PAYMENTS 2018 unites thousands of payments system stakeholders from business end-user and financial and technology services organizations to debate and explore pressing issues and opportunities. As the go-to source for faster payments education, PAYMENTS goes beyond ACH and provides information on critical and timely topics spanning the payments system, with insights and actionable takeaways.

What is PAYMENTS?

PAYMENTS provides unique venues that facilitate learning and the exchange of ideas. Incubate ideas inside and outside of sessions, through our popular Topical Talks, and by attending various demonstrations from companies who claim their stake on the latest revolution in payments. Enhance your career with focused education for professional development. Back by popular demand, the Speaker Spotlight Series hosts industry experts to discuss timely payments topics. Also returning this year, PAYMENTS features the Corporate Learning Center for corporate and other business end-user attendees.

REGISTER AND DISCOVER:

• What does faster mean and how does it have the potential to impact your company?
• How can you identify and apply meaningful payments strategies within your organization?
• How can you reduce costs and increase efficiencies while improving cash flow and managing risk?
• What are the considerations and perspectives driving decision-making?

The Faster Payments Experience

At the heart of this year’s event is the Faster Payments Experience, a consummate educational opportunity encompassing sessions and solutions that focus on real-time, same-day and other faster payments initiatives. The Faster Payments Experience provides attendees with a complete and unparalleled examination of the rapidly emerging faster payments landscape. Augmented by the Faster Payments Zone in the Exhibit Hall, and the Faster Payments Center Stage, the Faster Payments Experience continues to make PAYMENTS 2018 your fastest path to faster payments education.
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

Mark Zinder, Economic forecaster and financial expert

With more than 30 years of experience in financial services, Zinder has a gift for making the complicated clear as he forecasts tomorrow’s big economic ideas and top trends reshaping business. His insights on macroeconomics and unrivaled knowledge of market history clarify investor needs and help advisors stand out from the crowd.

CONFERENCE EMCEE

Simon Hobbs, Radio and television broadcast journalist

Most recently, Hobbs spent 18 years as the co-anchor of CNBC’s “Squawk on the Street” and the Europe Market Close. His influence and analysis often moved the Dow. Hobbs was previously with CNBC Europe and LBC Radio London and is known for his courageous interviewing style, and knowledge and understanding of the financial marketplace.

FASTER PAYMENTS CENTER STAGE

Solutions for delivering real-time payments are emerging every day. Back for the second year in a row and moderated by Simon Hobbs, this showcase features fast, high-energy pitches from five innovative solution providers that have developed next-generation products to change the face of payments and drive the industry forward.

FEATURED PRESENTERS AND SOLUTIONS:

- ACI Universal Payments
- FIS Real-Time Ecosystem
- Fiserv
- IBM Financial Transaction Manager
- UP Real-Time Payments Solution
- The Clearing House
- IBM Financial Transaction Manager
- FIS Real-Time Ecosystem
- The Fiserv Foundation for Faster Payments Innovation
- IBM Financial Transaction Manager
- The Clearing House
- FIS Real-Time Ecosystem

TUESDAY

TUESDAY KEYNOTE

Daniel Sieberg, Author and co-founder of Google Media Labs

Sieberg is an Emmy-nominated and award-winning TV correspondent, host and author whose work across four continents has appeared on CBS News, CNN, ABC News (Nightline, GMA), MSNBC, BBC News, Bloomberg, Al Jazeera English, NPR, PBS, CNET, the Discovery Channel, Planet Green, Oprah.com, Details, The Dr. Oz Show, The Nate Berkus Show, and in countless publications. His book, The Digital Diet, explores how technology is transforming our lives and covers relationships, business, identity, and more.

2018 NACHA PAYMENTS AWARDS LUNCHEON
Sponsored by TD Bank

Join us at this annual event where outstanding achievements in payments system innovation, quality and performance are recognized.

BE MOTIVATED BY OUR CAPTIVATING LUNCHEON SPEAKER

Amy Trask, Former CEO of the Oakland Raiders and current football analyst for CBS Sports Network

Amy Trask has had many titles during her career: chief executive, analyst, and author. The former CEO of the Oakland Raiders, and current football analyst for CBS Sports Network, now serves as Chairman of the Board of Ice Cube’s BIG3.

Trask spent almost almost 30 years with the Raiders organization, where she became the NFL’s first female front-office executive and was one of the highest-ranking women in American professional sports.
Faster Payments Zone
Sponsored by fiserv.
Hear from diverse faster payments leaders as they solve today’s and tomorrow’s payments problems through forward-looking solutions in a theater setting. Events in the Zone will include targeted education sessions, fast-paced demos, and lively discussions on advancements in the world of faster payments.

Corporate Learning Center
Sponsored by ePayPlus
Participate in peer learning and problem solving in a dedicated area for payments end-user attendees from corporate, business, state and local government, higher education, and nonprofit and religious organizations.

Executive Series
Sponsored by ACI Universal Payments
These sessions are designed for senior executives to examine critical topics and engage in philosophical discussion.

Spotlight Speaker Series
One Session Sponsored by SIDLEY
These sessions feature notable industry professionals speaking about top-of-mind payments topics.

Professional Development Series
Returning for the second year, these sessions are designed to help you advance your career and enhance your marketability in today’s complicated job market.

Topical Talks
One Talk Sponsored by NICE ACTIMIZE
Participate in intimate discussion groups that enable lively dialogue and debate today’s hottest topics in payments.

Innovation Hub
Sponsored by SHAZAM
These fast-paced, interactive demonstrations debut the next wave of payments industry innovations.

Newsmakers Events Center
Get breaking payments news on the latest product and service innovations and solutions, and new research findings.

EARN CONTINUING EDUCATION CREDITS
Attend PAYMENTS 2018 and earn 20 AAP Continuing Education Credits by NACHA, and 18.2 CTP/CCM recertification credits by the Association for Financial Professionals.
First Timers’ Coffee Reception
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 Reception
The NACHA leadership gathers for this invitation-only event to commemorate another year of progress in the payments industry.

AAP/APRP Reception
Sponsored by REGIONAL PAYMENTS ASSOCIATIONS
NACHA recognizes its Accredited ACH Professionals and new Accredited Payments Risk Professionals at this energetic invitation-only networking reception.

Sunday Social
The popular no-host Sunday Social pulls together participants looking for a casual gathering and networking opportunity. Join us for a relaxed evening with your peers and enjoy delicious food and drink specials.

Monday Night “Beach” Reception in the Exhibit Hall
Sponsored by First Data.
Stroll through the Exhibit Hall to make those critical connections while also enjoying boardwalk-style games and activities. Enjoy food and refreshments surrounded by cutting-edge technology providers, payments service experts and organizations poised to offer the solutions you’re looking for.

2018 NACHA Payments Awards Luncheon
Sponsored by TD Bank
NACHA’s annual Payments Awards celebrate proven accomplishment and leadership in the payments industry and recognize and reward the innovations defining the future. Accepting nominations now! Please visit https://payments.nacha.org/awards for more information.

Tuesday Night Out Reception
Enjoy a Tuesday evening reception at Petco Park where there is something for everyone. Take advantage of the rooftop deck which features bay and ballpark views accompanied by music, bars and food stations. The Loft level offers pool tables, foosball, darts and shuffleboard. On the Concourse, try your hand at fast pitch, the batting cage or pop-a-shot games. And for the true baseball fans, enjoy behind-the-scenes tours of the ballpark with the opportunity to take pictures at home plate.

THE AWARDS

NACHA Challenge
The NACHA Challenge, a team competition — worth $25,000 in prize money — is designed to foster new ways to enable ACH usage for business and consumer payments without users having to supply their bank routing number or account information.

NACHA Excellence in Payments Award
The NACHA Excellence in Payments Award honors an individual or organization that has shown superior leadership and accomplishment in the development, implementation or advancement of domestic or international electronic payments.
## SCHEDULE AT A GLANCE

### Sunday, April 29

<table>
<thead>
<tr>
<th>Time</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>10:00 AM–6:30 PM</td>
<td>Registration</td>
</tr>
<tr>
<td>10:45 AM–12:00 PM</td>
<td>First Timers’ Coffee Reception</td>
</tr>
<tr>
<td>1:00 PM–5:30 PM</td>
<td>Sunday Workshops (2 rounds)</td>
</tr>
<tr>
<td>5:00 PM–7:30 PM</td>
<td>Invitation-Only Receptions</td>
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<tr>
<td>5:30 PM–7:00 PM</td>
<td>Sunday Social</td>
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### Monday, April 30

<table>
<thead>
<tr>
<th>Time</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>7:00 AM–5:00 PM</td>
<td>Registration</td>
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<tr>
<td>8:00 AM–9:00 AM</td>
<td>Opening Keynote Session</td>
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<tr>
<td>9:00 AM–10:00 AM</td>
<td>Exhibit Hall Grand Opening</td>
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<tr>
<td>10:00 AM–12:00 PM</td>
<td>Concurrent &amp; Spotlight Sessions, Topical Talks (2 rounds)</td>
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<tr>
<td>12:00 PM–1:15 PM</td>
<td>Lunch in Exhibit Hall</td>
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<tr>
<td>1:15 PM–2:05 PM</td>
<td>Concurrent &amp; Spotlight Sessions, Topical Talks</td>
</tr>
<tr>
<td>2:25 PM–3:40 PM</td>
<td>Faster Payments Center Stage</td>
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<tr>
<td>3:40 PM–4:40 PM</td>
<td>Break in Exhibit Hall</td>
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<tr>
<td>4:40 PM–5:30 PM</td>
<td>Concurrent &amp; Spotlight Sessions, Topical Talks</td>
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<tr>
<td>5:30 PM–7:00 PM</td>
<td>“Beach” Reception in the Exhibit Hall</td>
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<td>Time</td>
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<tr>
<td>7:45 AM–5:00 PM</td>
<td>Registration</td>
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<tr>
<td>8:15 AM–9:15 AM</td>
<td>Tuesday Keynote Session</td>
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<tr>
<td>9:15 AM–10:15 AM</td>
<td>Break in Exhibit Hall</td>
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<tr>
<td>10:15 AM–12:10 PM</td>
<td>Concurrent &amp; Spotlight Sessions, Topical Talks (2 rounds)</td>
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<tr>
<td>12:30 PM–2:15 PM</td>
<td>2018 NACHA Payments Awards Luncheon</td>
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<tr>
<td>2:30 PM–3:20 PM</td>
<td>Concurrent Sessions, Topical Talks</td>
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<tr>
<td>3:20 PM–4:35 PM</td>
<td>Break in Exhibit Hall</td>
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<tr>
<td>4:35 PM–5:25 PM</td>
<td>Concurrent Sessions, Topical Talks</td>
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<tr>
<td>6:00 PM–8:00 PM</td>
<td>Tuesday Night Out at Petco Park</td>
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<tr>
<td>7:30 AM–10:30 AM</td>
<td>Registration</td>
</tr>
<tr>
<td>8:00 AM–11:00 AM</td>
<td>Concurrent Sessions (3 rounds)</td>
</tr>
<tr>
<td>11:00 AM</td>
<td>Conference Concludes</td>
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THE FASTER PAYMENTS EXPERIENCE AT PAYMENTS 2018

Sponsored by

At the heart of this year’s event is the Faster Payments Experience, a consummate educational opportunity encompassing sessions and solutions that focus on real-time, same-day 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.

