



## Payments Innovation Alliance®

### **Emerging Payments Advisory Committee Nominees**

(Candidates are listed in alphabetical order by organization)

***George Bassous***  
***Founder & Advisor***  
***Affirmative Technologies***

#### **Current responsibilities:**

Founder and advisor to Affirmative Technologies which I started in 1998.

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

- Member of Advisory Board for TPPPA.
- Sitting on Cogent Bank Digital Asset and Blockchain Advisory Board.
- Member of PIA since its inception.
- Member and Exhibitor of all Payment Associations and a member of the TPS Roundtable Committee at EPCOR. Also, an exhibitor at Nacha Smarter Faster Payments and long-time supporter of all industry activities.

***Steve Kenneally – (Incumbent)***  
***Senior Vice President, Payments***  
***American Bankers Association***

#### **Current responsibilities:**

I manage payments policy issues and provide practical guidance on implementing payments systems to banks that are ABA members. My portfolio covers everything from checks to cards to ACH to Instant Payments and even dollar bills and coins. I draft ABA's responses to regulatory proposals including changes to the Nacha Operating Rules. In this position, I also act as the ABA liaison to several organizations including Nacha, The Faster Payments Council, The Clearing House RTP Advisory Council, and the International Banking Federation.

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

I have served on the Nacha Payments Innovation Alliance for several terms. During that time I have been an active member of the group. I have organized panels for the PIA meetings and have participated as a speaker. I have also spoken at Nacha Payments four times. Going way, way back I also was a member of Nacha's Electronic Benefit Transfer Council and the Electronic Check Council.

**Kim Himes**  
**SVP, Director of Digital Banking and Payments Strategy**  
**Bank of Charles Town**

**Current responsibilities:**

I currently lead the digital team consisting of: Cash Management Business Support, Deposit Operations, Wires, and the Call Center. I lead and implement the mobile, online and payments initiatives. As well as continuing to keep the pulse on industry trends and emerging payment solutions that will enhance our digital and payment offerings for our clients.

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

I have served on the Alliance Cybersecurity project team and attended the Fall Alliance meeting in 2022. I attend NACHA Smarter, Faster Payments or TPI annually and attend Alliance and NACHA webinars.

**John Brady**  
**Head of Engineering and Chief Architect**  
**BillGo**

**Current responsibilities:**

Responsible for all Engineering capabilities including payments, biller integrations, data, security operations, and infrastructure. Orchestrate high-level strategies with cross Product Management and Engineering engagement to explore new capabilities and opportunities for BillGO and our clients. Develop and implement high-level strategies and technologies to enhance the effectiveness of payments, data analytics, security, and quality engineering.

Prior to BillGO I was with USAA, and prior to that I was with FIS. I have been involved with emerging payments throughout my career. In addition to the innovative payments work at BillGO with next gen bill pay, I am one of the patent holders on the USAA Deposit@Mobile check deposit system. I led the USAA Zelle rollout, and the USAA Apple Pay implementation.

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

I am new to the Alliance.

I currently represent BillGO on the FDX (Financial Data Exchange) Money Movement task force, and the FedNow RFP Authoring Team.

***Jeremy Carley***  
***Director, Financial Technology***  
***CGI Technologies***

***Current responsibilities:***

My current role as (Director of Financial Technology) is to help and educate financial institutions identify and leverage payments technology that suits their needs and addresses key challenges.

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

I am currently part of the project team (Navigating Digital Assets Management) through the payments innovation alliance.

***Adriane Torres***  
***Payments Partnership Manager***  
***Cross River Bank***

***Current responsibilities:***

- Acting as the client's advocate within the Bank to ensure that the client has a voice, and representation within the internal stakeholders
- Managing all aspects of the client lifecycle, from onboarding, integration, due diligence, and growth
- Act as the subject matter expert for all ACH, RTP, Fednow, and Wire payments activities, including network rules, BSA/AML, technology, commercials, etc.
- Drive new product initiatives based on the client's feedback, operational gaps, and market trends
- Drive policy changes with the internal Bank stakeholders based on client feedback, product changes, and operational gaps
- Drive product growth and lead commercial discussions with the client and internal stakeholders

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

- Adriane holds an AAP certification
- Attended NACHA Smarter Faster Payments (2018 & 2022)

**Brian Dao – (Incumbent)**  
**VP Industry & Government Relations**  
**EPCOR**

**Current responsibilities:**

- Actively engage with EPCOR membership to understand trending issues/initiatives.
- Maintain industry relationships including Nacha, bank/credit union associations, FRB, and other regulatory bodies.
- Assist with the development of internal staff by coordinating training on emerging payments.
- Host EPCOR events including a Payments Committee, a group of payments professionals from member institutions, a TPS Roundtable, a group of practitioners in the payments space, and CEO Roundtables to ensure EPCORs strategic initiatives align with the payment initiatives of the industry.

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

Mobile wallet whitepaper. ACH Quickstart project team member. Current member of PIA's Business Payments Advisory Committee.

**Laura Clary – (Incumbent)**  
**Vice President, General Manager, Enterprise Payments Solutions**  
**Fiserv**

**Current responsibilities:**

Laura Clary is Vice President and General Manager of Enterprise Payments Solutions at Fiserv. She is the North America Payments Product Line Manager with more than 25 years of experience in financial services. Laura is responsible for payments processing software product management and processing services. In this capacity, she is responsible for the current solution set as well as exploring and implementing the business strategies for new products and solutions to meet evolving electronic payments processing needs, with the goal of delivering meaningful solutions to better position FIs in the competitive financial services industry.

