Fall Meeting
October 11-13, 2023
The Ritz-Carlton | Pentagon City, VA

AGENDA

WEDNESDAY, OCTOBER 11
DRESS - BUSINESS CASUAL

1:00 pm – 5:00 pm  Registration Open
Ritz-Carlton Ballroom Foyer

12:30 pm – 2:00 pm  DEA Museum Tour – (700 Army Navy Dr., Arlington, VA 22202 – 0.2 mi/3-minute walk from hotel)
After a 2-year renovation the Drug Enforcement Administration Museum has just re-opened. Just across the street from the meeting venue this innovative learning environment includes interactives, artifacts, and displays that engage every guest in the science and history of drug misuse prevention. The DEA Museum collects, preserves, and shares the stories of America’s connection to drugs, including public policy, federal drug law enforcement, and the work of Drug Enforcement Administration employees around the world. If your travel plans don’t allow you to attend this tour, please note the museum is open to the public Tuesday – Saturday 10:00am – 4:00pm. A government issued photo ID is required and bags, purses, backpacks, etc. must be screened before entering.

2:00 pm – 2:30 pm  New Members & Guests Orientation
Diplomat
We will host a brief orientation to welcome you to the Alliance, answer your questions, and help you to make the most of your first meeting! Some of our Advisory Committee Members will also be there to greet you.

2:30 pm – 3:00 pm  Networking Opportunity: Afternoon Refreshment Break - (Sponsorship available)
Ritz-Carlton Ballroom Foyer

3:00 pm – 4:15 pm  Welcome & Opening General Session
Ritz-Carlton Ballroom
Sponsored by:

The Future of Banking, Payments, and Regulation in a Dangerous Online World
Author, former regulator, industry lawyer, and futurist Thomas P. Vartanian, challenges audiences to understand the complex future of banking in a dangerous digital world. His presentation will assess the remarkable technological changes that are impacting the U.S. economy and revolutionizing payments, regulation, and financial markets. He predicts a novel theory of “cooperative regulation” that he argues can more effectively regulate digital products like cryptocurrencies and assimilate technological tools like artificial intelligence that regulators can deploy to more effectively foster systemic stability and financial

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strength. His audiences are left better appreciating the challenges that the banking and payments industries face and what the solutions are.

**Speaker:** Thomas Vartanian, Executive Director, Financial Technology & Cybersecurity Center

### 4:15 pm – 5:15 pm

**Instant Cross-Border Payments: The Last Frontier? Challenges and Opportunities**

*Ritz-Carlton Ballroom*

Now that most of the developed world has at least one instant payment system live, cross-border is the next logical step. While instant payments in the domestic sphere bring along plenty of complications, the cross-border and cross-currency spaces are even more complicated. This panel will discuss a number of these issues, including standardizing ISO 20022, the challenges around sanctions screening, FX, how settlement is handled, and the legal & policy challenges that need to be considered when building out these systems.

**Panelists:**
- Alaina Gimbert, SVP & Associate General Counsel, The Clearing House
- Anthony Serio, Founder & CEO, Serio Payments Consulting

**Moderator:** Andrew Gomez, Director, Lipis Advisors

### 5:30 pm – 6:30 pm

**Networking Opportunity: Welcome Reception**

*Ritz-Carlton Ballroom Foyer*

Enjoy food and drinks while reconnecting with old friends and meeting new ones!

**THURSDAY, OCTOBER 12**

**DRESS - BUSINESS CASUAL**

### 8:00 am – 5:00 pm

**Registration Open**

*Ritz-Carlton Ballroom Foyer*

### 8:00 am – 9:00 am

**Networking Opportunity: Hot Breakfast Buffet**

*Sponsored by:* J.P. Morgan

### 9:00 am – 10:00 am

**Alliance Project Teams – If You Know You Know**

*Ritz-Carlton Ballroom*

Project Teams are often referred to as the heart of the Alliance. These groups come together and work on issues important to our members and the industry. The success of this work is proven by the invaluable awareness, education and resources they have introduced over the years. This session will provide an update on each of the current project teams, along with the release of the newest deliverables and a look ahead to new initiatives that will be explored.