ACH

Sponsored by JPMorgan

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

TRENDING NOW

Our world is constantly evolving and being impacted by significant data points, patterns, observations and developments. Quantitative and qualitative information, coupled with fast-paced emerging technology, inform our decision-making and strategic direction on a daily basis. These sessions focus on the market analyses as well as prevailing technology-based concepts and trends that are shaping the way we do business today and tomorrow.

PAYMENTS EVOLUTION

Sponsored by

The payments industry is undergoing unprecedented change. 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.

RISK & COMPLIANCE

Rules, regulations and risk management are the bedrock of financial services and payments, and provide the necessary surety for transactions. Although commonly viewed simply as an area of compliance, developments here also encompass innovation, transaction quality, opportunity and financial reward. These sessions focus on the three “Rs” with a vengeance. Understanding the most crucial concepts and innovations here will lead to positive, competitive results.

CORPORATE & END-USER PERSPECTIVES

Sponsored by

At the end of the day, it’s all about the customer. Payors and payees are why we are here. These sessions are for any end-user clients — practitioners from corporate, business, state and local government, higher education, and non-profit 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.
SUNDAY WORKSHOPS
Sponsored by epcore

Covering a wide variety of payments industry topics, these two-hour workshops employ interactive training techniques that provide attendees with meaningful value and practical tools such as checklists and resource papers.

CORPORATE LEARNING CENTER
Sponsored by epPay

Learn and problem solve with your peers in a dedicated area for payments end-users from corporate, business, government, academic and charitable and religious organizations.

PROFESSIONAL DEVELOPMENT SERIES

Returning for the second year, these sessions are designed to help you advance your career and enhance your marketability in today’s complicated job market.

SPOTLIGHT SPEAKER SERIES

Sponsored by SIDLEY

These sessions feature notable industry professionals speaking about top-of-mind payments topics.

EXECUTIVE SERIES

Sponsored by ACI Universal Payments

These sessions are designed for senior executives to examine critical topics and engage in philosophical discussion.

MOBILE APP
Sponsored by TRANSACTIS

The NACHA PAYMENTS 2018 Mobile App is 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 https://payments.nacha.org/app-faq for mobile app FAQs.
Sunday, April 29, 2018

‘A for Effort’ Doesn’t Apply to Writing: Learn How to Communicate with Impact
1:00 PM-3:00 PM
Pre-Conference Workshops | Fundamental
Whether you want to further your organization’s goals, advance your own career or both, learning to write in simple, clear and impactful language is essential. This business writing workshop provides the tools, techniques and rules needed to better communicate. Learn how to write effective emails, as well as craft a resume and cover letter to take you to the next level, among other business writing essentials.
Elizabeth S. Harkey, President, Advanced Marketing Group Inc.
Shanon Murray, Director, Content Creation and Public Relations, NACHA—The Electronic Payments Association

ACH Essentials: Part I
1:00 PM-3:00 PM
Pre-Conference Workshops | Fundamental
This workshop introduces attendees to the ACH Network and ACH payments. Speakers review the functionality that supports the movement of payments and information, key attributes of the Network, as well as the funds flow for debit and credit entries. Workshop attendees learn how Standard Entry Class (SEC) Codes are used for Direct Deposit and Direct Payment via ACH, consumer and corporate payments, and nonpayment entries. Participant roles and responsibilities also are explored.
Michele Barlow, AAP, NCP, Vice President, WACHA - The Premier Payments Resource
Kristin A. Stedman, AAP, Senior Vice President, Risk and Compliance, PaymentsFirst Inc.

The Faster Payments Evolution
1:00 PM-3:00 PM
Pre-Conference Workshops | Intermediate
As faster payments options continue making their way into the spotlight, there are always more information to process and more decisions to make. What do these systems do? What do they mean for your organization’s policies, procedures and customers? Payments experts and industry stakeholders lead workshop attendees on a journey of how we got here, what we are doing now that we are here, and what may lie ahead in the future.
Joseph Casali, AAP, NCP, Senior Vice President, NEACH
John M. Curtis, AAP, NCP, Senior Vice President, Education and Training, WesPay

Risk Roadmap Part I: Planning Your Route
1:00 PM-3:00 PM
Pre-Conference Workshops | Fundamental
Not all risk management strategies are 100 percent effective, and not only do customers notice when something happens, they remember years later. Attendees receive a roadmap for establishing and maintaining a risk management program that can be easily understood and implemented by all participants in the payments chain. Content is designed for financial institutions, originating companies, third parties and other users of the ACH Network.
Jeanette A. Fox, AAP, Senior Director, Risk Investigations and Research, NACHA—The Electronic Payments Association
Karen E. Sylvester, AAP, NCP, CRCM, Director, Regulatory Compliance, EPCOR

ACH Audit: The Evolution of Appendix Eight & What’s Next
1:00 PM-3:00 PM
Pre-Conference Workshops | Intermediate
The NACHA Operating Rules have continued to evolve throughout the years. However, participants often have misperceptions about the audit requirements and what Appendix Eight really means. Join workshop speakers to understand how to transform your ACH audit process to look beyond Appendix Eight into a risk-based audit that properly reviews all of the Rules.
David L. Payne, AAP, NCP, CFSA, CIA, Vice President, Payments Risk and Compliance, ePayAdvisors
Jen Wasmund, AAP, CTP, NCP, Enterprise Payments Risk Manager, Capital One

ACH, Cards, Checks & Wires (Oh My!)
1:00 PM-3:00 PM
Pre-Conference Workshops | Fundamental
There is no need to get lost among the different payment systems. Workshop speakers guide you through these systems in an interactive discussion that provides a greater understanding of the comparative benefits and uses of these payment methods. Attendees also gain a working knowledge of the governing rules, laws, regulations, and much more.
Jennifer Stadler, CPP, Senior Director, Education and Communication, PaymentsFirst Inc.

ACH Essentials for End-Users
3:30 PM-5:30 PM
Pre-Conference Workshops | Fundamental
ACH is transformative for businesses and can drive efficiencies and reduce costs in accounts payable and receivable processes. The addition of Same Day ACH to the Network provides faster payment settlement as well. Through discussion and dialogue, attendees explore ACH opportunities and preparation essentials for business and supporting providers for procure-to-pay/accounts payable, order-to-cash/consumer receivable, and hire-to-retire processes. If your organization is not already taking advantage of the benefits of the Network, this workshop provides you with the knowledge to present to your Board of Directors, and how to put an implementation plan in place.
Amy K. Morris, Senior Director, ACH Network Rules, NACHA—The Electronic Payments Association
Kim Sipes, CTP, Director, Treasury, Duke Energy
ACH Essentials: Part II
3:30 PM-5:30 PM
Pre-Conference Workshops | Intermediate
Building on topics discussed in Part I, attendees gain a deeper understanding of the NACHA Operating Rules that relate to payment origination and receipt, risk management, rules, compliance, enforcement and exception processing. Speakers explore operational, legal and business aspects of the Rules, and offer insights into best practices, paying special attention to warranties, liabilities and responsibilities surrounding ACH participation.
Sandy Ortins, AAP, Vice President, Education, NEACH
Patricia Presta, AAP, Vice President, Education, WesPay

AI, API, Blockchain, DLT & Machine Learning: The Future of Payments?
3:30 PM-5:30 PM
Pre-Conference Workshops | Fundamental
These advancements have become some of the hottest topics in financial services in recent years. Financial institutions need to realize the potential in them. This workshop provides an overview of what artificial intelligence, APIs, blockchain, distributed ledger technology, and machine learning are and what they are not, looks at what is actually happening in the industry, and provides a forecast of where each innovation might have the greatest impact in the coming years.
Andrew Bubbs, AAP, Senior Product Manager, Fiserv
Justin Dombrowski, Senior Manager, Fintech Innovation & Blockchain Technology AsiaPac, PwC (PricewaterhouseCoopers LLP)
Gareth Lodge, Senior Analyst, Celent

Risk Roadmap Part II: Stepping on the Gas
3:30 PM-5:30 PM
Pre-Conference Workshops | Intermediate
This workshop builds on principles discussed in Part I of the workshop. Industry experts and educators examine the nuances of building a successful ACH risk management strategy, and how multiple parties - ACH Operators, ODFIs and Originators - come together to play a critical role in managing data integrity and the overall risk associated with electronic payments processing.
Andrew M. Barlow, AAP, NCP, Executive Vice President, WACHA - The Premier Payments Resource
Devon Marsh, Senior Vice President, Treasury Management Risk and Compliance, Wells Fargo

Getting to Know You: Third Parties 101
3:30 PM-5:30 PM
Pre-Conference Workshops | Fundamental
Updates to the NACHA Operating Rules revised the definition and clarified the roles of Third-Party Senders. To address any uncertainty that may still exist around payment intermediaries and their various roles in the ACH Network, speakers take workshop attendees on a deep dive into what classifies a Third-Party Sender as such, then guide attendees through different payment scenarios outlining who third parties are, what role they play, and when the Rule’s definition applies to these ACH participants.
Jason R. Carone, AAP, CTP, Product Management, Silicon Valley Bank
Marsha Lynn Jones, AAP, NCP, President, Third Party Payment Processors Association

Moving Money Around the Globe
3:30 PM-5:30 PM
Pre-Conference Workshops | Intermediate
It is increasingly important to understand the implications of international payments for your institution. This workshop introduces attendees to payments and collections as they relate to international trade and foreign exchange. Speakers provide a deeper look into the growing areas of international ACH and contactless/mobile payments, as well as regional updates and trends from Europe, Asia-Pacific and Latin America.
Jane Hennessy, Head of External Alliances, G2 Web Services LLC
Alan S. Koenigsberg, Chief Revenue Officer, Traxpay

Monday, April 30, 2018
How Machine Learning and Payment Networks/Directories Drive the Next Level of Electronic Payment Adoption
10:00 AM-10:50 AM
Payments Evolution | Intermediate
Attendees learn insights into the evolution of payment networks and directories/other electronic payment programs, supplier onboarding progression, as well as how machine learning allows for continually improved results over time.
Paolo Foggini, Senior Account Executive, Partnerships and Innovation, SYNCADA from Visa
Lynne Herrman, Bottomline Technologies Inc., Director, Paymode-X Product Management

Same Day ACH: A Glimpse into the Future
10:00 AM-10:50 AM
ACH | Intermediate
With the initial rollout of Same Day ACH completed, it is time to start looking towards the future. In this session, speakers address four potential enhancements to Same Day ACH based on feedback received during the initial phases, including better scheduling for West Coast Financial Institutions, a need to process large-dollar ACH transactions, funds availability and additional features for use cases such as payroll, bill payments and B2B.
Nell Campbell-Drake, AAP, Vice President, Federal Reserve Bank of Atlanta
Michael L. Herd, Senior Managing Director, ACH Network Rules, NACHA—The Electronic Payments Association
Joe W. Hussey, Managing Director, J.P. Morgan
Alex C. Romeo, Vice President, EPN Product Manager, The Clearing House
EDUCATIONAL SESSIONS

Fitting Faster Payments into Your Strategic Plan
10:00 AM-10:50 AM
Executive Series | Advanced
With payments innovation challenging operational issues, it is more important than ever to stay a competitive leader and offer the services account holders are looking for. Establishing a strategic plan includes the ability to increase revenue while mitigating the risks involved with emerging innovation. This session provides information on forging the right path in the faster payments evolution.

