



**AGENDA**

Meeting Room Wireless Member Patron

Mobile App Member Patron



WEDNESDAY, FEB. 19

DRESS - BUSINESS CASUAL

- |                          |   |
|--------------------------|---|
| <b>1:00 pm – 5:00 pm</b> | <b>Registration Open</b><br><i>Presidio Foyer</i>                                   |
| <b>3:00 pm – 3:30 pm</b> | <b>New Member/Guest Welcome</b><br><i>Griffith V</i>                                |
| <b>3:30 pm – 4:00 pm</b> | <b>Networking Opportunity: Afternoon Refreshment Break</b><br><i>Presidio Foyer</i> |
| <b>4:05pm – 4:45 pm</b>  | <b><u>Fed Update</u></b><br><i>Presidio II &amp; III</i>                            |

**SESSION TYPES**

**Work Session:** Indicates speakers and members will work in small groups to explore finite topics/activities raised in the presentation.

**Discussion Session:** Indicates input on topic will be requested from audience as part of presentation.

**Project Team Session:** While these sessions are open to all attendees, the project teams will use this time to continue work on projects already under way.

In December 2019, the Board of Governors of the Federal Reserve System approved modifications to the Federal Reserve Banks' FedACH® Service, National Settlement Service and Fedwire® Funds Service to help facilitate adoption of a later Same Day ACH processing and settlement window. These changes will occur in alignment with, and in support of, Nacha's effective date of March 19, 2021, for the third processing window for Same Day ACH. This session will provide an overview of the Federal Register Notice surrounding changes to the National Settlement Service and Fedwire Funds Service.

**Speaker:** **Pat Hilt**, Vice President of Payments Product Management, Wholesale Products Office, Federal Reserve Bank of New York

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**4:45 pm – 5:45 pm**     **Regulatory Implications for Faster Payments***Presidio II & III*

Faster payment platforms, functionality and innovations have enhanced payment options in the U.S. and internationally and these changes will only continue as the marketplace responds to user needs. Trusted platforms such as ACH, check and wire have been governed by rules and regulations for more than 200 years but these new entrants are introducing questions as to what rules and regulations, beyond platform operating rules, may apply and what agencies or governing bodies have jurisdiction when a payment is in question. This session goes beyond a look at individual operating rules and agreements to examine the overall regulatory environment for faster payments.

**Speakers:**     **Jeanette Blanco**, *Associate General Counsel, Nacha*  
**Tracy Cheney**, *General Counsel, Early Warning*  
**Steve K. Kenneally**, *AAP, SVP, Payments, American Bankers Association*  
**Gary Stein**, *Deputy Assistant Director, Card Payment & Deposit Markets, Consumer Financial Protection Bureau*

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

**5:45 pm – 6:45 pm**     **Networking Opportunity: Welcome Reception at the Park MGM***Central Park Terrace*

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**7:30 am – 5:00 pm**     **Registration Open**  
*Presidio Foyer*

**7:30 am – 9:00 am**     **Networking Opportunity: Hot Breakfast Buffet**  
*Foyer*

## J.P.Morgan

**8:30 am – 9:00 am**     **Welcome, Introduction Exercise, Project Team Updates**  
*Presidio II, III & IV*

Members and guests are welcomed to the meeting and will participate in a networking exercise led by Advisory Committee members. Following the exercise, current Project Team Leaders will provide a short update on the work they are undertaking.

**9:00 am – 10:00 am**     **Meaningful Modernization of the Nacha Rules**  
*Presidio II, III & IV*

The overarching purpose of the Meaningful Modernization initiative is to improve the ACH end-user experience by reducing barriers to use, providing flexibility, reducing administrative burdens, and facilitating the adoption of new technologies and channels for authorizing and initiating ACH payments. This panel discussion covers current thinking and perspectives on the benefits and impacts of the various elements of this initiative.

**Speakers:**     **Michael Herd**, *Senior Vice President, ACH Network Administration, Nacha;*  
**Amy Leslie**, *AAP, Executive Director, Product Manager, J.P. Morgan;*  
**Chris Selmi**, *AAP, SVP, Regulatory Compliance, WesPay;*  
**Andrew Barlow**, *AAP, NCP, Executive Vice President, WACHA – The Premier Payments Resource*

**10:00 am – 10:20 am**     **Networking Opportunity: Coffee Break**  
*Presidio Foyer*

**MEMBER PATRON:**



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## CONCURRENT SESSIONS

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

**Session 1:** **Work Session: Benefits of Open Dialogue: Financial Services Providers & Commercial/Corporate Organizations**

*Presidio II & III*

Financial service providers and commercial/corporate organizations are at a pinnacle point in the evolution of how they use payments to run their businesses. The function of payments is no longer just a back-office function. Payments can impact the end-user experience, your finance and accounting functions, your relationships with providers and ultimately, your bottom line. Open dialogue between a financial services provider and a commercial/corporate organization is more important than ever. In this session a financial services provider and corporates will share best practices for effective communication practices.

