



AGENDA

(Times are in Eastern Standard)

WEDNESDAY, FEB. 23

DRESS - BUSINESS CASUAL

1:00 pm – 2:00 pm

OPENING THE DOOR TO OPEN BANKING

A panel of three industry experts presents their perspectives on the current state of open banking and the advantages derived from open banking. The panel will also explore barriers to growth and adoption, including privacy issues, liability across the data custody chain, possible new regulation, and adoption of APIs. Highlights from TCH's new connecting banking survey will be shared, and panelists will opine on the future of open banking.

Panelists: *Dave Glaser, President & COO, Dwolla*
Ben Isaacson, SVP, Product Strategy at The Clearing House
Dinesh Katyal, Director of Product at Financial Data Exchange

Moderator: *Deborah Matthews Phillips, AAP, SVP, Payments & Technology Policy, Independent Community Bankers of America & SVP, Industry Relations, ICBA Bancard*

2:00 pm – 3:00 pm

BNPL – THE LATEST NEW SHINY OBJECT. BUT WHAT RISKS MIGHT TARNISH THAT?

New offerings of Buy-Now, Pay Later (BNPL) are growing at unprecedented rates around the world, with some predictions that those rates will increase as much as 15 times their current levels by 2025. While they provide an attractive payment solution to many consumers, the financial institutions offering them face a number of risks as BNPL is the latest target for fraudsters. There is truth to the phrase "Buy Now, Worry Later" and equally so, there is potential for fraud and nonpayment risk. Much of the risk is related to the use of false or stolen information while purchasing, including synthetic identities and account takeovers. Specifically, synthetic ID is a major issue, with unemployment insurance fraud being one of this threat's primary pillars. This session will address key fraud and credit risks and what financial institutions can do to mitigate those risks.

Panelists: *Dave Excell, Founder, Featurespace*
Vivek Ahuja, Partnerships & Product, SentiLink

Moderator: *Jane Hennessy, Senior Director Visa B2B Connect, Visa*

3:00 pm – 3:10 pm

Break

3:10 pm – 4:10 pm

FI AND FINTECH PARTNERSHIPS: INTEGRATION IS JUST THE BEGINNING

Integration used to be the hard part of FI/fintech partnerships. But technology has made it easier than ever to offer fintech and third-party solutions seamlessly within your digital branch. The challenge now is driving adoption—because, as nice as it sounds, “build it and they will come” isn’t a strategy.

Join our panel of fintechs with deep expertise and experience partnering with FIs. We’ll explore ways to drive engagement with your new products—from educating employees and customers, to best practices for marketing your freshly integrated solutions.

Panelists: *Tracy Pearce, Vice President, Strategic Partnerships, Bill.com*
Derik Sutton, Vice President, Marketing, Autobooks
Sue Dumbauld, Vice President, Partner Strategy, MX

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

4:10 pm – 5:10 pm

Networking Opportunity: Welcome Reception

10:00 am – 11:00 am

HOW TO BUILD AN EFFECTIVE PAYMENTS STRATEGY

In a shifting payments landscape with an ever-increasing number of payment options—from ACH to Zelle—how can a financial institution chart a course to deliver the best payment experiences for their customers? Join Kathy Strasser, EVP, COO/CIO of IncredibleBank for a one-hour session to learn how your institution can create an effective payments strategy that meets customer needs and helps your institution prosper. Kathy will review how her bank developed its strategy and discuss how she adapts her strategy to accommodate changing consumer preferences and technologies.

Attendees will learn:

- Key considerations/goals for fostering a productive cross-functional team effort to collaborate on strategies.
- Tips to begin the strategy development phase and implement your final plans.
- Critical questions to consider as you evaluate your institution’s plans to implement faster payment solution(s).