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

Passionate about payments and payments evolution, Laura is an Accredited ACH Professional and has served on several industry work groups and councils. In the past, Laura has served on the Rules & Ops Committee, the Nacha Rules Enforcement Panel and the Nacha Payments Conference Planning Committee. She is also a frequent speaker at Nacha Payments and Industry webinars. Laura currently serves on the Emerging Payments Advisory Committee of the Nacha Payments Innovation Alliance.

***Elspeth Bloodgood***  
***Technical Product Manager, Senior Advisory***  
***Jack Henry & Associates***

***Current responsibilities:***

JHA PayCenter product strategy supports legal, partner, compliance and strategic guidance for the Zelle, RTP & FedNow networks. JHA PayCenter is the faster payments hub offering for JH core institutions supporting Zelle, RTP and FedNow. JHA PayCenter has boarded over 500 institutions on the hub itself. Current plans are to add hundreds of institutions to the FedNow network during our current fiscal year, ending in June 2024.

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

Historical participant on various workgroups, current board member for Faster Payment Council, member of Certificate program workgroup helping train payment associations to support the Faster Payment Certificate program.

***Nik Linsteadt***  
***Executive Director, Global Strategy for Pay by Bank and B2C Payments***  
***J.P. Morgan Chase***

***Current responsibilities:***

Lead product strategy across the global J.P. Morgan footprint for pay by bank and B2C payments as part of the J.P. Morgan emerging payments product suite. Responsible for product vision and setting strategic direction, product roadmap creation, and establishing strategic partnerships. I work across teams and functional areas to bring larger ecosystem perspective to drive effective delivery, value to clients, and alignment with company-wide emerging payments goals.

I bring experience and perspective from the merchant, fintech, and banking across various emerging payments categories including digital assets, wallets, blockchain, loyalty pay, debit, embedded payments, and open banking.

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

While new to Alliance and Nacha events, I'm excited at the opportunity to work with industry professionals to further emerging payments and leverage my experience and perspective running product delivery, strategy, and partnerships for payment platforms, direct to consumer products, and B2B SaaS offerings to the mutual benefit of the space and future Alliance and Nacha events.

**Mark Dixon – (Incumbent)**  
**Vice President, Education**  
**NEACH**

**Current responsibilities:**

Mark has 18 years of industry experience and a passion for banking, payments, and technology. Having served in capacities such as sales, consulting, education, operations, electronic banking, and IT operations, He currently serves as the VP of Education at NEACH and as an Advisor for NEACH Payments Group. In his role, Mark keeps abreast of factors impacting and shaping the state of the payments landscape. He works to develop, refine, and deliver educational offerings to NEACH members. As an Advisor for NEACH Payments Group, he conducts payment-related audits, performs risk assessments, and consults with clients. Mark completed his MBA and Bachelor of Business Administration degrees from Southern New Hampshire University. He is currently working on a Doctor of Business Administration program at Capella University.

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

I have been actively involved with the Alliance since 2020. I have served on the Voice Payments and Cybersecurity work group. I established and am leading the Navigating Through Digital Payments work group and have served on the 2022-2023 Emerging Payments Advisory Committee. I have also spoken at the Nacha Payments conference and am an instructor for TPI.

**Chaitesh Shah**  
**President & Co-Founder, COO**  
**Nuvono**

**Current responsibilities:**

I am President and co-founder of nuvono, a one-stop frictionless payments engine platform company whose mission is to enable all Banks and Credit Unions to provide fundamental payment services for their clients and members. At nuvono, I am leading a team of talented Executives and I am responsible for everything related to Go To Market, Customer Success, and Operations. In addition to nuvono, I am also the CEO of a Systems Integrator company called 3iTek, which I launched 9 years ago, after leading payments architecture and other leadership roles at Bank of America. I have successfully implemented 20+ payments transformation projects including ACH, Fedwire, RTP, Sepa Classic and Sepa and other rails at large and mid size financial institutions.

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

I am a current Alliance member and recently joined the Alliance Project Work Group for Faster Payments Playbook and have been an active Nacha practitioner for over 20 years while working in banking and as a Service provider.

**Tara Edmonds**  
**SVP, Enterprise Payment Strategy Leader**  
**SouthState Bank**

**Current responsibilities:**

In partnership with key payments businesses across the organization, Tara is responsible for creating and promoting SouthState Bank's enterprise payments strategy. This includes the evaluation of emerging payments technologies, assessing market opportunity, competitive offerings, customer needs, ROI, and the ability to differentiate and be seen by the market as an innovator across all relevant payments businesses. Additionally, she is currently leading several of the Bank's strategic payments initiatives such as Instant Payments, both TCH and FedNow, Integrated Banking (API), and payment hub analysis.

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

Tara recently attended the Faster, Smarter Payment Conference and is pursuing additional opportunities to get more involved and gain relevant experience. SouthState Bank joined the Alliance in May 2023 is looking forward to becoming more involved with the Nacha community.

**Andree Ortega**  
**Senior Lead ACH Product Manager**  
**Wells Fargo**

**Current responsibilities:**

Andree is the SME ACH Product Manager at Wells Fargo and is the 'go to' resource for all aspects of ACH. Her ACH knowledge base is matched by few and her passion to learn and share that knowledge causes her to be sought out by many for ACH/Payments queries. Andree has the forward thinking needed to help lead the Emerging team to even greater success.

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

Andree is a member of Alliance as being employed by Wells Fargo but her past involvement was limited due to the position of the Bank in past years and not due to her lack of wanting to be more involved. Now we have the chance to showcase her talents as our Banks directive is to be as involved as Nacha wants/needs so we can continue to grow the Alliance base.