest financial technology and a plethora of products and services you can share with your financial institution and corporation. The exhibit hall is more than just exhibits – it's an interactive area where you can view and ask questions about the latest financial technology solutions, interact with 100+ exhibitors, make connections, and even win BIG prizes in our annual Passport Program contest. And, more than exhibits, join forces with your colleagues in the Collaboration Center, delve into product details with live demonstrations in the Innovation Hub, and further your knowledge of different types of payments in the Smarter Faster Payments Zone.

## Schedule Your Booth Visits

Be sure to plan your tour of the floor. Engage with us at [payments.nacha.org](https://payments.nacha.org) to access our interactive floor plan, create a personalized itinerary, search by product category, set up meetings and much more.

## Interact and Win

Visit a select group of exhibitors participating in the Passport Program for a chance to win one of five valuable prizes such as a \$1,000 gift card, electronics, jewelry, and more. The odds are in your favor and the exhibitors want to interact.

## CONFERENCE EXHIBITORS

|   |                               |  |
|---|-------------------------------|--|
| Accuity   | FTNI                          | ProfitStars                              |
| ACH Alert, LLC  | Georgeson LLC                 | Pymntz                                   |
| ACI Worldwide   | GIACT                         | Q2                                       |
| Affirmative Technologies                                  | Guardian Analytics            | Segmint                                  |
| Alkami  | HighRadius                    | Software Corporation International (SCI) |
| American Payroll Association                              | IBM                           | Superior Press                           |
| BASYS Processing  | ICBA Bancard & TCM Bank, N.A. | SWBC                                     |
| Cambridge Global Payments                                 | Icon Solutions                | The Clearing House                       |
| Center for Payments                                       | InfoSys Finacle               | The Federal Reserve                      |
| CGI   | Juniper Payments              | ThreatMetrix                             |
| Checkbook   | linked2pay                    | TokenEx                                  |
| DadeSystems   | Lyons Commercial Data         | U.S. Dataworks                           |
| Deluxe Corporation  | Mavro Imaging                 | Verafin                                  |
| Department of the Treasury - Bureau of the Fiscal Service | MicroBilt                     | Vericheck                                |
| Dwolla  | Mindgate Solutions, Inc.      | Visa                                     |
| E-Complish, Inc.  | MineralTree                   | Volante Technologies, Inc.               |
| ECS Fin   | Nacha                         | Vsoft Corporation                        |
| ePayResources   | NEACH Payments Group          | WesPay                                   |
| Exago BI  | NICE Actimize                 | Western Union Business Solutions         |
| Finastra  | PAYCHEX, Inc.                 | XMLdation                                |
| FIS   | Payments Canada               | Xpress-pay                               |
| Fiserv  | PAYRAILZ                      |  |
| FPS GOLD  | Pelican                       |  |
|   | Priority Commercial Payments  |  |

If you are interested in exhibit, sponsor or marketing opportunities, please contact Holly Price at [hprice@nacha.org](mailto:hprice@nacha.org) or 703-561-3960. Exhibitors and sponsors as of 12/13/2019.

# CONFERENCE SPONSORS



## PLATINUM



ACH  
Network™

**fiserv.**

**MUFG**

**TD Bank**

**VISA** everywhere  
you want to be



## GOLD

**BANK OF AMERICA**



**J.P.Morgan**



**The Clearing House®**

**transactis**



**WELLS FARGO**



## SILVER

**Alkami**

**center for payments**

**CGI**

**citi®**

**epcor®**  
Electronic Payments Core of Knowledge

**FINASTRA**

**mineraltree®**  
AP and Payment Automation

**NEACH**  
Payments Group

**PNC**

**Q2**

**SHAZAM**

**Volanté**



## BRONZE

**bill.com™**

**Bottomline**

**ePay**  
RESOURCES

**FIS**

**Kelley Drye**

**NAVY FEDERAL**  
Credit Union

**traxpay**

**usbank**

# REGISTRATION INFORMATION

## Four Ways to Register

1. **Online:** [payments.nacha.org](https://payments.nacha.org)
2. **Phone:** 800-487-9180 or +1 703-561-1100
3. **Fax:** +1 703-713-1641 (send registration form to secure line)
4. **Mail:** Return registration form with payment

