



Payments Innovation Alliance®

Consumer Payments Advisory Committee Nominees

(Candidates are listed in alphabetical order by organization)

Mark Barfield
Payments Strategist
AT&T

Current responsibilities:

- ACH Payment Strategy
- ACH Verification & Online Banking Vendor Manager
- ACH Processor Vendor Manager
- Tech/Dev liaison for new products/enhancements
- Real Time Payments Strategy
- Most of World (International) B2B Payments

Relevant experience with Alliance activities and/or other Nacha events:

- Newer Nacha member:
- Attended June '22 Minneapolis Conference (Regional)
- Attended '23 Nacha Annual Meeting (Las Vegas)
- Webinar Participation
- Learning platform participant

Trey Ragland
Product Development Director
Corporate America Credit Union

Current responsibilities:

Collaborate with member credit unions to ensure innovative payment products are available.

Recent projects include:

- Co-lead successful implementation of Real-Time Payments and FedNow Pilot launch for our downstream credit union membership. Worked to set up Corporate America as a Third-Party Service Provider (TPSP) & Funding Agent / Correspondent for both RTP & FedNow.
- Assist in Faster payment strategy sessions with executive management / board of downstream member CUs.
- Co-Developed alongside Pidgin a loan payment platform for credit unions to make payments digitally via ACH & Card.
- In process of creating treasury management software platform for CACU that will include RTP/FedNow/ACH/ wire, etc. settlement status.

Relevant experience with Alliance activities and/or other Nacha events:

- Regular Alliance Participant since 2019.
- 2x TPI attendee

- 3x NACHA Payments Conference attendee.
- NACHA direct member financial institution.

Nell Campbell-Drake – (Incumbent)
Vice President, Federal Reserve Financial Services
Federal Reserve Bank of Atlanta

Current responsibilities:

I am responsible for leading the Federal Reserve Financial Services (FRFS) strategic industry relationships including Nacha, the 10 US Payments Associations, industry trade groups (ABA, ICBA, CUNA, NAFCU, BAFT) and other business partnerships. Additionally, I am responsible for outreach and engagement activities associated with the FRFS payments improvement program focused on the consumer, business, and cross-border payment landscape. I work in partnership with Fed colleagues in the facilitation of FRFS hosted Advisory Councils, along with working in partnership on payments research and other efficiency initiatives through the sharing of expertise, learnings, and collaboration with industry stakeholders on the evolving payments landscape.

Relevant experience with Alliance activities and/or other Nacha events:

- Federal Reserve’s Payments Innovation Alliance primary representative since inception
- Former Alliance Advisory Committee Member – Global Payments, Consumer Payments
- Active member of various Alliance project teams – Faster Payments Playbook, ISO 20022, Conversational Payments, Faster Payments Professional Certificate
- Faculty member of The Payments Institute (TPI)
- Member of the Nacha Payments Conference Planning Committee
- Member of Nacha Rules and Operations Committee
- Member of Nacha Government Relations Advisory Group

Matt Luzadder – (Incumbent)
Office Managing Partner – Chicago
Kelley Drye & Warren LLP

Current responsibilities:

My legal practice includes representing and advising companies, including financial institutions, fintechs and merchants, in the areas of consumer protection, regulatory compliance and litigation. I also advise on compliance with the Nacha Operating Rules and card network rules. I regularly address issue related to emerging technologies, such as cryptocurrency and artificial intelligence. I have experience with privacy and cybersecurity issues as well.

Relevant experience with Alliance activities and/or other Nacha events:

I have been involved in the Alliance since 2016. I have presented at multiple meetings and co-lead the Cybersecurity Response Project Team and am part of the Consumer Financial Exploitation Project Team. I am the chair of the ACH Legal and Compliance Summit and have presented at numerous Smarter Faster Payments conferences.

Stephanie Brenes
Compliance & ACH Lead
Link Financial Technologies

Current responsibilities:

I am the AMLO and ACH/Compliance Lead at Link Financial Technologies, Inc. I am responsible for establishing and maintaining our ACH and Compliance programs as a Third-Party Sender. I manage our daily ACH monitoring along with handling AML/KYB/KYC of our existing merchants and prospective onboarding merchants. I am responsible for reviewing and onboarding new merchants and ensuring merchants as well as Link are aware and in compliance with Nacha. Outside of my ACH/Compliance role, I work on improving Link's product, our customer experience, and future implementations.

Relevant experience with Alliance activities and/or other Nacha events:

I am currently participating in two project teams: The 2023 Nacha Faster Payments Professional Certificate Project Team and the ACH For Developers Guide Project Team. I have attended the Payments Innovation Alliance Meetings in October 2022, February 2023, and am attending the October 2023 meeting.

Mary Gilmeister, AAP – (Incumbent)
President & CEO
Macha

Current responsibilities:

I have been President of Macha for 29 years. I have and do training, answering membership questions and ACH audits. I have been on RMAG and still on GRAG. I also am on the Advisory committee for FPC and on the NCP Editorial Board. I also work with CFPB assisting in establishing Networks and proving advocacy.

Relevant experience with Alliance activities and/or other Nacha events:

Prior to serving for Chair of CFE I was co-chair of Risk/Regulatory/Security Advisory Committee. I also have been on Nacha's Conference Planning Committee, AAP Blue Ribbon and APRP. I have also spoken at Nacha's conference. In addition I have served as Dean for TPI and also have spoken for 28 years.