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4:50 pm – 5:30 pm  **FedNow: An Update on the Fed’s RTGS Proposed System**  
*Metropolis Ballroom – 14th Floor*

In August 2019, the Fed announced its decision to develop a new 24/7/365 RTGS service to support the payment and settlement of faster payments in the United States after assessing hundreds of comments from the industry. Since this announcement, the Fed has continued its collaboration with industry stakeholders to finalize planned features of the FedNow Service. Do not miss your opportunity to hear what’s next for real-time payments from the senior executive leading the Federal Reserve’s FedNow efforts and how your organization can prepare.

**Speaker:** Ken Montgomery, FVP & COO, Federal Reserve Bank of Boston and FedNowSM Program Executive

5:30 pm – 6:30 pm  **Networking Opportunity: Welcome Reception**  
*North Pool Deck – 16th Floor*

((Available: Patron Opportunity))

Join us by the pool to catch up with industry friends and to meet new ones. We’ll enjoy BBQ, beverages and live music from a Jimmy Buffett cover band. Don’t miss this opportunity to relax and network with your peers!

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TUESDAY, NOV. 5
DRESS - BUSINESS CASUAL

CONCURRENT SESSIONS

10:20 am – 11:20 am  (attendees may participate in any session during this time slot)

Session 1:  
**Inside-Out: The Analytics Journey within Financial Institutions**  
**Gotham**

Analytics, machine learning, and big data are the buzzwords of the day, but what do they mean in the context of a financial institution? How do they differ in wholesale and retail environments? This session will focus on how an analytics team within a financial institution can capture and analyze internal customer information and combine that with voice of the customer data to gain a complete picture of the opportunities in payments and treasury management. The pressures on an analytics team are vast due to both the growth potential and hype within the industry, but let’s discuss how you can turn analytic tools and voice of the customer data into a strategic advantage.

Speakers:  
**John Barlow**, President, Barlow Research  
**Anthony Carfang**, Managing Director, The Carfang Group

Session 2:  
**Conversational Payments: From Concept to Launch**  
**Metropolis Ballroom – 14TH Floor**

“Hey, Alexa…pay my utility bill.” Yes, conversational payments have arrived! Some organizations are in the process of proof-of-concept implementations, and others have already launched their offering. This panel of practitioners will share what they’ve learned, adoption levels, and discuss what’s on the horizon. Lessons learned from this session may then be used during the Conversational Payments Project Team meeting later in the day.

Panelists:  
**Jennifer Roth**, AAP, Director, iPay Product Management, Jack Henry & Assoc.;  
**Nirmal Kumar**, Chief Technology Officer; Aliaswire;  
**Charles Ellert**, Principal, Security Risk Management, Verizon

Moderator:  
**Jane Wallace**, AAP, Principal, Wallace Consulting

Session 3:  
**Project Team Session: ACH for Developers**  
**Sanctum**

This sub-group of the ACH Quick Start project team is creating a tool for developers who need to code to the Nacha Operating Rules format, but are not Rules experts. This tool will include file

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formats, scenarios for using specific data elements and information on where to find details in the Rules. Project team members will review work that has been done to date and discuss next steps and timelines for completion of the first phase of the project.

**Project Team Leader: Jason Carone, AAP, APRP, Product Management Director, Silicon Valley Bank**

**11:30 am – 12:30 pm** *(attendees may participate in any session during this time)*

**Session 1:**  
**Work Session:** Bill Pay Transactions: Listening to Customers to Provide Needed Services  
*Metropolis Ballroom – 14th Floor*

This session reviews the results of a survey conducted by iPay examining payor behavior. Following a brief presentation exploring the survey data the audience will divide into small groups to discuss how the information gleaned from the survey can be used to grow and improve Bill Pay channels and processes to benefit both payors and payees.

**Speaker:** Jennifer Roth, AAP, Director, iPay Product Management, Jack Henry & Assoc.

**Facilitators:** Charles R. Ellert, PMP, Principal, Security Risk Management, Verizon  
Lynne Herrman, Senior Director, Product Management, Bottomline Technologies, Inc.

**Session 2:**  
**Discussion Session:** Finding the Weakest Link: Cybersecurity Risk Mitigation Measures  
*Gotham*

Your organization’s security is only as good as the weakest link in the payment chain. The modern payments ecosystem involves numerous parties, connections and devices. Internet-of-Things and third-party Fintech apps may present additional challenges to keeping your customers’ data secure. Each time data is accessed, transferred or stored there is risk of loss, whether through inadvertent disclosure or to hackers. This discussion will be led by a group of practitioners representing corporate end-users, legal and regulatory practitioners, financial institutions and payments associations. Attendees are invited to share their “best practices” and experiences in the evolving world of cybersecurity.