Tina Giorgio, President and Chief Executive Officer, ICBA Bancard Inc. & TCM Bank N.A.
Nanci McKenzie, Director, Payments Risk and Compliance, ePayAdvisors

Faster Payments Have Arrived: Now What?
10:00 AM-10:50 AM
Payments Evolution | Intermediate
The arrival of Same Day ACH, The Clearing House’s Real-time Payments network, Zelle, and other faster payments initiatives are being evaluated by financial institutions, corporates and consumers. Participants in this session gain an understanding of the various faster payments initiatives and how they can benefit your organization.

Carl Slabicki, AAP, CTP, Vice President, Senior Product Manager, BNY Mellon

Driving Real-Time Payments: The Clients’ Perspective
10:00 AM-10:50 AM
Faster Payments Experience | Intermediate
This session features a panel discussion with The Clearing House and clients that examines the implementation of real-time payments. Panelists share their thoughts and insights regarding their experiences with the new payment network.

Arthur Brieske, Managing Director, Director, J.P. Morgan Chase & Company
Jim Colassano, Senior Vice President, Product Development & Strategy, The Clearing House
Katja Lehr, Director, Americas Bank Product, PayPal Inc.

Understanding Payments Law: What Payments Professionals Need to Know
10:00 AM-10:50 AM
Risk & Compliance | Intermediate
Gain an understanding of critical payments laws and regulations, including how they impact payment systems and products, and potential gaps in the current regulatory scheme with respect to new and emerging payment systems.

Kristin Devenica, Vice President and Senior Counsel, Wells Fargo
Ivy Gupta, First Vice President and Senior Counsel, SunTrust Bank
Parag Patel, Senior Legal Counsel, Capital One

The Tipping Point in Payments: A Corporate Perspective
10:00 AM-10:50 AM
Corporate & End-User Perspectives | Intermediate
Panelists examine the impact of recent innovations — including Same Day ACH, real-time payments, instant account enrollment, and mobile authentication — and how they are improving the payments experience for users. Participate in a debate on whether the industry is at a tipping point or if more advances are needed.

Ed Mock, Co-Founder, Executive Vice President, Product and Innovation, Dosh LLC
Shawn Princell, President, Cash Flow Solutions Inc.
Barbara Quiroga, Director, Cash Operations, Delta Air Lines Inc.

What’s in Your Business Continuity Plan?
10:00 AM-10:50 AM
Risk & Compliance | Intermediate
Every year you review your business continuity plans and periodically test them. However, what would you do if you had to execute your plan and live it for an extended period of time? Hear how Banco Popular in Puerto Rico was forced to execute its business continuity plan after the island was hit by two major hurricanes in less than a month.

Carlos E. Arzola Gonzalez, AAP, Product Manager, Banco Popular de Puerto Rico
Rolando Josue Matos, Vice President and Product Management Manager, Banco Popular de Puerto Rico

Moderated by: Tim Mills, AAP, Vice President, Executive Director, The Clearing House

Strengthening Financial Institution Controls for Managing Acceptable Third-Party Sender Risk
10:00 AM-10:50 AM
Risk & Compliance | Intermediate
Offering banking services—including ACH Origination—to Third-Party Senders can create inherent risk for a financial institution. Join this panel discussion to learn how FIs approach onboarding, risk mitigation, operational workflows, and ongoing relationship management of their Third-Party Senders.

Heath Burke, AAP, Director, Cash Management Operations, Evangelical Christian Credit Union
Melissa C. Giddens, AAP, CTP, NCP, Senior Vice President Payments Strategy, WesPay
Jeanne Varnier, Vice President and Cash Management Manager, Puget Sound Bank

Simple, Personal & Seamless: The Payments Experience in the Age of Connected Devices
10:00 AM-10:50 AM
Trending Now | Intermediate
Artificial intelligence, chatbots and virtual assistants are transforming how businesses engage with their customers. Explore the key trends reshaping customer interactions in a digitally connected world, and learn how to leverage AI to deliver a compelling and personalized bill payment experience on consumer-preferred digital channels. Attendees are provided an actionable plan to modernize payments infrastructure and improve payments strategy.

Stuart Bain, Director, Product Management, Alacriti Inc.
Jeff Pauly, Senior Product Manager, Bank of America
Luke Stowe, Chief Information Officer, City of Evanston
How Community Banks & Credit Unions Can Win With Faster Payments
10:00 AM-10:50 AM
Payments Evolution | Intermediate
Although many credit unions and community banks may not have a faster payments strategy, this industry evolution is important to their future as well. This session discusses business use cases and operation readiness, and looks at how faster payments fit into the long-term strategy of smaller financial institutions to help them to stay relevant and competitive.
Lindsay Land, Vice President, Operations, Consumers Credit Union
Mark Nelson, Senior Vice President, Chief Information Officer, Horicon Bank
Milind Pathak, Group Leader, Payments and Integration, Finastra

Is Your Organization Structured for Actual Innovation?
10:00 AM-10:50 AM
Spotlight Speaker Series | Intermediate
Payments industry leaders face the same constant tension as every other industry: How to exploit current business while also exploring options for the future. This session examines case studies of financial institutions that have structured themselves for innovation, and provides tools you can use to assess where your organization stands.
Tansley Stearns, Chief Impact Officer, Filene Research Institute

Leveraging Electronic Payments Through Artificial Intelligence
10:00 AM-10:50 AM
Corporate Learning Center | Intermediate
Learn how to save time and prevent productivity lost in manual remittance and find out how to improve KPIs across the credit-to-cash operation using an integrated receivables solution.
Chris Lalos, Accounting Manager, CPA, SharkNinja
Chantal Picard, Director of Finance and Systems, SharkNinja

Open Banking APIs: An Opportunity to Regain Control
11:10 AM-12:00 PM
Payments Evolution | Advanced
In this session, the audience learns about Open Banking APIs – what they are and why this technology matters. The panel debates the probability, desirability and potential benefits of such technology should it be implemented more widely throughout the U.S. banking system.
Peter Gordon, Vice President, Product Development and Innovation, Mastercard
Bruce Parker, Founder and Chief Executive Officer, Modo
Rene Pelegero, President, RPGC Inc.

Allocation of Payment-Related Risk & Loss Among Financial Institutions & Third Parties
11:10 AM-12:00 PM
Risk & Compliance | Advanced
Using a case-study approach, speakers review the allocation of risk and loss among financial institutions, their customers, and Third-Party Service Providers by examining real examples of risk embedded in payments services from three perspectives.
Karen Garrett, Partner, Stinson Leonard Street LLP
John Hagy, Chief Legal Officer, MetaBank
Stephen Middlebrook, Of Counsel, Womble Carlyle

The Changing Dynamics of Payments Fraud
11:10 AM-12:00 PM
Corporate & End-User Perspectives | Intermediate
This session highlights the latest trends uncovered in the all-new AFP Payments Fraud and Control Survey. Attendees learn how protective measures and tools are being leveraged to help deal with the rise in payments fraud.
Carl Magnus Carlsson, Manager, Treasury and Payments, Association for Financial Professionals
Sarah Schaus, Assistant Treasurer and Assistant Vice President, Allianz Life Insurance Company

#KillTheCheck: The Rise of Push Payments
11:10 AM-12:00 PM
Faster Payments Experience | Intermediate
This panel discussion provides attendees with an understanding of the basics of push payments technology, current and future use cases, the state of adoption within various industries, and best practices for deployment.
Drew Edwards, Chief Executive Officer, InGo Money Inc.
Cecilia Frew, Senior Vice President, Head of North America Push Payments, Visa Inc.

Update on the Secure Payments Task Force
11:10 AM-12:00 PM
Trending Now | Intermediate
Since its inception in summer 2015, the broad and inclusive 180-participant Secure Payments Task Force has worked to advance payments system safety, security and resiliency in the U.S. In this session, panelists provide an update on these efforts, addressing how to better understand the security controls in place across different payment types today.
Reed Douglas Luhtanen, Senior Director, Payments Strategy, Walmart Stores Inc.
Suzanne Martindale, Staff Attorney, Consumers Union, Advocacy and Policy from Consumer Reports
Peter Tapling, Chief Revenue Officer, Early Warning
Moderated by: Todd Aadland, Senior Vice President, Payments Security Strategy Leader, Federal Reserve Bank of Chicago
Facilitating the Electronification of Check Collection & Return
11:10 AM-12:00 PM
Risk & Compliance | Fundamental
Attendees leave this session with an understanding of the Regulation CC changes, the corresponding changes in Regulation J and Operating Circular No. 3, and the practical impact of each on depository institutions, payment processors, and vendors.
Clinton N. Chen, Senior Attorney, Legal Division, Monetary & Consumer Affairs, Board of Governors of the Federal Reserve System
Richard M. Fraher, Vice President and Counsel to the RPO, Federal Reserve Bank of Atlanta
Janice Havins, Executive Director, Assistant General Counsel, J.P. Morgan

Beating Disruptors at Their Own Game: Putting the Customer First
11:10 AM-12:00 PM
Payments Evolution | Advanced
In the world of the sharing economy, data monetization, digital identity and customer choice, what are the implications to the financial services industry? What do financial institutions have to do to compete with fintechs and other disruptors? Attend this session to discover the threats and the opportunities.
Peter A. Davey, AAP, Vice President, Payment Innovation, The Clearing House
Vaibhav Puranik, Managing Director, Consumer Banking, Cross River Bank
Christopher Ward, CCM, Executive Vice President, Head of Treasury Management Product Management, PNC Bank
Moderated by: Mihail Duta, Head of Product Management, Americas Payments Solutions, Finastra

Giving a Voice to Payments in a More Cognitive World
11:10 AM-12:00 PM
Trending Now | Intermediate
This session explores the impact of the global evolution to real-time payments and a more cognitive world with artificial intelligence (AI) to the payment infrastructures at financial institutions.
Jeffrey D. Clayton, Executive IT Architect, Payment Solutions, IBM

How to Achieve Real-Time Mobile ACH Credit Push Payments
11:10 AM-12:00 PM
Faster Payments Experience | Advanced
Attend this session for a visual overview of how to enable real-time payments using a credit push and ACH, solving many of the inherent problems with card network and decoupled debit payments. The presentation features a live demonstration.
Tim Ferrio, Vice President, eServices, Team One Credit Union
Scott Moeller, Chairman and Chief Executive Officer, mSHIFT Inc.