**Speakers:** **Jason Prosniewski**, *Director, Treasury Operations, Volkswagen Group of America*;  
**Laurance Selnick, CTP**, *SVP, Director, Treasury & Payment Solutions Sales, Webster Bank*;  
**James Gilligan, CTP**, *Assistant Treasurer, Evergy*

**Moderator:** **Janine Kasper**, *Strategic Business Partner Manager, Q2 Software, Inc.*

**Session 2:** **Nacha Update on Phixius**

*Presidio IV*

The financial industry, including Nacha councils and the Payments Innovation Alliance, have a long history of supporting the potential benefits of open source directory services that enable information exchange for all payments supporting B2B, P2P, and consumer bill pay. The benefits include improved data quality and payment routing capabilities as well as improved fraud prevention. Nacha is addressing the gaps brought forth by the industry by launching Phixius, a payment information exchange platform. Phixius will be available to early adopter organizations in May 2020. Nacha and development partner Ernst and Young will provide an update on the features and functions of Phixius and provide insight on the launch, adoption, and future roadmap.

**Speaker:** **George Throckmorton**, *Managing Director, Strategic Initiatives and Network Development, Nacha*  
**Eli C. Stern**, *Principal, Advisory Services, Ernst & Young*

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## CONCURRENT SESSIONS CONTINUED

**Session 3:** **Project Team Session: Conversational Payments**  
*Presidio V*

This project team is developing a Conversational Payments 101. Discussions during this time will include updates to the document, timelines for development, plans for launch and will touch on design elements.

**Project Team Leaders:** **Juliette Metzger**, VISA, Sr. Director, VBS New Payment Flows, Business Development

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

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**Session 1:** **Discussion Session: Fraud Typologies & Cyber-Insurance Policies: Are You Covered?**  
*Presidio II & III*

After recovering from the initial shock of being victimized by a hacker or other bad actor, organizations may encounter a second shock when their insurance carrier denies coverage for the loss. This panel focuses on real-life examples of what fraud typologies may (or may not) be covered by cyber-insurance. By comparing cybersecurity incidents to actual insurance policies, members will learn how to effectively manage cyber-risk and communicate with their insurance carrier to increase the chances that a cybersecurity is covered. Speakers also discuss how cyber-insurance fits into an overall risk-management strategy and provides a list of the most common flaws in cyber-insurance (and how to avoid them). This session builds off of the cybersecurity session at the November meeting in Miami.

**Panelists:** **Cameron Argetsinger**, Special Counsel, Kelley Drye & Warren, LLP;  
**Marshall Toburen**, Risk Management Strategist, Solutions Marketing, RSA  
**Brian Snow**, Practice Group Leader, USI Insurances

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

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## CONCURRENT SESSIONS CONTINUED

**Session 2:** Discussion Session: Fraud in IRS Tax Filing  
*Presidio IV*

With the New Year comes tax season. As tax payers prepare and submit their returns the IRS is dedicated to processing returns and issuing refunds – for the most part – electronically. But, every year the public is warned to be on the lookout for fraud, including stolen identities, phishing and abusive tax preparers. The IRS works closely with the payments industry to make parties aware of these schemes and relies on financial institutions to help educate the public. Members hear directly from the IRS on what they are seeing and how the industry can work together to help combat fraud.

**Speaker:** **Amanda Anders**, *Supervisory Special Agent, IRS - Criminal Investigations*  
**Facilitator:** **Matt Luzadder**, *Kelley Drye & Warren, LLP*

**Session 3:** Project Team Session: ACH Quick Start  
*Presidio V*

With the debut of the first use case complete (B2B), the Project Team has decided to expand the Quick Start Tool to also focus on B2C payments. Time will be spent on a quick review of the B2B tool and discussions of what to include in the B2C use case.

**Project Team Leaders:** **Brian Dao, AAP**, *Asst. VP, Electronic Payments, Commerce Bank*  
**Debbie Smart, CTP, NCP**, *Senior Product Marketer, Q2 Software, Inc.*

**12:30 pm – 1:30 pm** **Networking Opportunity: Lunch** – relax and enjoy a delicious meal with other Alliance members!  
*Griffith I - III*

**MEMBER PATRON:**



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

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. 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.

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## CONCURRENT SESSIONS

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

**Session 1:** **Fourth Party Risk & Beyond**  
*Presidio II & III*

KYC and KYCC are risk management principles that have stood the test of time. But has your organization established procedures for managing risks related to downstream relationships your third party might have with suppliers, vendors or other fourth parties? The amount of data and the length of the data's journey outside your organization is your responsibility, so processes should be in place to ensure the data is protected according to your organizational standards. Fourth-party risk management, where you have no legal contract with those parties, is critical to your organization. Attendees come away from this session understanding the new guidelines in OCC 2013-29 and the FRB Supervisory Letter 13-19.

