

## AGENDA

(Times are in Eastern Standard)

### THURSDAY, SEPT. 30

2:00 pm – 2:45 pm

**Open Banking Primer**

Join us for this pre-meeting session where we will explore what open banking is and set the foundation for the Open Banking Panel on October 7<sup>th</sup> at 10:00am ET.

**Speaker:** *Pat Pearson, Vice President, Fincity Platform Partnerships, Mastercard*

### WEDNESDAY, OCT. 6

1:00 pm – 2:00 pm

**Past, Present, and Future of Money**

What does the future hold for payments and money? What lessons from the past can inform the payment industry's current work to explore faster payments and digital currencies? Join the experts for a moderated panel discussion that examines these questions. Attendees will learn how critical events in American economic and legal history continue to influence the evolution of banking, money, and payments.

**Panelists:** *Rob Hunter, Director of Regulatory & Legislative Affairs & Deputy General Counsel, The Clearing House*  
*Jesse Leigh Maniff, Payments System Research Specialist, Federal Reserve Bank of Kansas City*  
*Paige Pidano Paridon, Senior Vice President and Associate General Counsel, Bank Policy Institute*

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

2:00 pm – 3:00 pm

**The Patchwork Becomes a Quilt – Understanding the Evolving Landscape of Consumer Financial Privacy and Compliance**

After the California Consumer Privacy Act passed in 2018, a number of states have enacted or proposed similar legislation to protect consumers in their states. The goal of protecting consumer privacy is to limit the information collected and how it is shared, and give consumers the right to know what information is collected and request its deletion. This goal is often at odds with compliance regulations that require financial institutions to use all available information to monitor and report transactions under anti-money laundering and sanctions compliance programs. While some states have specifically excluded from privacy legislation entities that are already covered

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by the Gramm-Leach-Bliley Act, other states have taken a more granular approach and only excluded certain categories of information. This session will provide an overview of the federal and state requirements related to consumer financial privacy and the regulators' expectations for financial institutions. We will then look how recently enacted state privacy laws treat consumer financial information and what is on the horizon. Attendees will learn about common issues that arise as financial institutions grapple with competing privacy and compliance issues. The speakers will discuss approaches to address these conflicts and develop strategies as the patchwork of state privacy laws becomes a quilt of regulations that impact how consumer data is handled.

**Speakers:** *Laura Riposo Vandruff, Partner, Kelley Drye & Warren*  
*Matt Luzadder, Partner, Kelley Drye & Warren*

**3:00 pm – 3:30 pm**

**Speed Networking Break**

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Interested in making new connections or reconnecting with old friends? Join us for speed networking! You will be randomly assigned a networking table and given five minutes to chat. When time is up, you'll be shuffled and sent to a new table! Following the session, you will receive a report of everyone you connected with during the break. So come have a little fun, meet your peers and walk away with some new friends!

**3:30 pm – 4:30 pm**

**Everybody Wins: Driving Products and Profitability with FI/Fintech Partnerships**

Often perceived as competitors, FIs and fintechs are discovering new and cost-effective ways to succeed through partnerships. It's a win/win: FIs can more quickly roll out personalized products and niche services to generate new sources of non-interest income; fintechs are able to expand their customer base, expedite speed-to-market, and boost their revenue.

Join us to explore some of the exciting ways that fintech providers and financial institutions are successfully working together to meet users' needs and scale their businesses—while providing seamless experiences for customers.

**Panelists:** *Dean Nolan, Head of Enterprise Payments, Fifth Third Bank*  
*John Byl, SVP, Product Development Manager, Mercantile Bank of Michigan*  
*Jody McCrary, Senior Product Marketer - Marketplace, Q2 Software Inc.*  
*Kyle Bazzy, Vice President, Enterprise Growth, Autobooks*

**Moderator:** *Debbie Smart, Senior Product Marketer, Q2 Software Inc.*

**4:30 pm – 5:30 pm**

**Networking Opportunity: Welcome Reception**

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**9:00 am – 10:00 am**    **Global Payment Trends**

The word Nexus entered English from the Latin word nectere, meaning to bind or tie. It's often used to describe where things or ideas come together or connect and used in a lot of contexts, from CBP programs, to computing, to wrestling, to the blueprint for instant cross-border payments recently introduced by the BIS. During this session, we're venturing out to discover payment trends from around the world, and to discuss if they could potentially connect.

**Panelists:**        *Elizabeth McQuerry, Partner, Glenbrook Partners*  
                          *Michael Salmony, Executive Advisor, Worldline*

**Moderator:**     *Joerg Richter, Manager Marketing, Worldline*

**10:00 am – 11:00 am**    **Open Banking Panel**

The pandemic accelerated consumer appetite for digital access to financial services. Open banking has the potential to reshape the way money is managed and moved. Unlike other countries where access to banking data is mandated, US stakeholders have taken an industry-led approach to standards for consumer-permissioned access, transforming how consumers make their banking data available to other financial institutions, fintechs and other third parties. This has included developing API standards and collaboration between financial institutions, technology providers and open banking platforms. As consumers increasingly share their data, regulators and lawmakers are sharpening their focus on data sharing issues. Join this session to learn more about the transformation of opening banking in the US, as our panel of experts examines the implications of critical issues like privacy, opportunities identified in specific used cases and what to expect as open banking continues to evolve.

