

AGENDA**SUNDAY, MAY 31****18:00 Networking Meet Up (Optional)****MONDAY, JUNE 1****10:00 – 10:30 Registration, Welcome, & Introductions****10:30 – 11:30 What's Next for Payments in Europe: PSD3 and the Payment Systems Regulation**

Europe's payments landscape is entering a new phase with the introduction of the Third Payment Services Directive (PSD3) and the Payment Systems Regulation (PSR). This session will provide an accessible overview of these upcoming legislative developments and explain how they build on—and differ from—the existing PSD2 framework.

Speakers will outline the core objectives of PSD3 and PSR, including changes to authorization and supervision, stronger fraud prevention and consumer protections, enhanced competition, and increased resilience of payment systems. The discussion will focus on the practical implications for financial institutions, payment service providers, fintechs, and other stakeholders operating in or entering the European market. Attendees will gain clarity on expected timelines, policy direction, and what these reforms mean for the future of payments in Europe.

Speakers: *Gijs Boudewijn, Chair, European Payments Council*
Albrecht Wallraf, Associate Director, Association of German Banks

11:30 – 12:15 Crossing the Atlantic: Navigating International Expansion

Monzo surprised the industry on March 31 by announcing it is closing its US operations and abandoning its pursuit of a US banking license. It is not the first European financial institution to abort expansion into the US. Conversely, fintechs like Circle, Ripple and Fireblocks have grown their EU presence and US banks added 11,000 jobs in the EU since Brexit. This session will explore the opportunities and challenges companies face when setting sail for new markets. Panelists will guide attendees through a comparison of EU and US regulatory structures, analysis of trends and strategies for exploring cross-border expansion.

Speakers: *Matt Luzadder, Office Managing Partner – Chicago, Kelley Drye & Warren LLP*
Trevor Tanifum, Managing Principal, FS Vector

12:15 – 13:15 Networking Opportunity: Lunch

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13:15 – 14:15

Tackling APP Fraud: The Impact of Verification-of-Payee and Confirmation-of-Payee in Europe and the UK

Authorized Push Payment (APP) fraud has been one of the most persistent and costly threats in modern payments. In response, Europe and the UK have implemented Verification-of-Payee (VoP) and Confirmation-of-Payee (CoP) solutions to help consumers and businesses verify payee details before sending funds. This session examines how these measures have reduced certain types of APP fraud and strengthened trust in electronic payments.

Speakers will explore how VoP and CoP work in practice, the behavioral changes they encourage among payers, and the measurable impact seen to date. The discussion will also address implementation challenges, coverage limitations, and lessons learned for jurisdictions considering similar approaches. Attendees will gain practical insights into how payee verification tools can form a critical layer of defense in a broader fraud-prevention strategy.

Speakers: *Alain Raes, Chief Commercial Officer and Founding Partner, iPiD*
David-Jan Janse, CEO, Co-Founder, SurePay

14:15 – 15:00

ISO 20022 and the Future of Instant Payments: Enabling Global Interoperability

As instant payment systems proliferate worldwide, achieving seamless interoperability across borders has become a critical priority. This session explores how ISO 20022 is emerging as the common messaging standard underpinning global connectivity between real-time payment systems and enabling richer, more efficient payment data exchange. The discussion will examine the role of ISO 20022 in supporting the G20's targets for faster, cheaper, more transparent, and more inclusive cross-border payments.

Speaker: *Kjeld Herreman, Founding Partner, Paylume*

15:00 – 15:15

Networking Opportunity: Refreshment Break

15:15 – 16:15

Global Pay by Bank Adoption

Pay by Bank is growing in Europe, with various national solutions providing functionality in their home markets. There has been movement the last few years to develop interoperability within the Eurozone to facilitate Pay by Bank outside the domestic space. This session will provide an overview of how Bancomat Pay (Italy), Bizum (Spain), and Wero (Belgium, France, Germany, the Netherlands) work in their home markets as well as efforts to establish interoperability - something the U.S. market will inevitably need given the number of solutions already present.

Speaker: *Andrew Gomez, Senior Advisor, Paylume*
Bizum Speaker TBA

16:15 – 17:00

Session TBA

17:15 – 18:15

Networking Opportunity: Welcome Reception

18:30

No Host Dinner - Location TBA

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07:00 – 08:00 **Breakfast on Your Own**

09:00 **Registration Open**

09:00 – 10:00 **Accelerating Europe’s Payments Landscape: Instant Payments and One-Leg-Out SEPA Credit Transfers**

Instant payments are gaining momentum across Europe, driven by regulatory mandates, consumer expectations, and the growing availability of real-time payment infrastructure. At the same time, the industry continues to rely on traditional SEPA Credit Transfers, including “one-leg-out” transactions where either the sender or receiver is located outside the SEPA area. This session explores how these two models coexist today—and how that balance is evolving. The discussion will address how instant payments and one-leg-out SEPA transfers fit into broader payments strategies, and what the transition toward faster, more ubiquitous payments means for the future of domestic and cross-border transactions in Europe.

Speaker: ***TBA EBA Clearing***

10:00 – 10:45 **FRIDA- EPC's Fraud Information Sharing Scheme**

The EPC has launched an RFI process for FRIDA, the Fraud Information Distribution Agreement, which is expected to be passed as part of the Payment Services Regulation (PSR) in 2028. How will this work? What are the challenges European PSPs face?

Speaker: ***Giorgio Andreoli, Director General, European Payments Council***

10:45 – 11:00 **Networking Opportunity: Coffee Break**

11:00 – 12:00 **Open Banking in the UK and EU: Evolution, Direction, and Lessons from the U.S.**

Open Banking in the UK and European Union has progressed from early regulatory mandates to increasingly mature ecosystems supporting competition, innovation, and consumer choice. This session takes a step back to examine where Open Banking in Europe began and how it is evolving toward broader Open Finance frameworks.

The discussion will explore Open Banking in the UK and EU and contrast the European approach with the United States’ more market-driven model, highlighting key differences in policy objectives, industry roles, and implementation strategies. Attendees will gain a clearer understanding of what has worked, what challenges remain, and what the future direction of Open Banking and data-sharing frameworks may look like on both sides of the Atlantic.

Speaker: ***Lauren Jones, Open Banking Lead, Paylume***

12:00 **Meeting Adjourn**

9:00 – 10:30

National Bank of Belgium Museum Tour (Optional)

See you next time!

October 14-16, 2026 | Chicago, IL

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