**Panelists:**  
Frank D’Amadeo, Assistant Treasurer Consolidated Edison NY, Con Edison  
Peter Davey, AAP, Head of Innovation, The Clearing House  
Cameron R. Argetsinger, Special Counsel, Kelley Drye & Warren LLP

**Moderator:** Matt Luzadder, Partner, Kelley Drye & Warren LLP

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**Session 3:**  
**Project Team Session: Faster Payments Playbook**  
*Sanctum*

With the Faster Payments Playbook for FIs accomplished the group now turns its attention to the Faster Payments Playbook for Corporates. During this Project Team meeting leaders and members will determine next steps, assign module work, and discuss plans for the launch of the Playbook next April.

**Project Team Leaders:** Joe Casali, AAP, Senior Vice President, NEACH; Chris Chazin, Director, Emerging Payments & Channels, Citibank, N.A.

**12:30 pm – 1:30 pm**  
**Networking Opportunity: Lunch – relax and enjoy a delicious meal with other Alliance members!**  
*North Pool Deck – 16th Floor*

**MEMBER PATRON:**

**1:30 pm – 2:00 pm**  
**Networking Opportunity: Dessert Reception & Advisory Committee Speed Dating**  
*Metropolis Foyer – 14th Floor*

Grab something sweet and come visit representatives from each of the Alliance’s Advisory Committees. Share topics that are keeping you up at night and help the Alliance leaders develop content that is essential to you as an Alliance member. You will have an opportunity to visit with all five groups and learn more about the election process and how you can become an Advisory Committee member. If Advisory Committees aren’t for you, use this “sweet” networking time to visit with our member patrons and learn how their offerings can help your organization. Also, the Cybersecurity Response Project Team will meet briefly at this time in Metropolis Ballroom.

**2:00 pm – 3:00 pm** *(attendees may participate in any session during this time slot)*

**Session 1:**  
**Privacy in Banking, Retreat or Conceal?**  
*Metropolis Ballroom – 14th Floor*

Do you know what you have to do to comply with the newest threats and regulations? New laws could affect the privacy and security procedures for all financial institutions. The two most impactful are GDPR and CCPA. So far there has been no enforcement of General Data Protection...
Regulation (GDPR) in FIs mostly it has been Social Media companies. The California Consumer Privacy Act (CCPA), effective January 2020, will affect FIs if they have customers who are residents of CA. The CCPA relates to disclosure, and deletion of specific data, third parties with data access, and opting out. Are you prepared to act when these privacy laws come knocking at your door?

Speakers: Mark Webster, CPA, CCM, Partner, Treasury Alliance Group; Denyette DePierro, VP & Senior Counsel, American Bankers Assn.

Session 2: Nacha Operating Rules: Changes you HAVE to Understand

Nacha’s Rules & Operations Committee has been hard at work looking at ways to clarify Rules, better define Return Reason Codes, and require account validation for WEB Entries. Work is also underway to examine possible improvements to prenotes, authorization requirements and various Standard Entry Class Codes. As these changes are introduced via RFC, balloted and implemented it is critical you are informed on how your organization might be impacted. Join this session to find out what’s on both the immediate horizon and the long term plans.

Facilitator: Amy Morris, Senior Director, ACH Network Rules, Nacha

Session 3: Project Team Session: Conversational Payments

Project team members will meet to discuss goals, deliverables and timelines of the group. Additional details will be provided as we move closer to the meeting.

Project Team Leader: Jane Wallace, AAP, Principal, Wallace Consulting;

Session 1: Examining the Payments Political Landscape

Positioning and preparing for the 2020 presidential and congressional races will determine regulatory and legislative priorities depending on which party controls the White House, Senate and the House of Representatives. Payments will see an increase in regulatory scrutiny in 2020 that will impact your organization. What is at stake for the payments space? How do policymakers balance innovation with regulation? How might the Impeachment proceedings impact payments with regard to leadership in the White House and Congress and, how might the 2020
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3:05 – 4:05 pm  CONCURRENT SESSIONS CONTINUED

election be impacted? Recent legislation on banking for the marijuana industry, the view of the need for faster payments and how recent fraud cases are being discussed on the Hill will be discussed as well.

Speaker: William D. Sullivan, Sr. Dir. & Group Mgr., Government & Industry Relations, Nacha

Session 2:  Work Session: Account Validation for WEB Entries - Are you Prepared to Comply?
Metropolis Ballroom – 14th Floor

Are you prepared for the upcoming Nacha Rule clarifying the requirement for large ACH WEB Originators to perform a minimal level of account validation? Even with the Implementation Date pushed back to 2021 now is the time to ensure your organization is ready or has a plan to be ready. This session provides valuable insights to the new Rule, different types of account validation techniques, and the benefits that differentiate them. Whether you are a financial institution or corporate originator, understanding this industry initiative will help you identify opportunities for you and your customers. Following the presentations audience members will break into small groups based on participant role to discuss their organization’s preparedness planning.

