



## Payments Innovation Alliance<sup>®</sup>

### **Risk/Regulatory/Security Advisory Committee Nominees**

(Candidates are listed in alphabetical order by organization)

***Nanci McKenzie, AAP, APRP – (Incumbent)***  
***EVP, Compliance & Product Strategy***  
***Affirmative Technologies***

**Current responsibilities:**

Oversee the Governance Risk Compliance Program of Affirmative, promotion of company and financial industry by presenting and exhibiting at many industry events, sales, product development and strategy, employee training, and am on the company's risk committee and leadership team.

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

On the Risk/Regulatory/Security Advisory Committee 2022-2023. Cybersecurity Project Team Member. Consumer Financial Exploitation Project Team. Member of SIX Group. On the Smarter Faster Payments planning committee in 2022. Speaker and exhibitor of Smarter Faster Payments many times including 2023 and will be in 2024. Remote Connect speaker several times including 2023. Been part of PIA Meetings giving the Committee updates before. On the 2023 Faster Payments Certificate Project Team. I have attended the Nacha Legal Summit in the past. Probably more things that I'm leaving out but true advocate for Nacha and PIA!

***Ryan Wilhelm***  
***Principle Product Owner***  
***Discover Financial Services***

**Current responsibilities:**

As a APRP I am very dedicated to eliminating risk in the network and helping Originators process payments safely.

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

I have represented Discover within the Alliance and currently also sit on the Risk Management Advisory Group.

**Robin A. Ransom**  
**Chief Financial Officer and Chief Operating Officer**  
**Dominion Payroll Services LLC**

**Current responsibilities:**

- Planning, developing, organizing, implementing, directing, and evaluating the organization's financial and operational fiscal function and performance.
- Participating in the development of the organization's plans and programs as a strategic partner.
- Evaluating and advising on the impact of long-range planning, introduction of new programs/strategies, and regulatory actions.
- Leading all aspects of the organization's policies towards achieving growth through mergers and acquisitions.
- Developing credibility for the finance group by providing timely and accurate analysis of budgets, financial reports, and financial trends to partner with the CEO and President to lead strategic initiatives for value creation.

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

- I currently work with multiple financial institutions addressing the needs of payment activities for over 5000 payroll clients.
- Institute our first NACHA audit before requirement occurred.
- Mitigate Risk by selection and placement of ACH Banks, and 3rd party ACH processor for diversification and risk mitigation for all companies.
- Oversight of Instituting Credit Monitoring, Client Underwriting Parameters, KYC for Clients, Ongoing monitoring, and risk assessment criteria • Oversight of all financial matters and transaction flow.
- SOC Audit, Financial Audits, 401k Audits and workflows for company and client transaction flow

**Caitlyn Mullins**  
**Manager, Audit Services**  
**EPCOR**

**Current responsibilities:**

Conduct ACH, RDC, & RTP audits, as well as ACH & RDC risk assessments to verify compliance with ACH Rules, payments-related regulations, and regulatory guidance. Provides education and shares best practices with financial institutions to support their efforts towards maintaining compliance, improving operational processes, and mitigating risk. Collaborates on EPCOR publications designed to assist financial institutions in conducting audits and risk assessments related to the payments industry.

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

- Attended 2022 Nacha's Faster Payment Conference
- Attended 2023 TPI On-Campus
- Stays up to date with Nacha Communications – Quarterly Updates, Blogs and other Press Releases

**Matthew T. Wade, AAP, APRP**  
**Senior Manager, Advisory Services**  
**EPCOR**

**Current responsibilities:**

Within his Advisory Services role at EPCOR, Matthew is primarily responsible for ACH audits and risk assessments of Third-Party Senders, Third-Party Service Providers and other higher-risk organizations (non-traditional financial institutions, FinTechs, core providers, and financial institutions with FinTech departments). Matthew also performs ACH and wire audits and risk assessments for financial institutions. Further, he performs various consulting engagements including policy/procedure reviews, establishment of ACH origination programs and customized risk assessments. Finally, Matthew participates on various internal groups to assist in the development of educational content to our financial institutions and TPS/TPSP members.

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

Being part of a PA as a direct member of Nacha, Matthew has attended numerous virtual and live Nacha and Center for Payments events, as well as having interacted directly with various members of Nacha on numerous payments topics.

**Melanie Waldo**  
**Core Treasury Risk Manager**  
**KeyBank**

**Current responsibilities:**

I currently manage all risk for Core Treasury products, including ACH, Wire, RTP, and check processing. I am part of the 1<sup>st</sup> Line of defense risk team and work directly with second line of defense and product managers to mitigate potential risk through the core treasury products and their usage.