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

**Session 2:** **The Move Towards Global ISO20022 Migration**  
*Presidio IV*

Financial systems, financial institutions and other players across the globe are migrating to ISO 20022, broadly recognized as the standard for the future for both high value and instant payments. While the migration can be considered global in scope, approaches and deadlines vary widely in different geographies. Panelists examine the advancements in ISO 20022 going beyond the deadlines to discuss how countries are interpreting rules around the extra payload in ISO 20022 for fraud/sanctions screening and overall AML now that they have the extra data. Speakers share detailed examples of how participants are thinking about using the data to unlock the often referred to opportunities and discuss what a global payments area could look like.

**Panelists:** **David Chance, VP, Product Strategy & Innovation, Fiserv;**  
**Christian Fink, Co-CEO, van den Berg AG;**  
**Ryan Masters, Executive Director, Strategic Relationships, SWIFT;**  
**Laura Sullivan, Product Manager, FIS**

**Moderator:** **Joerg Richter, Senior Marketing Manager, equensWorldline**

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## CONCURRENT SESSIONS CONTINUED

**Session 3:** **Project Team Session: Faster Payments Playbook for Corporates**  
*Presidio V*

This team launched the Faster Payments Playbook for FIs in November and immediately began work on developing a Faster Payments Playbook for Corporates. Team time will be spent developing content for the first deliverable, Faster Payments for Corporates 101.

**Project Team Leader:** **Joe Casali, AAP, Senior Vice President, NEACH**

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**3:05 – 4:05 pm** *(attendees may participate in any session during this time slot)*

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**Session 1:** **Demystifying “Banking as a Service”**  
*Presidio II & III*

Financial institutions are facing an era of unprecedented change, fueled by adoption of APIs and other technology advancements, instant money movement, and the entrance of fintech, digital-only banks and other nimble competitors. For many FIs, these trends will require a shift in institutional thinking - an emphasis on customer experience vs. product-led strategies, data as a critical asset, and innovation through partnerships vs. buying or building new solutions. All of these changes relate to a new industry buzzword “Banking as a Service” defined loosely as the delivery of disaggregated banking services via APIs. Join this important forward-looking session to discover what comprises banking as a service, and how it relates to open banking, platform banking and similar concepts, who stands to win and lose from this new model, where is this being used today and for what purpose.

**Speaker:** **Val Srinivas**, *Research Leader, Banking & Capital Markets - Deloitte Center for Financial Services, Deloitte Services;*

**Facilitator:** **Deborah Matthews Phillips**, *SVP, Payments & Technology Policy & Industry Relations, Independent Community Bankers of America*

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## CONCURRENT SESSIONS CONTINUED

**Session 2:**                    **Introduction to the Certified International Payments Professional (CIPP) Program**  
*Presidio IV*

As more and more countries around the world modernize their payments systems, processes and rules, the demand for more experienced payments professionals -- with the necessary skills, knowledge and expertise -- to develop and maintain these systems is growing. The current talent pool is small and regionally focused. In addition, it is difficult to assess an individual's payments knowledge prior to hiring. To meet the growing talent demands in our industry, more people -- with more expertise, and a broader global perspective -- are needed.

To address this global knowledge gap, Nacha, Payments Canada, the Dutch Payments Association, the Payments Association of South Africa and the Australian Payments Network have joined forces to develop a payments professional certification program.

In this session, learn what will be covered in the certification program, how it was created and why it will be vital to you, your organization and the global payments ecosystem.

**Speakers:**                    **Stephanie Prebish, AAP, CTP, Senior Director & Group Manager,**  
*Association Services, Nacha*  
**Damian Sawka, Senior Representative, Partnerships, Payments Canada**  
**Jane Hennessy, Senior Director, VISA B2B Connect, Visa**

**Session 3:**                    **Project Team Session: ACH for Developers**  
*Presidio V*

The team is in the process of creating a guide for developers who need to code to the Nacha Operating Rules format, but are not Rules experts. The guide will include file formats, scenarios for using specific data elements, and information on where to find details in the Rules.

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

**Session 4:**                    **Project Team Session: Cybersecurity Response Checklist**  
*Griffith IV*

This group is continuing to build on the Security Incident Response Timeline & Considerations document (published last year) by creating a resource for front end/customer support staff on identifying and addressing cyber risk.