How a Utility Company Powered Up with Payment Validation
11:10 AM-12:00 PM
Corporate & End-User Perspectives | Intermediate
Unauthorized, insufficient funds (NSFs), and administrative returns can create headaches for high-volume, recurring billers. Hear how large utility companies use payment validation processes to reduce inaccurate banking data entry and costs, while improving the customer experience.
Patrick Naples, Manager Operations, Customer Payment Processing, PSE&G
Beth Probst, Vice President, Wells Fargo

Don’t Crash & Burn: Tackle Payment Risk Head-On
1:15 PM-2:05 PM
Risk & Compliance | Intermediate
Learn new strategies and tactics to defend against pervasive threats to payments processes, obtain tools and knowledge that will help customers safeguard their treasury, A/P and A/R processes, as well as the payments system, and explore how the industry can drive change to influence customer mindset and behavior.
Thomas A. Gregory, Senior Vice President, Cash Management, TD Bank N.A.
Adrienne Terpak, CTP, Vice President, TD Bank N.A.

Embracing Local Currency Payables for Cross Border Suppliers
1:15 PM-2:05 PM
Corporate & End-User Perspectives | Advanced
This session helps attendees evaluate the benefits of evaluating a same-currency, cross-border strategy vs. transitioning to a cross-currency solution. Panelists discuss the necessary steps for implementation and provide advice on how to best gain the buy-in from stakeholders.
Douglas Houser, Head of Global Cross Currency Solutions, Bank of America Merrill Lynch
David Tao, Treasury Manager, Uber Technologies
Collaboration in An Evolving Technological & Regulatory World
1:15 PM-2:05 PM
Executive Series | Advanced
Is it possible for financial institutions and fintechs to be frenemies? Can they move forward together to enhance offerings for business customers while complying with regulatory requirements? Attendees learn how FIs and fintechs can operate most effectively as technology, risks and regulation continue to evolve.

Blockchain 3.0: Moving to Mature Deployment
1:15 PM-2:05 PM
Trending Now | Advanced
Every year brings new developments in blockchain and distributed ledger technology, and their various applications. The financial services industry is finally moving from proofs of concept to live production. This panel explores specific use cases from the presenters’ recent experiences and provides suggestions on how financial institutions can map a way forward from the early adopter phase into mature application deployment.

Vivek Kohli, Director, TS Emerging Payment Technology Head, BNY Mellon
Todd McDonald, Co-Founder, Head of Partnerships, R3
Vinay Prabhakar, Head of Product Marketing, Transaction Banking, Finastra

Moderated by: Jane Hennessy, Head of External Alliances, G2 Web Services LLC

Three Doesn’t Have to be a Crowd: Impact of Third-Party Sender Registration
1:15 PM-2:05 PM
Risk & Compliance | Intermediate
What is a Third-Party Sender? What is Third-Party Sender Registration and what is its purpose? Who is required to participate? Get answers to these questions and more as an ODFI discusses the process they used to identify and gather the information for their Third-Party Senders. Also hear a Third-Party Sender discuss how the process differed between their ODFIs.
Andrée E. Ortega, AAP, CTP, Vice President, ACH Product Manager, Wells Fargo
Rebecca L. Wagner, AAP, Senior Compliance Analyst, PAYCHEX Inc.

Transferring Business to Faster Payments
1:15 PM-2:05 PM
Faster Payments Experience | Intermediate
Gain practical ideas on how to evaluate the faster payments landscape through a real-life case study about a B2C payments adoption of Zelle, including business case criteria, implementation, and launch metrics.
Andrew Stephen Boyajian, Banking and Product, TransferWise Ltd.
Michelle Ziolkowski, CTP, Senior Vice President, ACH Group Product Manager, Wells Fargo

Around the World in 10 Seconds: Globalizations Impact on Digital & Real-Time Payments
1:15 PM-2:05 PM
Payments Evolution | Intermediate
Along with evaluating the risks inherent in the speed and global focus of real-time payments, great strides have been made to render solutions and integration easier than ever. Hear from practitioners as they review the historic shift to embracing speed, the importance of risk-averse processes, and how regulatory, political and socioeconomic changes - such as Basel II and Brexit – may impact your strategy.
John Christensen, Assistant Treasurer, Lending Club Corporation
Rene Pelegero, President, RPGC Inc.
Tim Smallow, Senior Manager, Global Payments, Amazon.com
Moderated by: Steven E. Bernstein, Executive Director, ACH, Global ACH Marketing and Product, J.P. Morgan

Bringing Real-Time Payments to Life
1:15 PM-2:05 PM
Faster Payments Experience | Intermediate
Consumers are living in the era of immediacy. This session shows how financial institutions have joined forces to bring real-time payments directly to consumers.
Lou Anne Alexander, Chief Market Development Officer, Early Warning

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

The ACH Audit: Reality, Requirements & Simplification
1:15 PM-2:05 PM
ACH | Intermediate
Speakers explore the current landscape of ACH operations and how financial institutions continue to rely on extensive manual procedures. They also provide an in-depth look at best practices for ACH risk management and reporting, and why such practices are important to FIs. The interactive conversation also includes tactical examples of leveraging technology to simplify ACH operations.
Brad Johnson, Director, Business Development, Centrix Solutions, a Q2 Company
Shannon Tramontin, Senior Vice President, ebanking Services, Mercantile Bank of Michigan
Moderated by: Pamela T. Rodriguez, AAP, CIA, CISA, President and Chief Executive Officer, ePayAdvisors
How to Develop a High-Performing Team
1:15 PM-2:05 PM
Professional Development | Intermediate
Speakers discuss the role of emotional intelligence (EQ), different processing styles and types, and ways to leverage team members’ strengths. Real-life examples of how to identify your first team, instill trust between team members, encourage healthy conflict, inspire commitment, adhere to accountability and drive focus on team results are also shared with attendees.

Colleen F. Morrison, Principal, CFM Communications
William D. Sullivan, Senior Director and Group Manager, Government and Industry Relations, NACHA—The Electronic Payments Association

Open Banking Fraud: Lessons Learned from Europe
4:40 PM-5:30 PM
Risk & Compliance | Intermediate
As U.S. financial institutions begin the journey to open banking, they face a world of potential operational challenges and fraud concerns. However, European FIs are further down the road of preparing for Open Banking and can provide important lessons to help their North American counterparts prepare.

David Fapohunda, Director, PwC (PricewaterhouseCoopers LLP)
Rivka Gewirtz-Little, Product Marketing Director, NICE Actimize
Andres Wolberg-Stok, Director, CitiFintech, Citigroup

Real-Time Payments & API Banking: Creating Value for Customers
4:40 PM-5:30 PM
Trending Now | Intermediate
During this session, industry experts discuss how financial institutions are leveraging real-time payments networks and open API technologies to develop new revenue streams and gain competitive advantage by offering new products and services.

Steve Ledford, Senior Vice President, Product and Strategy, The Clearing House
Keith Riddle, Executive Vice President, Enterprise Solutions Development, Corporate One Federal Credit Union

Moderated by: Mihail Duta, Head of Product Management, Americas Payments Solutions, Finastra

Where We are Now: Same Day ACH Success
4:40 PM-5:30 PM
ACH | Intermediate
Subsequent to the deployment of the three phases of Same Day ACH, practitioners share their evaluation of implementation, and the benefit of same-day use of funds for their interfaces. Panelists and attendees also share suggestions for future use and how the advent of real-time payments may integrate with other solutions.

Angela Grier, Second Vice President, Treasury and Accounts Payable, AFLAC
Tina Miller, Senior Department Leader, Edward Jones Investments
Rebecca L. Wagner, AAP, Senior Compliance Analyst, PAYCHEX Inc.

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

The Future of Corporate Banking
4:40 PM-5:30 PM
Corporate & End-User Perspectives | Advanced
APIs, distributed ledger technologies, cloud computing, automation, and machine intelligence all play a role in the future of corporate banking. How will these advances in banking technology support the work of the corporate treasurer? Industry experts discuss practical considerations for financial institutions to meet the needs of their corporate customers.

