# Payments Innovation Alliance Fall Meeting

November 4-6, 2020

**AGENDA**

**WEDNESDAY, NOVEMBER 4TH**

**ALL TIMES EASTERN**

<table>
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<tr>
<th>Time</th>
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| 1:30 – 2:30 PM  | **The Impact of Meaningful Modernization**        | With the passing of the Meaningful Modernization ballot, the goal of improving and simplifying the ACH user experience is now more than ever a reality. While it’s clear to see the benefits of clearer authorization rules for newer technologies, what are the impacts? This session goes beyond just a look at the new rules and examines the implications for Originators, processors and FIs, reviewing what is actually mandatory for compliance by implementation and what users can take advantage of as they innovate. Join us as we explore considerations to be addressed as we prepare and move into implementation for the September 2021 effective date. | Amy Morris, Senior Director, ACH Network Rules, Nacha  
Jen Wasmund, AAP, Sr. Mgr., Enterprise Payments Risk Management, Capital One |
| 2:35 – 3:35 PM  | **Business Continuity Planning: Lessons Learned During the Pandemic** | Organizations of all types and sizes have faced unprecedented challenges in the face of the global Covid-19 pandemic. How resilient was your organization, were you personally, your staff, your vendors, or your customers? Given the significant global impact and lengthy timeframe of this pandemic, many organizations found their plans may not have been as comprehensive as required. This session will discuss the foundational aspects of building operational resiliency. The panelists will explore how resilient organizations differ from those that are not as resilient. They will provide real-life examples organizations have faced in the last six months, ranging from overtaxed VPNs, to supply chain gaps, cybersecurity, remote work preparation and employee well-being. | Nell Campbell-Drake, AAP, VP, Federal Reserve Bank of Atlanta  
Patrick Potter, Risk Strategist, Archer; RSA, a Dell Technologies Business |
| Moderator:     | Jane Hennessey, Senior Director, B2B Connect, Visa |                                                                                                                                                                                                          |                                                                                              |

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3:45 – 4:45 PM  Building the Small Business Case

The requirements to manage small businesses are evolving. Many small businesses are having to transition their service delivery from in person to at a distance. As businesses move online, so will their financial relationship and payment needs. To maintain and grow small business relationships, financial institutions will need to offer payment services that can be fully managed online. The competition is no longer the local, regional, or national financial institution, it now includes non-bank providers that are using online payments as the tip of the spear to disintermediate small business relationships from financial institutions.

Speakers: David Koscheski, Director, Industry Solutions, Financial Services at Microsoft
Bernadette Macko, SVP, Director Corporate Cash Management, Provident Bank
Derik Sutton, VP, Marketing, Autobooks

4:45 PM – 5:45 PM  Networking Receptions

Please plan to end the day with us with a virtual reception. While we can’t be together in-person we have created three rooms in which you can mingle. Hosts for the rooms include Jane Larimer, President and CEO of Nacha, our very own Nacha Rules liaison, Amy Morris and the Alliance Advisory Committee members. Feel free to move about during this time and ask questions or just catch up with your industry friends.

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The Future of Global Business Payments

The future is here. Lack of transparency, high costs and uncertainty have plagued international business payments and while the rest of their business has gone digital, the final ‘P’ in eIPP, electronic Invoice Presentment and Payment, has remained stuck in an archaic world of banking partnerships and a global messaging network.

Finally, businesses have an expanded array of choices in the way they manage and execute cross-border commercial payments. Speed and information is increasingly critical to them as they look to increase automation, efficiency and liquidity management.

In this session you will hear about new international B2B payment offerings that utilize new technologies and processes to address the underlying needs of businesses to focus on their core competencies rather than the payment. Learn how banks can utilize these offerings can bring value to their business relationships, meeting their needs for fast, efficient, information rich, secure global payments, reducing uncertainty and making commerce easier.

Speakers: Jane Hennessey, Senior Director, B2B Connect, Visa
         David Chance, VP, Product Strategy & Innovation, Fiserv
         Stacy Rosenthal, SVP, Head of Payments, Santander Bank, N.A.

The Evolution of Spatial, Temporal, and Behavioral Patterns in Payment Data

“Monitoring Consumption Switzerland” is a collaboration between data scientists and economists. We publish real-time data and analysis on how COVID-19 has impacted consumer payment behavior and the choice of payment method. How fast did consumption recover after Lockdown 1? How has reduced mobility altered the geography of consumption? To what extent are inner-cities affected more than commuting zones and rural areas? How has the pandemic influenced the use of electronic payment methods as opposed to cash? How do local restrictions on the use of face-masks modify consumption behavior? We shed light on these questions with aggregated transactions from debit, credit, cash withdraws, and cash deposits provided by SIX and the Swiss Payment Association. The data allows us to produce insights and forecasts up to one month earlier than conventional retail trade indexes. This project has had a significant effect on the media and public policy discussions related to the economic impact of COVID-19 in Switzerland and aims to act as a model for the use of payment data in other countries.

Speaker: Dr. Robert Rohrkemper, Senior Data Scientist & Distinguished Expert, Worldline
         Dr. Thomas Spycher, Partner, Novaltyca
         Dr. Martin Brown, Professor of Banking, University St.Gallen

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

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THURSDAY, NOVEMBER 5TH
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12:00 – 1:00 PM  **Looking at the Data: Risk, Reward and Regulation**

Improving digital service capabilities across multiple channels, making intelligent use of data and analytics, and creating new products and services are critical to ensuring banks are ready to help customers address the next big challenge. In the coming years, as branch interactions become less frequent, and competitive pressures from big tech continue to grow, acting on these opportunities will help banks remain trusted financial partners. Once I have captured this data what are my risks and legal constraints? What is the impact of new privacy regulations and how can organizations adapt to the trend toward greater consumer protection and choice?

Panelists:  
Rob Heiser, Co-Founder & Chairman, Segmint
Aaron Burstein, Partner, Kelley Drye & Warren
Matthew Berthold, EVP, Chief Operating Officer, Westfield Bank

Moderator:  
Matthew Luzadder, Partner, Kelley Drye & Warren

FRIDAY, NOVEMBER 6TH
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10:00 – 11:00 AM  **Fraud During the Pandemic**

Description to come

Speakers:  
Randy Gillespie, National Association of State Workforce Agencies
George Krest, Supervisory Special Agent, Financial Crimes, FBI

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