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

I have been a member of NACHA since 2008, EPCOR since 2008, Third-Party Payments Processor Association (TPPPA) since 2013, and The Clearing House since 2022. I obtained my AAP in 2014 and APRP in 2018. As part of these associations, I have attended numerous in person conferences, online training, and presented on several topics during training events for TPPPA. I am a member of EPCORs TPS/ODFI Roundtable Committee since Jan 2023. I attended my first Payments Innovation Alliance meeting in Feb 2023 and have been selected to present at Smarter Faster Payments 2024.

***Joseph Casali – (Incumbent)***

***Executive Vice President***

***NEACH***

***Current responsibilities:***

As an executive at a Payments Association, I spend ½ my time at the business of a Payments Associations. The other ½ is all about education, payments research, collaboration, and innovation around payments, regulations, and rules. Whether it's answering Members' questions or developing content in the form of presentation, white papers or podcasts, it's all about sharing payments knowledge with the industry.

Serving on the Advisory Committee gives me the ability to both bring the concerns of my members to a broader audience and provide resources from the Alliance to the New England Financial Services Community.

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

NEACH has identified Nacha and the Payments Alliance as a key partnership supporting our mission. I have served on the Advisory Committee since 2018. I've also actively participated in alliance subgroups including past co-chair of the Faster Payments Workgroup. I'm active in other industry volunteer committees. All of this gives me the opportunity to share throughout the industry and act as a channel between New England and the nation.

For me, the best part of Alliance leadership is the opportunity to serve. The Payments Alliance is a great place to hear about the latest trends and develop actionable deliverables. Volunteer leader, scribe, idea-generator, speaker or host, I'm happy to be involved in all these roles.

***Nicole Hill, APRP***

***SVP, Payments Risk & Compliance***

***Swivel, an SWBC Company***

***Current responsibilities:***

At Swivel, Nicole Hill is the Payments Risk & Compliance executive member of Swivel Payments team reporting directly to the CEO of Swivel. Nicole works closely with the Executive Leaders as a trusted advisor and leader for Payments Risk & Compliance team.

Nicole provides regulatory and risk oversight for Swivel's Payments program and is responsible for the identification and escalation of payments regulatory/rule risk and controls, appropriate alignment with risk as well as instances of non-compliance with policy requirements. As the executive of the Payments Risk & Compliance program, adherence to AML, ACH, Card Brands, and CMS programs are established to attract, develop, and retain the talent and staffing levels necessary to support the Swivel's Payments Compliance Risk Management Framework.

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

Swivel is currently a member of Alliance and preferred program.+ Annually, I attend the NACHA conference including attend the NACHA Alliance meetings. I am actively involved with attending NACHA events and very interested in more involvement as it relates to the risk/regulatory/security advisory committee. I also hold my APRP certification and attend appropriate sessions annually to ensure compliance with CPEs credits on an annual basis. Lastly, I also speak at conferences in regard to NACHA compliance with rule changes and the importance of Payments Compliance in the industry.

***Jane Wallace – (Incumbent)***

***Principal***

***Wallace Consulting***

***Current responsibilities:***

Jane currently heads her independent consulting practice, helping companies grow and transform their business. Prior to starting her consultancy, Jane held senior executive positions at Intuit, Visa and Bank of America. She has a record of leading and managing consumer, small business, commercial and enterprise-based offerings. Jane brings a deep, well-balanced payments perspective that is forward-looking, yet grounded in practical business application.

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

Jane has been actively involved with Nacha and the Alliance for over 20 years, and consistently brings creativity and boundless energy to the Alliance. You can depend on her being highly engaged and collaborative.

Current roles: Co-leader of the Cybersecurity Response Project Team, participant in the Risk/Regulatory/Security Advisory Committee, Consumer Financial Exploitation Project Team, Navigating Digital Payments Project Team, and Faster Payments Professional Certificate Project Team.

Prior roles: Jane has volunteered many hours supporting Nacha-led initiatives at both the strategic level (e.g., 2 terms on the Nacha Board, Bill Payment Council Steering Committee, Conference Planning Committee), served on Project Teams (Faster Payments Playbook, Voice Payments), and played a key role in shaping Alliance publications and resources, most recently for the Elder Abuse and Voice Payments programs/deliverables. She co-authored the first Nacha ACH Risk Management Handbook.

***Stacy Nascimento, AAP***

***Director, Commercial Payments Product Management***

***Webster Bank***

***Current responsibilities:***

Stacy is the group leader for Commercial Payment Product Management including ACH, Wires, Account Recon, Fraud control, and other Check related products. She helps drive the Commercial Payments Products vision, strategy, and positioning. She delivers the resulting solutions and serves as subject matter expert for Commercial Payments. Stacy owns ACH product management as an individual contributor in addition to her people leader responsibilities.

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

Stacy is an active member of the Payments Innovation Alliance. She participated in the creation of the Faster Payments Playbook for FIs. She has been a speaker for the Alliance. She also taught a class on Third Party Senders at The Payments Institute (TPI). She currently serves on the AAP Blue Ribbon Panel as chairperson and was on the Board of Regents for TPI previously.