Sarah T. Billings, Managing Director, Head of Global Payments and Deposit Platforms, Bank of America Merrill Lynch
Wendy Conley, Head of Cash Management, Finastra
Mary Ann Francis, Executive Business Advisor, Global Treasury, Payments and Blockchain Solutions, Wipro, Ltd.
Kim Sipes, CTP, Director, Treasury, Duke Energy
Faster Payments a New Payment Rail or an Entire Digital Eco-System
4:40 PM-5:30 PM
Faster Payments Experience | Intermediate
Learn from three different perspectives and hear actual market experiences from a Community Bank, a Transaction Processor and a Portal Technology Provider that are solving problems in the market. Gain visibility into actual in-market use cases and leave with visual illustrations that you can take away and apply in the market. Gain appreciation for how Faster Payments is changing the banking risk and leading models.
Robert Conery, Chief Operating Officer, Executive Vice President, Avidia Bank
Travis Dulaney, Founder and Chief Executive Officer, PUSH Payments
Richard McShirley, Chief Marketing Officer, Transmodus Corporation
DBA linked2pay

Around the World in 50 Minutes: Payments Innovation in Action!
4:40 PM-5:30 PM
Trending Now | Intermediate
Speakers share real-life examples that financial institutions have introduced of new and different payments innovations that are already resonating with consumers and driving value and results in markets across the globe. Attendees can adopt, adapt and/or use these fresh perspectives to spur new ideas and smart decisions around innovation in their own organizations.
Deborah L. Bianucci, President and Chief Executive Officer, BAI
Alexander Sion, General Manager, Mobile Channel, J.P. Morgan

The (R)evolution of Electronic Banking
4:40 PM-5:30 PM
Payments Evolution | Intermediate
Electronic banking technology has undergone major changes over the past decades. Yet users continue to demand better usability and more features and functionality from their service providers. This session explores the latest technology solutions that are impacting the development of electronic banking and delivery.
Linda Coven, Senior Analyst, Aite Group
Michelle A. Palombo, AAP, CTP, Managing Director, Global Client Access, BNY Mellon

ABA Deposit Account Fraud Survey Results & Risk Mitigation Implications
4:40 PM-5:30 PM
Risk & Compliance | Intermediate
Presenters review the 2017 ABA Deposit Account Fraud Survey results and discuss potential policy implications. This survey is considered one of the most comprehensive studies on the impact of deposit account fraud on financial institutions and their customers. Presenters use the results to discuss emerging payments fraud risk, including faster payments, remote deposit capture, and mobile applications.
Stephen K. Kenneally, AAP, Vice President, Center for Payments and Cybersecurity, American Bankers Association
Jane Yao, Ph.D., Director, Benchmarking and Survey Research, American Bankers Association

Robotics: Friend, Not Foe
10:15 AM-11:05 AM
Payments Evolution | Advanced
Learn how one organization approached Robotics Process Automation (RPA) within and the best practices they found to help you with your own transformation journey.
Karen Buck, Executive Vice President, Commercial, Retail and Payment Operations, TD Bank N.A.
Richard W. Burke Jr., CCM, Head, Corporate Products and Services, TD Bank N.A.
Douglas Mester, Client Executive, IBM

Traditional Disruption: The Synergistic Relationship Between Conventional & Emerging Payments
10:15 AM-11:05 AM
Payments Evolution | Intermediate
Financial institutions and traditional payment companies have been scrambling to update their businesses to accommodate millennial customers and compete with newer payment startups. This session identifies the strengths and obstacles of various payments solutions, and identifies the opportunities between traditional and emerging payments.
Peter A. Davey, AAP, Vice President, Payment Innovation, The Clearing House
Lisa Hrabosky, Director, Global Core Payments, PayPal Inc.
Colleen J. Taylor, CCM, NASD, Executive Vice President New Payments Business, North America, MasterCard
Christopher Ward, CCM, Executive Vice President, Head of Treasury Management Product Management, PNC Bank

Tuesday, May 1, 2018

What’s Your Story? Turning Your Next Presentation into a Compelling Narrative
4:40 PM-5:30 PM
Professional Development Series | Intermediate
How many times have you sat down to create a presentation only to be stymied as to how to make it interesting and engaging? The secret to a great presentation is to turn it into a story. In this session, attendees learn the four keys to creating a compelling presentation that tells a captivating story that stays with the audience long after the session ends.
Aurora Gregory, Chief Communications Strategist, Aurora Gregory Consulting LLC

Federal Reserve Town Hall
4:40 PM-5:30 PM
Spotlight Speaker Series | Intermediate
Over the last five years, the Federal Reserve has engaged in an array of payments industry improvement initiatives. Attend this session to hear the latest on its efforts to improve its services and to further support improvements in the broader U.S. payments system.
Susan Foley, Senior Associate Director, Board of Governors of the Federal Reserve System
Kenneth Isaacson, Senior Vice President and Product Manager, Wholesale Product Office, Federal Reserve Bank of New York
Cheryl L. Venable, Executive Vice President, Retail Payments Product Manager, Federal Reserve Bank of Atlanta

Moderated by: Shonda Clay, Executive Vice President, Product Manager, Federal Reserve Bank of Chicago
Cash Access Evolution: Is it Time to Go Card-Free?
10:15 AM-11:05 AM
Trending Now | Intermediate

As mobility and immediacy continue to permeate consumers’ lives, financial institutions need to position themselves to meet the on-demand needs of consumers for convenient and secure access to cash. Session attendees learn how to effectively address the needs of financial institutions and on-the-go consumers through an introduction to the key criteria for evaluating a card-free cash access solution.

Sarah Salva, Vice President, Electronic Banking Manager, Heritage Bank
Carol Specogna, Vice President Accel Network, Fiserv

Faster Implementations for Faster Payments: What Can Executives Do?
10:15 AM-11:05 AM
Executive Series | Intermediate

As solutions are developed to accelerate moving payments faster, implementation can be slow, expensive and risky. Attendees learn how to leverage artificial intelligence and machine learning to cut implementation time, review lessons from a case study of an accelerated complex implementation, and engage in discussion about what can be done to ensure your financial institution meets its predicted go-live date.

Shawn Griffin, CCM, Senior Vice President, MB Financial Bank NA
Krishna Iyer, Chief Executive Officer, Go-Live Faster
Gene Neyer, Industry and Regulatory Consultant

Banking $1.5 Billion Plus in Recreational Marijuana Sales
10:15 AM-11:05 AM
Risk & Compliance | Intermediate

$1.5 billion in recreational marijuana sales is expected in 2018 in California. For an industry that is forced to deal primarily in cash, there is substantial risk to financial institutions as well as state government agencies collecting the tax, licensing and other regulatory-related revenues. Panelists discuss lessons learned from the frontlines of the legalized marijuana industry and its relationship with FIs.

Carmella Houston, Vice President, Business Service, Salal Credit Union
Cora Parker, Finance Director, Oregon State Treasury
Jim Petkovits, AAP, NCP, Vice President of Education, WesPay
Monica Sampson, AAP, Vice President, Electronic Services Manager, Citizens Business Bank

Update on the U.S. Path to Real-Time Payments
10:15 AM-11:05 AM
Faster Payments Experience | Intermediate

The industry-led Interim Collaboration Work Group (ICWG) discusses its approach to a governance structure for the U.S. faster payments ecosystem. Join this session to be among the first to hear how the proposal facilitates cross-solution payments and achieves broad adoption, safety, integrity, trust and interoperability.

Kevin J. Christensen, CISA, CRISC, CTGA, Senior Vice President, Market Intelligence and Data Analytics, SHAZAM Inc.
Matthew R. Friend, Vice President, Head of Product Strategy and New Product Dev., Visa Inc.
Steve Ledford, Senior Vice President, Product and Strategy, The Clearing House
Sean Rodriguez, Senior Vice President, Faster Payments Strategy Leader, Federal Reserve Bank of Chicago

Remain Effective in Third Party Underwriting
10:15 AM-11:05 AM
Risk & Compliance | Intermediate

Scrutiny on third party underwriting is intensifying, and you need to know effective underwriting practices for the third parties in your portfolio. Speakers bring their knowledge and practical experience from the acquiring industry to discuss how to use online resources and background checks to get to know your third parties.

Aliki Liadis-Hall, CPP, Director of Underwriting and Compliance, North American Bancard
Tim Miller, Head, Global and Credit Risk, Elavon
Deana Rich, President, Rich Consulting

Practical Perspectives on ISO 20022 Adoption
10:15 AM-11:05 AM
Corporate & End-User Perspectives | Advanced

Based on their experiences in the European, U.S. and Canadian markets with ISO 20022 adoption, panelists provide insight about the process of migrating a corporate to ISO 20022, as well as the benefits.

Tricia Balfe, Vice President Services, XMLdation Ltd.
Roy C. DeCicco, CCM, Managing Director, Network Management, J.P. Morgan
Frank Keller, Principal, Innovation, Payments Canada
Jarkko Leppalahti, Chief Executive Officer, XMLdation Ltd.
Leisa E. Millier, Vice President Global Transaction Banking, TD Securities
Eric Witt, Senior Director, Global Treasury Systems, United Technologies Corporation
Public Policy Scorecard: Payments, Politics & Personalities
10:15 AM-11:05 AM
Trending Now | Intermediate
Payments are in a period of innovation, and the growth of the industry has brought more scrutiny from policymakers. Speakers address the future of the CFPB, who is calling the shots in the White House, mid-term election predictions, prospects for cyber/data legislation and how fintech political power may impact policy and force financial inclusion.
*Session topics may vary slightly due to the fluid political climate in Washington.
Jeremy D. Pritchard, AAP, CTP, Senior Vice President, Senior Treasury Professional, State Bank and Trust Company
William D. Sullivan, Senior Director and Group Manager, Government and Industry Relations, NACHA—The Electronic Payments Association

Finding The Best Mousetrap: Optimizing AP Savings & Vendor Satisfaction
11:20 AM-12:10 PM
Payments Evolution | Intermediate
As accounts payable departments look to migrate their operations from check to electronic payments, they face a range of options - as well as challenges. This session explores the viability and drawbacks of options, including automating payments through an ACH mechanism, as well as card offerings.
Krista Mundt, Director of Financial Operations, Amerigas
Paul Simons, Managing Director, BNY Mellon

What the Escheat? All You Need to Know About Unclaimed Property
11:20 AM-12:10 PM
Risk & Compliance | Intermediate
Learn how the ACH Network can prevent you from being escheated. Hear from a panel on how to reduce your exposure and liability, why there is an increase in audits, and who performs them. Panelists also present case study findings, which include best practices attendees can bring back to their organizations.
Sandra Gaskamp, AAP, NCP, Payment Services Manager, University Federal Credit Union
Mary M. Gilmeister, AAP, NCP, President, WACHA - The Premier Payments Resource
Pamela T. Rodriguez, AAP, CIA, CISA, President & CEO, ePayAdvisors
Michael Ryan, Senior Vice President, Business Development, Georgeson LLC

Payment Facilitators: Risks & Regulation
10:15 AM-11:05 AM
Spotlight Speaker Series | Intermediate
The on-going expansion of web and mobile merchant marketplaces has led to a corresponding growth in the role of “Payment Facilitators.” Payment Facilitators are payment intermediaries whose role is to simplify the process of enabling small merchants to accept various payment tenders, to authorize transactions and to receive settlement. This session explores the role of Payment Facilitators in managing merchant’s risks, including credit risk and money laundering risk, and the regulation of Payment Facilitators in connection with their payment processing functions.
David Durant, Secretary & General Counsel, Yapstone Holdings, Inc.
David E. Teitelbaum, Partner, Sidley Austin LLP

Faster Payments: Implementation Considerations for Corporates in a Large Global Context
10:15 AM-11:05 AM
Faster Payments Experience | Intermediate
This session addresses the challenges, benefits and perspectives of the corporate cash management market from the perspective of a financial institution and a corporate.
Luc Belpaire, Product Director, Payments, FIS
Rene Schuurman, Product Manager, Citibank N.A.
Ken Shuyama, Vice President, International Treasury, FIS

The Power of ACH: Transforming Business by Lowering Costs & Adding Efficiency
10:15 AM-11:05 AM
Corporate & End-User Perspectives | Intermediate
Learn how a company transitions its customers from credit payments to online payments with ACH, creating an opportunity for real-time payments and lowering processing costs.
William Manes, Chief Strategy Officer, Transactis Inc.
Betty Tuddisco, Director, Treasury Operations, GateHouse Media

Examining the Future of Financial Services
11:20 AM-12:10 PM
Executive Series | Advanced
It can be challenging to think ahead to what’s coming next, especially if it’s more than a few years down the line. Filene’s extensive analysis paints an overall optimistic picture, showing what financial products and services consumers will use in 2025, which channels they will primarily use to access those products and services, how many financial institutions will be there, and what the overall ecosystem that supports them will look like.
Erin Coleman, Senior Impact Director, Filene Research Institute
After the Handshake: The Business Woman’s Networking Dilemma
11:20 AM-12:10 PM
Professional Development | Intermediate

Effective networking for women in business has always been integral to a successful professional trajectory. This panel session—comprised of leading business women in the financial industry—explores proven networking techniques for women in today’s marketplace.

