**POLICIES, POLITICS AND PAYMENTS: DEAL OR NO DEAL**
COVID-19 relief, cannabis, cryptocurrency and OCC charters – the Biden Administration has its plate full of issues that affect the payments industry. Priorities that have languished in the Senate may receive new life. We know there is likely to be a greater emphasis on oversight of financial institutions and consumer financial protection is likely to increase, but how is this likely to affect the payments industry?

You could read the headlines and watch the “talking heads” – or you could hear it right from the professionals. Join seasoned government relations specialists for unique insight into the players and issues that will shape the next four years and beyond on Capitol Hill. This session will arm you with the information that you need to guide your organization and understand the impact of legislation and rule changes likely to take effect in 2021. Bring your questions to this interactive discussion of policies, politics and payments.

**Panelists:**  
Bill Sullivan, Senior Director & Group Mgr., Government & Industry Relations, Nacha  
Dana Wood, Director, Government Relations & Public Policy, Kelley Dry & Warren  
Maggie Crosswy, Advisor, Government Relations & Public Policy, Kelley Dry & Warren

**Moderator:**  
Matt Luzadder, Kelley Dry & Warren

**THE AMAZING RACE: FASTER PAYMENTS EDITION**
Same day, real time and instant are all faster payments. But with new platforms and services entering the marketplace where are we? And more importantly, where are we going? Join this facilitated discussion of faster payments experts and find out what the current landscape is and what it will look like in a few years as we journey through this amazing race to faster payments.

**Panelists:**  
Connie Theien, SVP & Director, Payments Industry Relations, Federal Reserve System, Federal Reserve Bank of Chicago  
Peter Davey, AAP, Head of Innovation, The Clearing House  
Michael Herd, Senior Vice President, ACH Network Administration, Nacha

**Facilitator:**  
Deborah Matthews Phillips, AAP, SVP, Payments & Technology Policy, Independent Community Bankers of America & SVP, Industry Relations, ICBA Bancard
3:35 – 4:25 PM  NAME THAT TUNE: A SURVEY OF STABLECOINS

What are stablecoins and how are they different from other types of cryptocurrencies? In this session panelists will discuss stablecoin technology, use cases, benefits and risks, and recent market developments. Attendees will walk-away with a broad overview of stablecoins and their potential impacts on the payments industry.

Panelists:  
Ezechiel Copic, Head of Official Sector Engagement, cLabs, Inc.
Yaya J. Fanusie, Adjunct Senior Fellow, Center for a New American Security
Nicholas Pawelk, SVP, Deputy Chief Risk Officer, Coastal Community Bank

Moderator:  
Brian Laverdure, AAP, Vice President, Payments and Technology Policy, Independent Community Bankers of America

4:30 – 5:30 PM  NETWORKING OPPORTUNITY: MIXOLOGY RECEPTION

Dust off that cocktail shaker and follow along virtually as Alexandria Restaurant Partners Beverage Director, Mike Rice, shows you how to shake it up and make cocktails like the pros from home! A 20-year hospitality professional, Mike loves a good cocktail and enjoys surprising guests with unique creations at the restaurants. He’ll share recipes for three delicious drinks so you can purchase ingredients ahead of time. Then join in as Mike walks you through the art of muddling, how to do a 'float' for layered drinks, and insight on how to create tasty 'mocktails'. Cheers!

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TO TELL THE TRUTH: UNDERSTANDING CENTRAL BANK DIGITAL CURRENCIES

Virtual currencies espouse many benefits – lower fees, no borders, financial inclusion, privacy, micropayments, etc. Depending on the nature of virtual currency, some of these benefits are indeed achievable. There are some good reasons for central banks to consider enabling a form of virtual currency to represent their fiat currency. The capabilities a CBDC will have, who will operate it, who can access it, what will the currency represent, etc., represent a very complex set of decisions. In this session, we will first propose a definition of Central Bank Digital Currency and hear from a panel of people on the front lines of these projects.

Panelists:  
Craig Borysowich, Principal, Integration & Standards, Payments Canada  
Melissa Leistra, Lead Analyst, Digital Innovations in Payments, Clearing, and Settlement, Federal Reserve Board of Governors  
Jochen Metzger, Director General, Payments & Settlement Systems, Deutsche BundseBank

Moderator: Peter Tapling, APRP, Managing Director, PTap Advisory

COFFEE NETWORKING BREAK

THE MATCH GAME: REQUEST FOR PAYMENT AND BILL PAY

Much has been said about the non-financial messages like Request for Payment, available on the RTP® network and the positive impact to products like Bill Pay. This panel will discuss how they have brought these messages to life to enable new services for billers and bill payers.

Panelists:  
Andrew Haskell, CTP, Director, Immediate Payments Product Management, BNY Mellon  
Jeff Steer, Director, Head of Consumer and Small Business Payments, Citibank, N.A.