**Panelists:**        *Serenie Gagnon, Vice President, Product Payment Services, Fincity*  
                          *Jesse Honigberg, Technology Chief of Staff, Cross River Bank*  
                          *Rhonda Thomas-Whitley, Vice President & Regulatory Counsel, Independent*  
                          *Community Bankers of America*

**Moderator:**     *Pat Pearson, Vice President, Fincity Platform Partnerships, Mastercard*

**11:00 am – 11:20 am**    **Networking Opportunity: Coffee Break**  
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## THURSDAY, OCT. 7 CONTINUED

### 11:20 am – 12:20 pm **Fintech Accelerators: How and Why Do You Connect as a Financial Institution?**

In this session we will hear from DCU Fintech Innovation Center on how their accelerator model is providing a bridge to shrink the knowledge gap between fintechs and FIs. We'll also learn how one startup and their FI partner traversed the path within the accelerator program to find success. Learn what it takes to move from initial meeting to collaboration.

**Panelists:**        *Startup Company, TBD*  
                          *Financial Institution, TBD*

**Moderator:**     *Vasilios Roussos, Managing Director, DCU Fintech Innovation Center*

### 12:20 pm – 1:50 pm **Networking Opportunity: Fintech Startup Showdown & Mingle** **SPONSORED BY NEACH PAYMENTS GROUP**

Join us as we take a look at the next generation of fintech! The DCU Fintech Innovation Center has brought together alumni from different cohorts to present how they are tackling issues facing the financial services industry. In the end, the vote is in your hands! Which start up had the best pitch? Which company is developing the most compelling product? We want to hear from you in this interactive event where the audience will ask the questions and then use polling to determine the winners.

### 2:00 pm – 4:00 pm **Faster Payments Professional Certificate Project Team Meeting**

Work on the Faster Payments Certificate is well underway. The first certificate program has been defined and will include, among other topics, sections related to faster payments terminology and product and platform basics. Join this working session to roll up your sleeves and contribute to one of these two topic areas. The work on these sections will become the basis for the entirety of the certificate program.

## FRIDAY, OCT. 8

### 10:00 am – 11:00 am **Central Bank Digital Currency: Debunking the Myths**

Digital currencies is in significant demand, with the focus on the potential efficiencies and inclusion that they can bring to the payments ecosystem. Alongside crypto and stable coin based payment innovations, Central Bank Digital Currencies are being discussed as an alternate to the current payment systems, and being backed by a central bank, potentially could bring significant benefits both from a retail and wholesale perspective.

This session will introduce CBDCs, provide some background on both Retail and Wholesale CBDCs and look at how CBDCs can be used in cross-border and international payments.

**Panelist:**        *Jim Cunha, Executive Vice President, Federal Reserve Bank of Boston*

**Moderator:**     *David Chance, Vice President, Product Strategy & Innovation, Fiserv*

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**11:00 am – 12:00 pm** **Handling Cybersecurity Incidents**

This session opens with a look at continued cybersecurity threats such as business email compromise scams and ransomware along with more recent menaces like the Apple security update. Since these threats are obviously not going away, we will review what is being done on the regulatory front to bolster protection against bad actors including the 17+ new cybersecurity bills introduced to Congress since the end of May. We will conclude the session with a discussion on the response timeline in the case of a cybersecurity incident focused on how, when and what to communicate to regulators.

**Speakers:** ***Matt Luzadder**, Partner, Kelley Drye & Warren*  
***Ana Cavazos, JD**, Assistant General Counsel, Federal Reserve Bank of Atlanta*

**12:00 pm – 12:20 pm** **Networking Opportunity: Coffee Break**  
**SPONSORED BY ESL FEDERAL CREDIT UNION**

**12:20 pm – 1:20 pm** **Millennial Panel: Update 2021**

Millennials are no longer the youngest, up-and-coming generation—instead, they are now the parents of the next generation! Now 24 to 40 years old, they represent 22% of the US population. How have their banking and payments practices changed as their financial lives become more complicated with building a family, buying a home and saving for retirement? How do they view their financial institution relationship(s)? What is their perspective on cryptocurrency, investing, real-time payments, security breaches, malware and more?

Join us for an authentic, lively and interactive panel discussion.

**Panelists:** ***Brett**, 30 years old, lives with 2 roommates*  
***Kelly**, 33 years old, married*  
***Sam**, 32 years old, lives alone*

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

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