Cheryl Gurz, Director, Global Payments Solutions, CGI
Rita Rafalovsky, Vice President, Real Time Payments Product Owner, PNC Bank
Cheryl L. Venable, Executive Vice President, Retail Payments Product Manager, Federal Reserve Bank of Atlanta

The Current Outlook on P2P Payments
11:20 AM-12:10 PM
Payments Evolution | Intermediate

The last 18 months have seen major shifts in P2P payments with the launch of new services and new alliances. New research and first-person insights shed light on why P2P payments are trending among consumers.

David Henshaw, Vice President, Senior Manager Product Management, Bank of the West
Ken Alan Myhra, Senior Virtual Banking Manager, BECU
Whitney Stewart, Senior Vice President, ePayments, Fiserv
Lamont A. Young, Executive Vice President, Head of Digital, Head of Multi-Channel Marketing, Citizens Bank

Real-World Real Time: Delivering Faster Payments with Zelle & RTP
11:20 AM-12:10 PM
Faster Payments Experience | Intermediate

Panelists provide an update on how banks and credit unions are using Zelle and RTP, including a case study from a financial institution that explains its strategy to provide real-time payments across use cases and client segments.

Steve Ledford, Senior Vice President, Product & Strategy, The Clearing House
Peter Tapling, Chief Revenue Officer, Early Warning
Paul Trozzo, Senior Vice President, Product Group Manager, PNC Bank

Supply Chain Solutions: If Disintermediation Scares You, Try Being Marginalized
11:20 AM-12:10 PM
Corporate & End-User Perspectives | Advanced

Learn how innovation and better technologies mixed with classic solutions can be part of a cutting edge line-up that keeps bankers at the center of the relationship with their corporate clients.

Alan S. Koenigsberg, Chief Revenue Officer, TraxPay AG
Markus Rupprecht, Founder and Chief Executive Officer, Traxpay AG

Optimizing Payment Risk Mitigation in Real Time
11:20 AM-12:10 PM
ACH | Intermediate

Leveraging real-time data to perform risk evaluation and mitigation is core to every payment operation. Panelists share what and how the tools are used to successfully preclude payment risk and fraud, how these tools are enhanced in real time and how the use of APIs, Graphical User Interfaces (GUIs), and data integration directly lead to improved operational functions and faster payments.

Lisa Hrabosky, Director, Global Core Payments, PayPal Inc.
Rene Lacerte, Founder and Chief Executive Officer, Bill.com
Laura Weinflash, Vice President, Product Management, Early Warning

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

Women & Their Payment Preferences in a Faster Payments World: The Trillion Dollar Opportunity
11:20 AM-12:10 PM
Trending Now | Intermediate

This session explores the impact the faster payments trend has on women’s choices and their willingness to pay for speed. Attendees partake in a discussion about the opportunities to pursue in marketing to women, as well as the challenges companies must overcome to avoid losing female customers.

Michael Moeser, Director, Payments, Javelin Strategy & Research

Reimagining the Deposit Account Opening Experience
11:20 AM-12:10 PM
Trending Now | Intermediate

This session reviews how – working closely with its clients – an FI provides flexible solutions to allow platform scaling and even simplified the experience by focusing on single decision points allowing clients to do an account opening request anytime. Attendees hear how an FI and its client worked together to discover and design the future of the deposit account opening experience.

Andrew Ahresndorf, Vice President, FirstService Residential
Jenn Bove, Senior Director, Capital One
Chad Wallace, Vice President, Treasury Management Innovation, Capital One
Faster Payments, Mobile Wallets...What is Taking Sooo Long?
11:20 AM-12:10 PM
Faster Payments Experience | Intermediate
Hear the most up-to-date research on corporate and consumer adoption and usage of payments technologies. Gain an understanding of the current state of faster payments, mobile wallets, P2P and other payments initiatives, as well as a roadmap for next steps.
Leon Majors, III, Senior Vice President, Phoenix Marketing International
Stephen Mott, Principal, BetterBuyDesign

Real-Life Improvements in Corporate Electronic Payments
11:20 AM-12:10 PM
Corporate & End-User Perspectives | Intermediate
Learn how corporations reduced the complexity of electronic payments and cash reporting for domestic and international payments by implementing the ISO 20022 standard. Panelists reveal best practices and lessons learned from their experiences, as well as new areas that ISO 20022 can be deployed in the U.S.
Ed Barrie, Director, Treasury, Tableau Software
Guy Berg, Vice President, Payments, Standards & Outreach Group, Federal Reserve Bank of Minneapolis
Rich Urban, President, IFX Forum Inc.

Making Payments in the Cloud
2:30 PM-3:20 PM
Corporate & End-User Perspectives | Intermediate
Payments have evolved from a fully paper-based process to telephone dial-up, then the internet, and now the Internet of Things (IOT). Attendees receive practical ideas about how to implement real time, Same Day ACH, distributed ledger technology and more from a payment service hub running in the cloud. Uncover the myths and realities behind implementation, total cost of ownership, security, compliance and risk.
Peter Hazou, Director, Business Development, Microsoft Corporation
James Hebert, Director of Consulting, Payments Platforms/Hubs, CGI Technologies and Solutions Inc.

Crossing the Border: Driving Innovation With Efficiency
2:30 PM-3:20 PM
Payments Evolution | Intermediate
Emerging models and frameworks promising to improve processes, costs, and the customer experience will dramatically change the world of cross-border payments. The session addresses the drivers and trends affecting the cross-border payments ecosystem, and how new solutions lay the groundwork for innovation and stronger customer relationships.
Patricia Hines, CTP, Senior Analyst, Corporate Banking, Celent
Joseph Stark, Head of Americas, Earthport

Lessons Learned from Real-Time Payments Early Adopters
2:30 PM-3:20 PM
Faster Payments Experience | Intermediate
In this session early adopters of The Clearing House’s Real-Time Payments network share lessons learned and customer feedback.
Jim Colassano, Senior Vice President, Product Development & Strategy, The Clearing House
Laura J. Listwan, AAP, CTP, Senior Vice President, U.S. Bank
Rita Rafałowska, Vice President, Real Time Payments Product Owner, PNC Bank
Carl Slabicki, AAP, CTP, Director, Product Line Manager, BNY Mellon

Diversity & Inclusion: Benefits, Challenges & Implementation Strategies
2:30 PM-3:20 PM
Executive Series | Advanced
Discussions about diversity and inclusion dominate boardrooms across the globe. Understanding how to maintain a diversity and inclusion strategy that recruits and retains the top talent your organization needs is extremely important. Panelists actively working to enhance their organization’s initiatives and policies regarding diversity and inclusion share the benefits they’ve noticed since implementing a formal policy as well as any challenges encountered along the way.
Cassandra Gordon, Vice President, Funds Movement Group Manager, TD Bank N.A.
Alan S. Koenigsberg, Chief Revenue Officer, TraxPay AG

New Needs, New Solutions, New Leaders
11:20 AM-12:10 PM
Spotlight Speaker Series | Advanced
Societal, behavioral and technological “megatrends” have profoundly changed the financial needs of many consumers, across segments. While financial solutions have evolved as well, currently available solutions still fail far short of meeting consumers’ core needs. As a result, many sectors within banking and insurance are at the precipice of rapid change—while many others are not. This session discusses changing needs, changing solutions and the new rules that will power future market leaders, all designed to prompt attendees to consider the future of their own business.

Rick Chavez, Partner, Oliver Wyman
Aaron Fine, Partner, Oliver Wyman
Navigating the Future of Artificial Intelligence: How to Prioritize Innovative Payment Technologies
2:30 PM-3:20 PM
Payments Evolution | Advanced
This session focuses on how artificial intelligence and machine learning are changing the payments landscape. Attendees discuss the pros and cons of new tools and prioritize which technologies will contribute to faster, timelier and more efficient payments.
Alexis Blackstead, Director, Electronic Payments, Western Union

Winning the War on CNP Fraud
2:30 PM-3:20 PM
Risk & Compliance | Intermediate
Join panelists for this idea-sharing conversation on Card Not Present fraud trends and influencers. This session also discusses the latest attack methods stakeholders are concerned about, as well as what fraud risk management experts recommend to fight back.
Guy Berg, Vice President, Payments, Standards & Outreach Group, Federal Reserve Bank of Minneapolis
Andrew McG lain, Senior Director, North America Risk, Visa Inc.
Bryan Penny, Vice President, Payments & New Markets, Nordstrom

Keeping Pace with the Evolving Payments Processing Landscape
2:30 PM-3:20 PM
Risk & Compliance | Intermediate
Join a discussion on techniques to refocus your current regulatory compliance programs to better support evolving payments processing requirements. Learn how data analytics and distributed ledgers can improve overall efficiency by using payments transaction data to optimize regulatory compliance requirements and identify current technology trends like Big Data.
Henry Balani, Global Head of Strategic Affairs, Accuity
Adam Schabes, Managing Director, AML Technology, Modeling & Analytics, BMO Financial Group

Managing Your Professional Image
2:30 PM-3:20 PM
Professional Development | Fundamental
This interactive session provides attendees with ways to enhance their professional image, giving them that extra edge to establish trust and credibility in the workplace. Topics include making a good first impression, appropriate dress for various business occasions, shaking hands in a confident manner, using business cards appropriately and being more skilled at social networking and first-time meetings.
Justin Dombrowski, Senior Manager, Fintech Innovation and Blockchain Technology AsiaPac, PwC (PricewaterhouseCoopers LLP)
Jane Hennessy, Head of External Alliances, G2 Web Services LLC

New Delivery Channel for Remote Cash Capture
2:30 PM-3:20 PM
Corporate & End-User Perspectives | Intermediate
This case study highlights a regional financial institution's search for and eventual partnership with a vendor that could provide them with a turnkey and managed Smart Safe program structure. Gain an understanding on how the market is changing.
Erika R. Miller, District Manager, Goodwill Industries of Michiana, Inc.
Andrea D. Smiddy-Schlagel, AAP, CTP, Vice President, Treasury Services Division Head, 1st Source Bank
Patrick E. Smith, Director of Sales, Remote Cash Capture, Superior Press, Inc.