### 10:00 am – 11:00 am

**Getting Up to Speed on the FedNow Service**

*Ritz-Carlton Ballroom*

With the launch of the FedNow Service, hear from early adopters about their launch experience, onboarding, and use cases they are enthusiastically focused on and why. This lively panel will share their journey while also highlighting how implementing the FedNow Service affects different stakeholders of the payments ecosystem.

**Panelists:**
- Bob Steen, Chief Executive Officer, Bridge Community Bank
- Samson Rajan, Product Manager, Vice President, Real Time Payments, JP Morgan Chase

**Moderator:** Dan Gonzalez, VP, Director, National Account Program, Federal Reserve Bank of Chicago

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Networking Opportunity: Coffee Break
Sponsored by: Webster Bank

The Emerging Technology Infrastructure is the 5th Domain
Ritz-Carlton Ballroom
The world confronts a dangerous combination of known and unknown cyber vulnerabilities, and this session will enlist audience participation to help drive home this important message. Today, we face strong and rapidly expanding adversaries with ever increasing technical capabilities. Let's call these the good ol' days because securing the future may be the real challenge. You've been warned!

Speaker: Kelvin Coleman, Executive Director – Americas, TIC Council

Networking Opportunity: Lunch - (Sponsorship available)
Ritz-Carlton Ballroom

Instant Payments Fraud: The Voice of Victims
Ritz-Carlton Ballroom
Instant payments affords consumers the ability to move money near-instantly. It can also create prime opportunities for financial crimes as evidenced by increases in both unauthorized payment fraud (e.g., account takeovers), and authorized push payment fraud (e.g., social engineering scams) including mature instant payments markets such as the UK. A recently conducted survey of 2,000 consumers in the UK uncovers insights into a perspective that is rarely addressed: how consumers feel when they fall victim to APP fraud. This session will address the impact on the victim's financial confidence, their financial institution relationship after the scam, the consequences of the scam on the victim's well-being, and more. The voice of victims provides compelling insights into the important role of financial institutions from prevention to remediation.

Speaker: Mary Taylor, Sr. Director, North America Real-time Payments Product Management, Visa
Moderator: Jane Wallace, AAP, Principal, Wallace Consulting

De-mystifying AI/ML/GenAI and Why it is Essential for Business Success
Ritz-Carlton Ballroom
Since ChatGPT launched in late 2022, it quickly became all the buzz. This session will take a step back and level set with an explanation of various technologies, many of which have been around for decades. We will then describe how using AI/ML in financial services can help financial institutions achieve their goals, including some use cases that go beyond the traditional uses for fraud detection into more innovative use cases such as personalization, predicting credit risk, churn and improving the customer experience. We will also discuss the challenges faced by organizations using AI/ML.

Panelists: Ahon Sarkar, SVP, General Manager, Helix, Q2 Software, Inc.
Tim King, Head of Insurance Industry Solutions & Consulting, Teradata
Jane Hennessy, Industry Consultant - Americas Financial Services Enterprise, Teradata

Networking Opportunity: Refreshment Break - (Sponsorship available)

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3:40 pm – 4:40 pm  
**The Future of Banking is Open**
*Ritz-Carlton Ballroom*

The Open Banking movement has been embraced in various jurisdictions. The panel will share insights from some Open Banking research they sponsored. The study involved over 280 banking and technology decision makers and included both large and small organizations (ranging from fewer than 500 to more than 50,000 employees) across the United States, Canada, and Brazil. It targeted a mix of commercial banks, retail banks (including credit unions, online/digital banks, and savings & loans), and fintech providers. We will then turn the discussion to the customer-centric perspective from a bank that is actively engaged in implementing Open Banking. We will cover what the benefits are for customers and the bank, how they have implemented Open Banking, challenges they have faced and several use cases.