All major credit cards accepted when registering online or via phone. No credit cards accepted by fax or mail. *If sending payment by check, download a PDF registration form at [payments.nacha.org](https://payments.nacha.org).*

| Registration Fees                                  | Early Rates<br>(through<br>2/21/2020) | Standard Rates<br>(begins<br>2/22/2020) |
|--|---------------------------------------|---|
| Corporate/End User*                                | \$995                                 | \$1,395                                 |
| AAP/APRP   | \$1,495                               | \$1,895                                 |
| Nacha Direct FI Member/PA**                        | \$1,520                               | \$1,920                                 |
| Member/U.S. Federal or<br>International Government | \$1,595                               | \$1,995                                 |
| Nonmember  | \$1,995                               | \$2,395                                 |
| Exhibit Hall Only***                               | \$1,195                               | \$1,395                                 |



### Payments Pays It Forward

Help us meet our registration goal! Register by 2/21/2020 and Nacha will donate \$10,000 to one of four worthy charities that accept donations via ACH. Learn more at [payments.nacha.org/payments-pay-it-forward](https://payments.nacha.org/payments-pay-it-forward).

## Enhance Your Experience

### Sunday Workshops

Complement your education with a two-hour, general session workshop designed to prepare attendees to immerse themselves in the high-level content to follow. All registrants also are able to select a subsequent two-hour workshop session of their choice to delve deeper into topics of interest to them.

|           | AAP/APRP Rate+ | Standard Rate |
|-----------|----------------|---------------|
| Workshops | \$300          | \$350         |

+Accredited ACH Professionals and Accredited Payments Risk Professionals — Add Sunday Workshops to your registration and earn your annual 20 AAP and APRP Continuing Education Credits at one event.

## CANCELLATION POLICY

Cancellation requests will not be accepted via telephone and must be submitted in writing via email to [meetings@nacha.org](mailto:meetings@nacha.org) or fax to 703-713-1641. Refunds will be processed for the amount paid minus a \$200 processing fee if the request is received by 2/21/2020. For workshop cancellations, a refund will be processed for the amount paid minus a \$100 processing fee if the request is received by 2/21/2020. NO REFUNDS will be granted after 2/21/2020. Please ensure that you are registered at the proper rate and type (e.g., Member/Nonmember, etc.). No refunds for rate adjustments, due to improper selection of registration type, will be made after 4/3/2020.

\*Corporate/End User Rate: Registrant must be employed directly by a business, corporate, state/local government, charitable or religious organization, or higher education

institution (or enrolled student). The user's organization originates and/or receives payments as a client of a financial institution or processor/solution provider and does not offer solutions, products or services to enable or support payments as its primary line of business. If you do not see this rate available during the online registration process and you believe you are eligible to receive this rate, please email [meetings@nacha.org](mailto:meetings@nacha.org). Nacha reserves the right to determine eligibility.

\*\*Direct FI Member/PA Rate: Available to all employees of Nacha Direct Financial Institution Members or employees of Payments Associations.

\*\*\*Exhibit Hall Only: Includes access to all events in the exhibit hall, Tuesday Night Out event, Topical Talks and all Keynotes except the Payments Keynote Luncheon. Access to educational and Spotlight Speaker sessions is prohibited.

## Group Registration Fees

Receive \$200 off the third and subsequent registrants when you register three or more people from the same organization at the same time. Group discounts are available for individuals from Member and U.S. federal government organizations only. First two registrants are charged \$1,595 each through 2/21/2020. The third and subsequent registrants are charged \$1,395 each through 2/21/2020. There is an additional charge for Workshop registrations.

## MEDIA PARTNERS



## TRAVEL AND ACCOMMODATIONS

All Payments 2020 educational sessions and networking activities will be held at the Gaylord National Resort & Convention Center, unless otherwise noted. Specially negotiated room rates for Payments attendees are available for \$289 single or double occupancy. Please note these rates are available only for registered conference participants.

Make your reservations as soon as possible to ensure room and rate availability. You are responsible for making any changes or cancellations. Please note that any organization claiming to represent Nacha or the Payments Conference is not authorized to do so and should be reported via email to [meetings@nacha.org](mailto:meetings@nacha.org).

*For questions about reservations or for room blocks of 10 or more rooms, please contact:*

**Ta'lor Prince • Senior Group Housing Coordinator • Gaylord National Resort • [Talor.Prince@gaylordhotels.com](mailto:Talor.Prince@gaylordhotels.com)**