ACH & Fraud Trends: Is the Sheriff in Town?
2:30 PM-3:20 PM
ACH | Intermediate
Risk and fraud are realities in the payments space. To mitigate the risk, it is important to understand the trends around fraud and what preventative tools are available. Presenters also expand on best practices for vetting clients, setting and monitoring soft exposure limits, and online banking risk mitigation for ACH origination.
Peter Hohenstein, Senior Director, ACH Network Administration, NACHA—The Electronic Payments Association
Thomas Lopes, Senior Vice President, ACH Product Management, Citibank N.A.

Payments Decisions at the Point-of-Sale
2:30 PM-3:20 PM
Trending Now | Intermediate
The decision consumers make in the final step of a purchase—how to pay—has become increasingly complex. Speakers share results from a new study describing how consumers navigate between the myriad of payment options available to them at the point-of-sale, including cash, debit cards, credit cards, mobile payments, digital wallets and more.
Joel Stanton, Senior Research Manager, Lightspeed Research Inc.

Faster Payments & Risk Management: A Community Bank Case Study
2:30 PM-3:20 PM
Faster Payments Experience | Intermediate
This session outlines the faster payments movement, critical strategic considerations for preparation and provides a case study on how a community bank is working with their core processor for moving payments faster and supporting this movement through a sustainable risk management program for the next generation of payments.
Deborah Matthews Phillips, AAP, Managing Director, Payment Strategy, Jack Henry & Associates
Terri R. Sands, AAP, Senior Vice President, Payments Oversight and Fraud Management, State Bank & Trust Company
Driving Payments in the Right Direction
2:30 PM-3:20 PM
Corporate & End-User Perspectives | Intermediate
KYC is top of mind for everyone in the payments industry. In this session, panelists discuss having complex payment processes in place, while being an early adopter in implementing rigorous KYC procedures. They also share their progress, including any objections to overcome, such as the challenges faced as they address sanctions management with their teams. Attendees learn how the panelists have managed controls and visibility across more than one payments system.

Craig Jeffery, CCM, Managing Director, Strategic Treasurer LLC
Scott Lambert, AAP, CCM, PMP, Treasury Senior Director, Cigna Corporation

Life After the PAN
4:35 PM-5:25 PM
Risk & Compliance | Advanced
News of data breaches and increasingly sophisticated cyberattacks on private sector companies and government agencies seem to be commonplace now. Financial technology innovations can be leveraged to help mitigate the damage of cyberattacks by devaluing the most sensitive part of the transaction information, the PAN. Attendees gain insights about the regulatory landscape on data security, how the payments industry is approaching devaluing the data, and how fintech is working to solve the problem.

Maria T. Arminio, President and Chief Executive Officer, Avenue B Consulting Inc.
Kim Ford, Vice President of Global Government and Public Affairs, First Data
Mimi Hart, President and Chief Executive Officer, MagTek Inc.

Reducing the Risk of ACH & Wire Transfer Litigation
4:35 PM-5:25 PM
Risk & Compliance | Intermediate
Implementing a foolproof system to guarantee that your institution will not get sued for processing payments is impossible. You can, however, reduce the likelihood of litigation. The presenters have been called as expert witnesses on dozens of ACH and wire transfer cases. This session reviews these cases with the objective of teaching what went wrong and how the financial institutions could have taken steps to reduce the chances of being sued. Speakers also address what steps FIs can take to reduce the probability of losing a lawsuit if they are sued.

Paul A. Carruba, Partner, Adams & Reese LLP
Elliott C. McEntee, President & Chief Executive Officer, Payment Advisory Service

Canada Payments Modernization: What’s Happening North of the Border?
4:35 PM-5:25 PM
Payments Evolution | Intermediate
Canada’s payments modernization program is a multi-year initiative designed to create a fast, flexible and secure payments system while setting the stage for greater innovation. Attend this session to learn about this initiative, why it is happening, and what it will deliver for you and your clients.

Andrew McFarlane, Senior Manager, Financial Services Consulting, Accenture
Sue Whitney, Head of Industry Relations, Payments Canada

What Corporations Expect from Real-Time Payments
4:35 PM-5:25 PM
Corporate & End-User Perspectives | Intermediate
The Clearing House’s new Real-Time Payments (RTP) platform has the potential to transform the U.S. payments landscape and enable financial institutions and businesses alike to rethink how they develop and deploy payments solutions. Panelists share what they expect to see in future payments solutions built on this platform and how they can be used to provide value to end users.

Charles Ellert, Head of Payments Strategy, Verizon
Shawn Princell, President, Cash Flow Solutions Inc.
Moderated by: Jim Colassano, Senior Vice President, Product Development & Strategy, The Clearing House

The Criticality of Thorough Ideation in Payments Innovation
4:35 PM-5:25 PM
Payments Evolution | Intermediate
This session sets the stage for payments modernization activities happening in North America and explains how financial institutions can utilize these new capabilities to achieve their goals and meet customer needs.

Troy Hagey, Managing Director, Financial Services, KPMG LLP
Laura J. Listwan, AAP, CTP, Senior Vice President, U.S. Bank

Preparing for Regulation CC Update Affecting Mobile Deposits
4:35 PM-5:25 PM
Risk & Compliance | Fundamental
A panel discusses the Federal Reserve Board’s recent final amendments to the check collection and return provisions in Regulation CC (Availability of Funds and Collection of Checks) and what it means for financial institutions and end users.

Beverly Dobesh, AAP, Payments Processing Analyst, American Airlines Federal Credit Union
Xan Kasprzak, Vice President, Risk Management and Client Services, Ensentia Corporation
Kevin Olsen, AAP, NCP, MCSE, Senior Vice President, Payments Education, ePayResources
Angie Smith, AAP, NCP, Senior Vice President, Professional Development Events, WesPay

The Case for Real-Time Payments in Bill Pay Scenarios
4:35 PM-5:25 PM
Payments Evolution | Intermediate
Effective bill presentment and payment solutions that solve for both real-time payments and recurring billing needs in a single platform provide great efficiencies. In this session we explore various use cases for real time bill payments and how to manage the risks associated with those use cases.

Bill Morrison, Chief Product Officer, Transactis Inc.
Laurie Olson, Global Product Manager, Wholesale Internet & Treasury Solutions, Wells Fargo
Exploring the Charted Territories of Real-Time Payments: What Maturing Markets Reveal
4:35 PM-5:25 PM
Faster Payments Experience | Advanced
The UK real-time market continues to evolve and open up and it's changed the competitive landscape as smaller institutions jump on opportunities to win new business. This session reveals the kinds of real-time innovations that have been at the center of the UK’s market demand and competitive wins and offers practical guidance for realizing similar gains at your institution.

Jim Wadsworth, UK Product Director, VocalLink
Dean Wallace, Solution Consultant Practice Lead, ACI Worldwide

Using Benchmarking to Set Your Payments Strategy
4:35 PM-5:25 PM
ACH | Intermediate
The results of EPCOR’s 2017 Payments Benchmarking Study are now available. Attend this session to gain insightful information on how financial institution operations staff can create their own strategy that complements your organization’s strategic and corporate plan.

Elizabeth A. Cronenweth, AAP, CTP, Senior Vice President, ACH Segment Manager, Huntington National Bank
Jennifer Kirk, AAP, Vice President, Industry & Government Relations, EPCOR

Beyond AlphaBay & Hansa: Combatting the Dark Web
4:35 PM-5:25 PM
Risk & Compliance | Intermediate
AlphaBay and Hansa are gone, but a contingent of other dark websites remain. Speakers share the not-so-pretty side of electronic commerce on the dark web, as they take you a tour of where to illegally purchase debit card data, bank account data, and counterfeit currency.

John Meyer, Chief Product Officer, Banker’s Toolbox Inc.
Patricia Presta, AAP, Vice President, Education, WesPay

Building your Financial Institution’s Payment Strategy
8:00 AM-8:50 AM
Payments Evolution | Intermediate
This session provides a comprehensive view of the payments landscape, including developing technologies. Learn how to develop an actionable plan that leads to an effective payments strategy in an ever-changing industry.

Julie Hanson, Senior Vice President, Card & Payment Products, ICBA Bancard, Inc. & TCM Bank N.A.

The Evolution of Open Standards for Payments Security
8:00 AM-8:50 AM
Payments Evolution | Intermediate
PCI, EMV, tokenization and other techniques are patchwork improvements to payments security. This session discusses how an open industry standard for payments security may be the solution to foster innovation, encourage competition, and promote commodization.

Roger Applewhite, Senior Vice President, MagTek; Chief Operating Officer, Magensa LLC, MagTek Inc.
Maria T. Arminio, President and Chief Executive Officer, Avenue B Consulting Inc.

What a Great Time to Be A Midmarket FI
8:00 AM-8:50 AM
Trending Now | Intermediate
Customer expectations for digital services are rising and financial institutions are investing billions into the never-ending digital transformation. Join innovative leaders for a discussion on how APIs are creating a golden age for regional banking.

Lisa Shields, Chief Executive Officer, FI.Span
Matthew C. Miller, Co-Head of Product and Innovation, KeyBank

Peaks & Potholes with ACH Exposure Limit Implementation
8:00 AM-8:50 AM
ACH | Intermediate
This session aims to provide a practical guide and timeline for implementation of ACH exposure limit monitoring at your financial institution. Speakers discuss processing considerations, window timing and escalation, training for relationship managers and sales officers, as well as underwriters and other credit-focused associates.

Mariah Nowlin Chapman, Treasury Management Product Development, iBERIABANK
Kevin Northcutt, TM Operations Manager, iBERIABANK
Dominic A. Plumeri, AAP, Director, Risk and Compliance, PaymentsFirst Inc.
Beneficial Ownership Rule: Are You Ready?
8:00 AM-8:50 AM
Risk & Compliance | Intermediate
The U.S. Treasury Department issued final rules under the Bank Secrecy Act to clarify and strengthen customer due diligence requirements. May 11, 2018, marks the deadline to achieve compliance as it relates to your institution’s policies, procedures and processes. There is little doubt that your examiners are anxious to assess your compliance, so don’t miss this informative and timely session.