Moderator: Peter Davey, AAP, Head of Innovation, The Clearing House

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FEAR FACTOR: AML AND OFAC FOR 2021 – OUT WITH THE OLD AND IN WITH THE NEW

Tucked into the $740 billion defense spending bill Congress approved in December 2020 is the Anti-Money Laundering Act of 2020. The Act is the most comprehensive set of reforms to the anti-money laundering ("AML") laws in the United States since the USA PATRIOT Act was passed in 2001. Taking aim at shell companies, the provisions require corporations to report beneficial owners – although there are a number of exemptions. The Act also expanded whistleblower provisions, increased penalties, and the Act explicitly expands AML regulations to cryptocurrency.

But as one criminal tool is blunted, others emerge to take advantage of payment innovations. Digital wallets, cross-border remittances, and the international gig economy present sanctions compliance challenges. OFAC’s 2019 civil penalty total of $1.3 Billion was the largest in ten years. Although the pandemic slowed things down in 2020, with a new administration will come new priorities. This session will cover recent developments in AML and sanctions compliance and provide a view into what the payments industry can expect in the next couple of years. Learn practical pointers in a discussion facilitated by lawyers with front-line experience in the area of compliance and enforcement actions.

Speakers:  

Jaimie Nawaday, Partner, Kelley Drye & Warren  
Robert Slack, Partner, Kelley Drye & Warren

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10:00 – 10:50 AM  LET’S MAKE A DEAL: STIMULUS PAYMENTS ROUNDS TWO & THREE

The second round of Economic Impact Payments (EIP2) was signed into law on December 28 and the first payment file was originated on December 30. This incredibly fast turnaround helped the Internal Revenue Service and the Bureau of Fiscal Service transfer funds to more than 140 million recipients in one month, but it was a bumpy road. Join the panel to discuss the EIP2 rollout, a review of lessons learned, with a view towards EIP3.

Speakers:  
Steve Kenneally, AAP, Senior Vice President, Payments, American Bankers Assn.  
Rob Hunter, Executive Managing Director & Deputy General Counsel, The Clearing House  
Bill Sullivan, Senior Director & Group Mgr., Government & Industry Relations, Nacha

10:50 – 11:10 AM  COFFEE NETWORKING BREAK

11:15 – 12:05 PM  BE A SURVIVOR, NOT THE WEAKEST LINK: CHANGING THE FACE OF THE WAY WE WORK

It’s been over a year since our world was rocked with a reawakening on social injustice and a global pandemic. Now we are talking about diversity, inclusion, quarantining, remote workplaces. Our lives have changed on many fronts and will continue to evolve. All of this has resulted in changes in the way our organizations are adapting, and how we work and collaborate.

Join us for a fully interactive discussion led by Melissa Swift, Korn Ferry who was named one of 20 digital transformation leaders to follow on Twitter. The session content will be determined by you – either through questions during the live chat session or ahead of time through the Whova app. So, start thinking about the burning questions you have along three dimensions: (1) my organization’s culture/leadership, (2) me, as a manager, and (3) me and my career. To warm you up, here are a couple of questions you may want to ask Melissa: How can a company maintain its culture with most associates working remotely? Are there best practices for engaging talent in a virtual environment? How do you mentor when not in person? What are recruiters looking for these days?

If you’re working remotely or managing associates who work remotely, this is a “must” session for you!

Speaker:  Melissa Swift, Senior Client Partner, Global Leader, Workforce Transformation, Korn Ferry

Moderator:  John Biloz, AAP, Vice President, ACH Product Manager, J.P. Morgan

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12:10 – 1:00 PM  WIN, LOSE OR DRAW: REAL TIME WAGE ACCESS

Millions of Americans were living paycheck to paycheck before the pandemic. Now, workers are working fewer hours, and 21% report a decline in earnings. Hardest hit during the pandemic are those consumers who don’t have access to cash and financial services. Hourly workers want and need more flexible tools to help them better manage their money. Earned wage access products provide funds to workers once they clock-out. This not only ensures workers can meet their financial needs but improves employee retention rates and brings inclusion in the financial system.

But, payday loans have been subject to past abuses and the line between those products and new earned wage access products isn’t always clear. The CFPB recently issued earned wage access guidelines and state regulators have investigated companies providing these services. There are a number of challenges to offering earned wage access and providing payment processing and other services to companies offering earned wage access. Join us for a discussion of the growth of earned wage access products, legal and regulatory considerations, and practical pointers on opportunities in this emerging area.

Panelists:  
**Nico Simko**, CEO and Co-Founder, Clair  
**Todd Baker**, Sr. Fellow–Richman Center for Business, Law and Public Policy Columbia University

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

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2021 Alliance Meetings

Feb. 23-25, 2021 – virtual

May 25-26, 2021 – virtual

Oct. 6-8, 2021 – Boston, MA

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