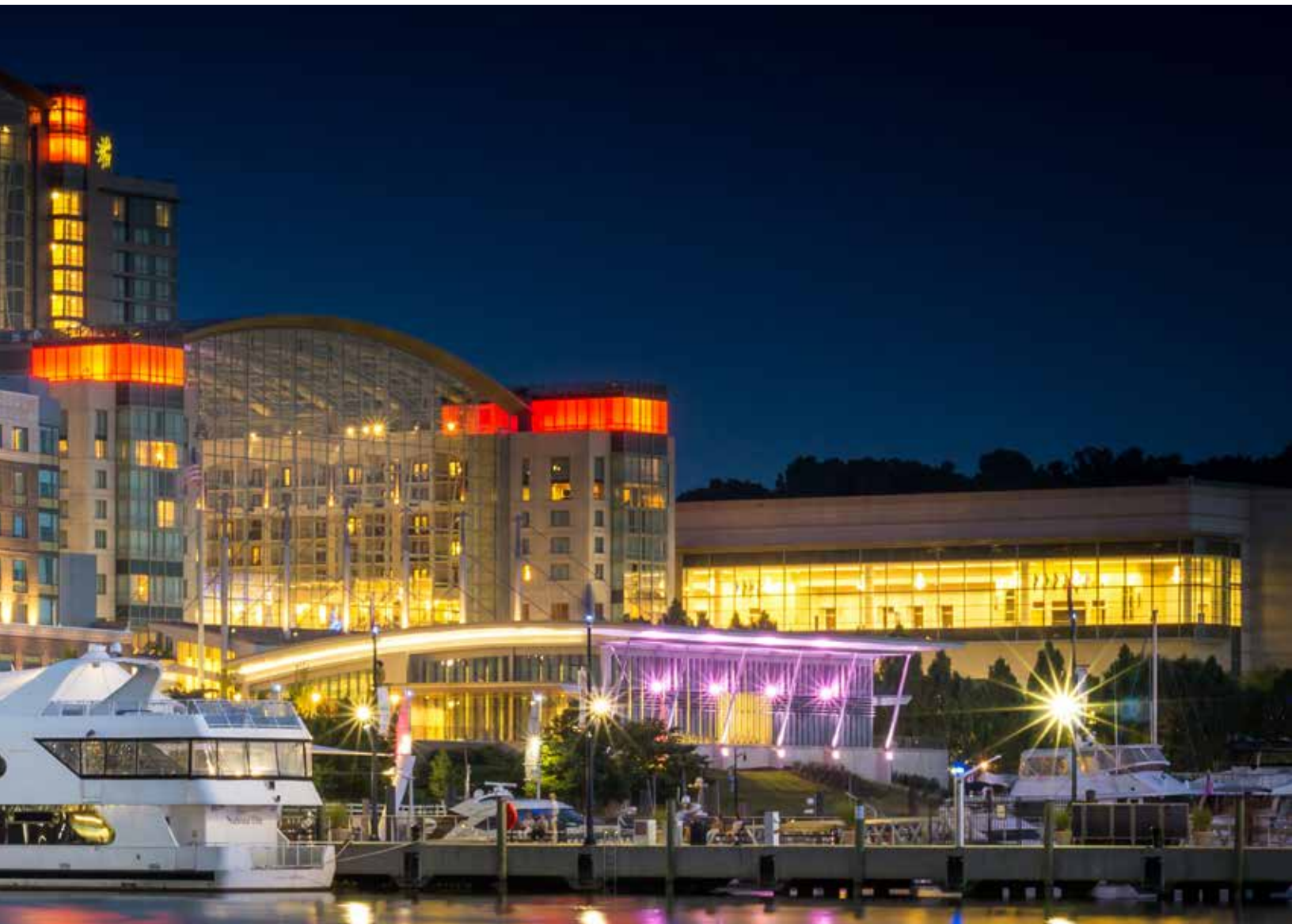
## SAVE ON AIR TRAVEL

We are pleased to offer special discounts on airfare to Payments 2020.

American Airlines: [www.aa.com](http://www.aa.com)  
Promotion Code: 1640DS  
Discount: 5%

United Airlines: [www.united.com/  
meetingtravel](http://www.united.com/meetingtravel)  
Offer Code: ZJ6B391793  
Discount: 10%

*Discounted flights applicable to three local airports BWI, DCA, IAD. Basic Economy fares are excluded.*





2550 Wasser Terrace, Suite 400  
Herndon, VA 20171



**Smarter Faster  
Payments 2020™**

April 19-22 • Washington, D.C.

If you would like to receive updates on conference information,  
please email [marketing@nacha.org](mailto:marketing@nacha.org).

[payments.nacha.org](http://payments.nacha.org)  [@NachaOnline](https://twitter.com/NachaOnline) [#Payments2020](https://twitter.com/#Payments2020)

**DISRUPTIVE IDEAS  
EMPOWERING SOLUTIONS.**

**Gaylord National Resort & Convention Center  
REGISTER TODAY ∴ [payments.nacha.org](http://payments.nacha.org)**