Speaker: *Kathy Strasser, EVP, COO/CIO, IncredibleBank*

11:00 am – 11:20 am Networking Opportunity: Coffee Break

Sponsored by:



11:20 am – 12:20 pm INTRO TO DECENTRALIZED FINANCE

Description coming

Panelists: *Luca Cosentino, Vice President of Cryptocurrency, Cross River Bank*

Additional speakers being confirmed

Moderator: *Anthony Serio, Banking Operations Director, Sila, Inc.*

12:20 pm – 12:50 pm Networking Opportunity: Round Table Breakouts

Sponsored by:



12:50 pm – 1:50 pm THE FUTURE OF QUANTUM COMPUTING IN THE FINANCIAL SPACE

Description coming

Speakers: *Thomas Lo, CEO, GOODLABS STUDIO*
Jean-Paul Lam, Adviser, GOODLABS STUDIO
Christopher McMahon, Quantum Researcher, GOODLABS STUDIO
Donald McGillivray, PhD, Quantum Algorithm Researcher and Developer,
GOODLABS STUDIO

10:00 am – 11:00 am **A CONVERSATION WITH THE CFPB**

Traditional customer banking relationships are evolving and new players and platforms have entered the consumer financial marketplace. The CFPB is on the frontline of these changes and has researched and published information on a wide variety of topics. This conversation will address the CFPB's plan to monitor for data surveillance, access restrictions, and other risks to consumers as payments technologies and markets evolve. We will also have a thought-provoking discussion on the return of relationship banking and how the industry can build trust with consumers. Finally, we'll discuss the CFPB's research into how consumers interact with financial products and engage with the industry and what strategies work and will drive that engagement. This is an opportunity for an open dialogue with the CFPB and we encourage the submission of questions through the Whova app.

Speaker: **Amy Zirkle**, *Payments and Deposits Program Manager, Office of Consumer Credit, Payments, & Deposits Markets, CFPB*

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

11:00 am – 12:00 pm **IS RANSOMWARE KEEPING YOU UP?**

Between 2019 and 2020 ransomware attacks rose by 62% worldwide and by 158 % in North America alone. John F. Tobon, Special Agent in Charge, Homeland Security will provide insight on just how big this problem is and what can be done to stop it. He will share best practices you can employ within your own organization rather than staying awake at night worrying. Lastly you will be provided some key take-aways from the Ransomware Self-Assessment Tool developed by Homeland Security.

Speaker: **John F. Tobon**, *Special Agent in Charge, Homeland Security Investigations - Hawaii | Guam | CNMI | Western Pacific Islands*

12:00 pm – 12:20 pm **Networking Opportunity: Coffee Break****12:20 pm – 1:20 pm** **PROTECTING YOUR DOMAIN: PREVENTING CLICKS THAT COST BILLIONS**

Frauds and cyberattacks often begin with a spoofed email and domain or website that is clicked on by an unwitting customer or employee. Simply clicking on a link in an email can give the fraudster the access they need to install ransomware or gain access to login credentials. In other cases, customers may be duped by very real looking websites where they supply their passwords and other personal information that can be exploited by cybercriminals and identity thieves. Add spoofed phone numbers and emerging technologies like NFT domain names and SIM swapping to the criminal toolbox and protecting your financial institution and its customers can seem like a game of Whack-A-Mole. This session will cover current scams, ways financial institutions can counter them, and a glimpse into what lays beyond the horizon - both for proactive fraud prevention and the weapons fraudsters will use. The panelists will share what

industry leaders are doing and preview some of the available solutions to prevent a “click” from turning into a financial nightmare.

Panelists: *Mary Gilmeister, President, Macha Everything Payments - Everywhere*
Additional Speakers TBD

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

Whova Platform Sponsored by:

J.P.Morgan

2022 Alliance Meetings

Spring 2022

Dates TBA (in-person)

Fall 2022

October 5-7 – Boston, MA

Nacha's Alliance membership meetings follow the *Chatham House Rule*: "When a meeting, or part thereof, is held under the Chatham House Rule, participants are free to use the information received, but neither the identity nor the affiliation of the speaker(s), nor that of any other participant, may be revealed." This allows for a more candid and open discussion without worrying that opinions will be attributed to individuals or their employers.