**Project Team Leaders:**   **Matt Luzadder, Partner, Kelley Drye & Warren;**  
**Mary Gilmeister, AAP, NCP, President, WACHA - The Premier Payments Resource**

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4:05 pm – 4:20 pm **Networking Opportunity: Afternoon Refreshment Break**  
Presidio Foyer

4:20 pm – 5:15 pm **Idea Lab – Meet the Innovators**  
Griffith I - III

**MEMBER PATRON:**



Griffith I

**Presenter: Amit Sharma, CEO**

FinClusive is a hybrid fin/regtech company that provides a blockchain-enabled full stack compliance-as-a-service (CaaS) and digital banking, routing and payments platform that's securely accessible for underserved, excluded or financially challenged consumers.

**To learn more:**  
<https://finclusive.com>



Griffith II

**Presenter: Sandeepan Mukherjee, Business & Strategy Leader**

Persistent Systems, a Nacha Preferred Partner for digital banking solutions, is a global solutions company that delivers digital business acceleration, enterprise modernization and product engineering for businesses around the globe.

**To learn more:**  
<https://www.persistent.com/>



Griffith III

**Presenter: Rohin Tagra, Founder & CEO**

Azimuth GRC is digitally re-inventing the way business manages regulatory compliance, with its OMNIATM Platform, Azimuth GRC enables access to its ever-monitored, real-time digital library of federal and state laws and Nacha rules. Its library content is enriched through legal and subject matter expert collaboration and automated with proprietary software.

**To learn more:**  
<https://azimuthgrc.com>

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## THURSDAY, FEB. 20

DRESS - BUSINESS CASUAL

**5:30 pm - 7:30 pm**      **Networking Opportunity: Lip Smacking Foodie Tour**  
*(Meet at Registration – advanced sign up required)*

Get whisked to VIP tables immediately during evening prime time at two of the city's most glamorous, in-demand restaurants to savor signature specialties for a spectacular show in and of itself. Receive immediate VIP seating, 3-4 signature dishes plus a refreshing adult beverage at each restaurant and a guided walking tour between stops packed with insider information about Las Vegas and sights along the way. At each stop, sit next to a different person to mix and mingle.

## FRIDAY, FEB. 21

DRESS - TRAVEL CASUAL

**7:30 am**      **Registration Open**  
*Presidio Foyer*

**7:30 am – 9:00 am**      **Networking Opportunity: Hot Breakfast Buffet**  
*Foyer*

**8:15 am – 9:15 am**      **Maintaining Diversity in the Workplace**  
*Presidio II & III*

Today's workplace is rapidly changing as staff expectations, remote and gig workers become more prevalent, and the generational impact on the workforce. All areas of commerce are being asked to consider new ideas with regard to roles, responsibilities and functions of internal teams. As these are addressed it is critical to consider WHO you are hiring and what are the expectations for employees, and inclusion and diversity are paramount to the cultivation of talent. As industries face competition and disruption the individuals who comprise an internal team are the first line of defense as new ideas are introduced and an organization's culture evolves. Using lessons learned throughout her storied career Raquel Daniels, Director Diversity & Inclusion Southwest Airlines, will share her thoughts on this topic. Following prepared remarks will be a Q&A session allowing for an open dialogue with Alliance members.

**Speaker:**      **Raquel Daniels, Director Diversity & Inclusion, Southwest Airlines**

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**9:15 am – 9:35 am**     **Networking Opportunity: Coffee Break**  
*Presidio Foyer*

**MEMBER PATRON:**



**9:35 am – 10:35 am**     **Failosophy: Fostering a Pro-Failure, Entrepreneurial Culture**  
*Presidio II & III*

We've long tried to make our teams more entrepreneurial, creative and forward-thinking. But there is an aspect of human behavior and corporate culture that stands in the way of successful innovation: the fear of failure. As individuals, we are taught this fear from an early age. By the time we reach our 20s, most of us have developed failure-coping mechanisms that ultimately will inhibit our personal and organizational success. From popular media to Silicon Valley, saccharine mantras about "fail fast" and "everything works out in the end" don't help people - they simply create new ways to feel bad about yourself. The only way to change this and unleash our true potential is to design a pro-failure culture and teach people how to fail well. In this talk, Gabe Zichermann, renowned author, futurist and expert in human behavioral design will deliver actionable, insightful and inspiring results to help you take risks, embrace failure and turn challenges into opportunities.

**Speaker:**     **Gabe Zichermann**, *Author, Co-Founder, software startup, Onward and Founder and Editor-in-Chief of [Gamification.co](http://Gamification.co)*

**10:35 am – 11:00 am**     **Meeting Recap & Project Team Work Session Updates**  
*Presidio II & III*

**11:00 am**     **Meeting Adjourns**

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**SEE YOU NEXT TIME!**

**2020 ALLIANCE MEETINGS**  
**MAY 21-22 – THE HAGUE, NETHERLANDS**  
**NOV. 4-6 – ATLANTA, GA**

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