**Panelists:**  
Bill Sager, Executive Director & Assistant General Counsel, JP Morgan Chase  
DJ Seeterrin, Chief Innovation Strategy Officer, SVP, Chesapeake Bank  

**Moderator:**  
Jane Hennessy, Industry Consultant - Americas Financial Services Enterprise, Teradata

4:40 pm – 5:40 pm  
**Build a Better Shark Cage: Protecting Consumer Data with Privacy-Enhancing Technologies**
*Ritz-Carlton Ballroom*

Protecting consumer privacy is a top priority for financial institutions and their partners. It is also a key focus for the CFPB, FTC and state regulators. Privacy-enhancing technologies (PETs) give companies more options when handling and protecting consumer data. Artificial Intelligence, machine learning and advanced encryption are supplanting legacy systems that have traditionally been used to reasonably safeguard sensitive consumer data. This session will provide attendees with an understanding of PETs, how PETs differ from legacy solutions and payments industry uses of PETs. Attendees will then participate in a “Baby Shark Tank” exercise where they will develop a use-case for a PET and pitch it to the attendees. Attendees will pressure-test their colleagues’ ideas and decide whether or not they will invest. Are you “in” for an interactive session that will put you on the cutting edge of technology?

**Presenters:**  
Matt Luzadder, Managing Partner – Chicago Office, Kelley Drye & Warren LLP  
Peter Tapling, APRP, Managing Director, PTap Advisory, LLC  
Laura VanDruff, Partner, Kelley Drye & Warren LLP  
Kate White, Partner, Kelley Drye & Warren LLP

6:00 pm – 7:30 pm  
**Networking Opportunity: A Reception with a View**
*The Acadia at Metropolitan Park, Penthouse - 575 12th Rd S, Arlington, VA 22202 (.2 miles/~5-minute walk from hotel)*

**Sponsored by:**

Let’s end the day in the best way! Join us on a private indoor/outdoor rooftop with sweeping views of the city. This event has been extended to 90 minutes so you will have plenty of time to enjoy cocktails, appetizers, the venue itself and most importantly your colleagues. All you need to do is bring yourself!
FRIDAY, OCTOBER 13TH
DRESS - TRAVEL CASUAL

8:00 am  Registration Open
Ritz-Carlton Ballroom Foyer

7:45 am – 8:45 am  Networking Opportunity: Hot Breakfast Buffet - (Sponsorship available)
Ritz-Carlton Ballroom Foyer

8:00 am – 9:00 am  Digital Dollars: Can Tokenization Improve Payments Infrastructure?
Ritz-Carlton Ballroom
Hear from banks and technology providers exploring the adoption of blockchain technology to power traditional banking applications. This session will focus on tokenized deposits and wholesale CBDC. We will hear about the various initiatives underway to test this infrastructure and the emerging use cases that tokenization may power.

Speaker:  Rob Morgan, CEO, USDF Consortium
Roy Ben-Hur, Managing Director, Deloitte LLP

Moderator:  Brian Laverdure, AAP, SVP, Digital Assets and Innovation Policy, ICBA

9:00 am – 10:00 am  Inside the Beltway: A Discussion of Financial Industry Legislation and Congressional Priorities
Ritz-Carlton Ballroom
Discuss the hottest topics in the 118th Congress, including credit card competition, consumer protection and cryptocurrency. This session will delve into passed legislation, what pending bills are likely to become law and the potential impact on the payments industry. Gain insight on the House Financial Service Committee and Senate Banking Committee, the priorities of key members and the tensions between Congress and federal agencies. Attendees will be encouraged to share their knowledge and perspectives with the group. What better way to get the inside scoop than while meeting in the Beltway!

Speaker:  Jeffrey Hunter, Partner, Kelley Drye & Warren LLP
Matt Luzadder, Managing Partner – Chicago Office, Kelley Drye & Warren LLP

10:00 am  Meeting Adjourns

See You Next Time!
February 28 – March 1, 2024
New Orleans, LA

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