Speakers: Amy Morris, Senior Director, ACH Network Rules, Nacha; Shawn Princell, President, Cash Flow Solutions

Session 3:  Project Team Session: ACH Quick Start Tool
Sanctum

With the debut of the first use case complete the team will meet to determine the next use case on which to focus and review the timeline and necessary work to move the next phase forward.

Project Team Leader: Brian Dao, AAP, Asst. VP Electronic Payments, Commerce Bank

4:05 pm – 4:20 pm  Networking Opportunity: Afternoon Refreshment Break
Metropolis Foyer – 14th Floor

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4:20 pm – 5:15 pm  Idea Lab – Meet the Innovators

**MEMBER PATRON:**

NATIONAL PAYMENT ASSOCIATION FOR THE CHARTERED INSTITUTE OF BANKING AND FINANCE

**Krypton - Mezzanine Level**

**Presenter: Shawn Princell, President**

Consumers just want to pay and get paid from a bank account – we make it a seamless experience. Cash Flow combines instant onboarding, account validation, tokenization, and payment processing into a single API connection. Onboard bank accounts with bank login and verify users directly with their financial institution. Validate accounts in real-time based on a user’s account history rather than relying on credit reports. Tokenize payment credentials with end-to-end encryption to minimize data security when processing payments. Remember, 70% of non-cash payments still originate from a bank account.

**To learn more:**

www.followthefrog.com

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**Grayson – Mezzanine Level**

**Presenter: Atif Siddiqi, CEO**

Branch is a mobile-first technology that helps workers grow financially. Employees that sign up with Branch can receive instant access to earned wages, budgeting tools, and opportunities to pick-up more shifts to help them manage their cash flow between paychecks. Employers are turning to Branch to help them attract and retain the best hourly workers, offering Branch as a free voluntary financial wellness benefit to their hourly employees. They have partnered with some of the nation’s largest employers and are adding new employers daily in retail, restaurant, logistics, manufacturing, and healthcare.

**To learn more:**

https://www.branchapp.com/

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**Banner – Mezzanine Level**

**Presenter: Hayden Pirkle, Product Marketing Manager**

Beginning in March 2021, Nacha will implement new rules requiring businesses that debit funds online via ACH to include, at a minimum, “account validation” as part of a “commercially reasonable fraudulent transaction detection system.” The updated rule is an opportunity for WEB debitors to create a competitive advantage by implementing a best-in-class authentication mechanism that can deliver higher conversion rates, a seamless user experience, and reduce risk. This session will look at Plaid’s instant account verification product, Auth, and explore how Plaid’s other data products can be layered on to deliver an optimal ACH payment experience.

**To learn more:**

https://plaid.com/

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5:30 pm  First set of buses leave for Networking Reception at Kimpton Surfcomber Hotel
          (Meet in Hotel Lobby)

5:45 pm  Second set of buses leave for Networking Reception at Kimpton Surfcomber Hotel
          (Meet in Hotel Lobby)

6:00 - 7:00 pm  Networking Opportunity: Networking Reception
                  Kimpton Surfcomber Hotel at The Beach at High Tide

                  (Available: Patron Opportunity)

Attendees will be transported to the EPIC hotel’s beachfront sister property, Surfcomber, in South Beach. What is sure to be an unforgettable Havana Nights reception, this event will feature traditional Cuban-style appetizers, a refreshing welcome signature cocktail, wine and beer. Tiki torches light up the stylish exhilarating bar patio area, The Beach at High Tide. Attendees can relax, enjoy the gorgeous water views, and network with members and guests while enjoying fun beach-style games. Return transportation will be provided to the EPIC Hotel immediately following the reception or attendees can choose to enjoy the South Beach area on their own.
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ecosystem do to better protect themselves and their customers? What role does education play in fraud prevention? How do Fintechs fit into this equation?

Panelists: Lawrence Fatima, Executive Director, JPMorgan;
Tim Ogden, VP, Global Fraud, ADP;
Special Agent Aaron Gogley, Criminal Investigation, Internal Revenue Service

Moderator: Matt Luzadder, Partner, Kelley Drye & Warren, LLP

10:35 am – 11:00 am Meeting Recap & Project Team Work Session Updates
Metropolis Ballroom – 14th Floor

Project team leaders are invited to recap the results of the project team’s meeting and review next steps. Following those updates a short recap of each concurrent session will be presented to include possible topics for future exploration.

11:00 am Meeting Adjourns

SEE YOU NEXT TIME!

2020 Alliance Membership Meetings
Feb. 19-21 – Las Vegas, NV
Spring Meeting (TBD)
Nov. 4-6 – Atlanta, GA

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