Dr. Elaine Phifer, CAMS, Assistant Vice President and Compliance Officer, Federal Reserve Bank of Atlanta
Amy Sawicki, CAMS, Vice President and BSA/AML Officer, Level One Bank
Timothy Thorson, AAP, CTP, Senior Vice President and Manager, ACH Operations, Regions Financial Corporation

The Faster Payments Reality for Disbursements
8:00 AM-8:50 AM
Faster Payments Experience | Intermediate
The session delves into market size, use cases, as well as what is driving change in this critical business function, including a review of merchant and consumer preferences and expectations for receiving disbursements. Attendees learn from market-leading research conducted with consumers, merchants and payments leaders across industries, leaving the session with a clear understanding of the importance of real-time funds disbursement, as well as ideas to drive payments innovation within their business.

Talie Baker, Senior Analyst Retail Banking & Payments Practice, Aite Group
Mike West, Head of Business and Government Disbursements, Visa Inc.

Two Sides of the Same Coin: Integrated Payables & Receivables
9:05 AM-9:55 AM
Corporate & End-User Perspectives | Intermediate
Experts discuss how integration between payable and receivable functions can benefit large business customers, satisfy metadata needs, and provide faster access to working capital reserves.

Chad Avers, Vice President, Fiserv

Reaching Millennial & Gen Z Customers: The Appeal of Philanthropic Giving
9:05 AM-9:55 AM
Trending Now | Intermediate
This interactive session explores the growing interest and activities in philanthropy among millennials and Gen Z. Panelists discuss the unique giving profiles of the two generations and ways in which financial institutions can better engage these younger customers by appealing to their values-based consumer behavior.

Diane Boyd, Chief Executive Officer and Co-Founder, Change the World Fund
Paul Lamb, Chief Partnership Officer and Co-Founder, Change the World Fund
Matt Pfaltzgraf, Founder and Chief Executive Officer, Softgiving

Moderated by: Rick Fiorito, Chief Revenue Officer, Transactis Inc.

Making the Leap: Developing and Implementing Your Faster Payments Strategy
9:05 AM-9:55 AM
Faster Payments Experience | Intermediate
Implementing a faster payments strategy is not an all-or-nothing proposition. Attendees walk away with a framework for building and rolling out a custom payables strategy at a pace that is appropriate for your organization.

Yinka Adeyemi, CPA, CGMA, Director of Finance, Musco Family Olive Co.
Thara Trivedi, Head of Commercial Banking Payables, Bank of the West

An ODFIs Guide to ACH Origination Agreements
9:05 AM-9:55 AM
ACH | Intermediate
ACH origination services require an understanding of risk. As faster payments continue to progress and mobile payment applications gain ground, more community banks and credit unions are becoming ODFIs and they need to be prepared. In this session attendees “take a walk” through the ACH Origination Agreement as each section of a typical agreement is reviewed and various areas of risk and proper risk mitigation techniques are discussed.

Julie Bobb, Vice President and Senior Product Manager, Bank of the West
Paul A. Carrubba, Partner, Adams & Reese LLP
John M. Curtis, AAP, NCP, Senior Vice President, Education and Training, WesPay

Financial Services & Social Media DO Mix!
9:05 AM-9:55 AM
Professional Development | Fundamental
Companies have taken to limiting or forbidding social media usage among their employees. While there is an associated risk inherent in the use of social media, the SEC, FDIC and other regulating bodies say it is OK to use social media for the right reasons. Presenters share regulators’ suggestions regarding social media, as well as relay the best uses for social media and ways to guard against misuse and threats.

Laurel Egan Kenny, President, Turningpoint Communications
Pam O’Leary, Chief Operating Officer, Chief Information Officer, South Shore Bank
Raymond C. Vines, CTP, Treasury Director, Dean Foods Company

Using the Past to Manage Payment Fraud Risk
9:05 AM-9:55 AM
Risk & Compliance | Intermediate
To take advantage of faster payments, financial institutions need to manage financial crime risk. Speakers educate attendees on how to manage this risk through the use of people, processes and technology, and how to make security a differentiator for FIs in the increasingly competitive payments industry.

Andrew Davies, Vice President Global Market Strategies, Financial Crime Risk Management, Fiserv
Kenneth Jones, Head of Fraud Risk Management, FIU and Cyber Crisis Incident Manager, UBS Financial Services Inc
Payments: It’s All About the Data
10:10 AM-11:00 AM
Corporate & End-User Perspectives | Intermediate
This session focuses on how financial institutions and their clients can leverage payments information and advanced technologies to transform business as usual.

Ed Barrie, Director, Treasury, Tableau Software
Colin Kerr, CTP, Director Digital Channels, Bank of America Merrill Lynch

B2B Directory: An Electronic Payment Enabler
10:10 AM-11:00 AM
Payments Evolution | Intermediate
The Business Payments Directory Association provides an update on the progress toward launching a B2B payments directory. Session participants receive an overview of the directory approach, outline of the features in the new directory service, and next steps toward development and launch of the directory service.

Michael A. Bilski, Chief Executive Officer, North American Banking Company
Lawrence F. Buettner, Senior Vice President, Innovation, WAUSAU Financial Systems - a Deluxe Company

Will Real-Time Payments Displace Bulk & Card Volumes?
10:10 AM-11:00 AM
Payments Evolution | Advanced
Gain a deeper understanding of how real-time payments and other non-cash payment methods will change payment flows in major markets, such as SEPA and the U.S. Attend this session to consider recommendations on how major stakeholder groups should prepare for the launch of real time.

R. Andrew Gomez, Research Manager, Lipis Advisors

Customer Experience is Now Table Stakes for B2B Digital Payment Adoption
10:10 AM-11:00 AM
Trending Now | Advanced
Driven by the slick and effortless experiences available to consumers beyond the banking world, business customer expectations for payments products have transformed. This panel - representing contrasting points-of-view from fintech, banking and user experience (UX) design - explores the opportunities, drivers and methods associated with injecting human-centered design into the development of digital solutions for B2B use.

Corey Bernardo, Chief Design Officer, NEORIS
Sanjeev Kriplani, Senior Vice President, Marketing and Product Management, Bill.com
Stephen Markwell, Managing Director and Product Executive, Commercial Bank, J.P. Morgan

Can We Pay You Now? Verizon’s ACH Journey
10:10 AM-11:00 AM
ACH | Intermediate
Verizon set out to optimize its use of electronic payments, opening doors to evaluating the efficacy of its business, providers, and future strategic initiatives. Attendees learn best practices and pitfalls encountered during the process, as well as gain practical implementation tips. In addition, speakers share their outlook on payments in the consumer space, including the impact of faster payments capabilities.

Charles Ellert, Head of Payments Strategy, Verizon
Michelle Ziolkowski, CTP, Senior Vice President, ACH Group Product Manager, Wells Fargo

Wire Transfers: Assessing Risks & Controls
10:10 AM-11:00 AM
Risk & Compliance | Intermediate
Wire transfers pose significant risk of loss to a financial institution. Transfer speed – paired with large dollar volume transactions, and the inability to recover funds once they are transferred - leave financial institutions vulnerable. Session attendees take away an understanding of risks that wire transfers pose to financial institutions and effective controls to mitigate those risks.

Elizabeth Grayeck, AAP, Director, NEACH
Mary Anne Ruisi, EFT Manager, The Washington Trust Company

Increase Disbursements Efficiency for your Treasury Partners
10:10 AM-11:00 AM
Faster Payments Experience | Advanced
The payments landscape is quickly evolving. Find out how treasury services can ensure efficiency, while also managing risks associated with faster payments.

Ryan Riveland, Director, Market Solutions, Payments, Early Warning

Sessions are subject to change.
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<th>REGISTRATION FEES</th>
<th>EARLY RATES (through 3/2/18)</th>
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Receive $200 off the third and each subsequent registrants when individuals from Member organizations and the U.S. Federal Government register three or more people from the same organization at the same time.

The first two registrants are charged $1,595 each, and the third and each subsequent registrants are charged $1,395 each through March 2, 2018. These rates will increase beginning on March 3, 2018. There is an additional charge for Workshop registrations.
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**FOR AN ADDITIONAL $400 FEE, THE ATTENDEE WILL RECEIVE:**

**ACCESS FOR ONE PERSON** (non-transferrable and no guest access will be allowed) to the Sunday evening Chairperson’s Reception. The NACHA leadership gathers for this annual VIP reception to network and celebrate another year of progress in the payments industry.

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**ACCESS TO PRESENTATIONS** from the February Payments Innovation Alliance meeting and a webinar recording of their choice. Access to these materials can be shared with others within their organization.

**AN EXCLUSIVE MEET-AND-GREET** event with PAYMENTS 2018 keynote speaker, Daniel Sieberg, co-founder of Google News Lab and author of *The Digital Diet: A 4-Step Plan to Break Your Tech Addiction* and *Regain Balance in Your Life*. The meet-and-greet will be held on Tuesday, May 1 at 9:15 AM, immediately following his keynote address.

**THE OPPORTUNITY TO SPEAK** directly to a member of the PAYMENTS 2018 content team to build a personalized plan for attending educational sessions at the conference.

**THIS NEW OPPORTUNITY IS LIMITED** to the first 30 people who register for VIP Access. This is available to full conference registrants only.

*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), that originates and/or receives payments as a client of a financial institution or processor/solution provider. If you do not see this rate available during the online registration process and you believe you are eligible to receive this rate, please fill out and submit your information via the Corporate Rate Eligibility Form at https://payments.nacha.org/eligibility. NACHA reserves the right to determine eligibility.*

**Direct FI Member/RPA Rate: Available to all employees of NACHA Direct Financial Institution Members or employees and verified Board members of Regional 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 Tuesday Awards Luncheon. (VIP Access and access to educational and spotlight sessions is prohibited.)**

**CANCELLATION POLICY**
Cancellation requests will not be accepted via telephone and must be submitted in writing via email to 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 March 2, 2018. For workshop cancellations, a refund will be processed for the amount paid minus a $100 processing fee if the request is received by March 2, 2018. NO REFUNDS will be granted after March 2, 2018. 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 April 13, 2018.

Special meal requests: To accommodate requests, including vegetarian meals, NACHA meetings must be notified at least three weeks in advance of the conference. You will be asked to provide your name to your server at meal time. Email us at meetings@nacha.org with any questions.
If you would like to receive updates on conference information, please email marketing@nacha.org.

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