



Payments Innovation Alliance*

Winter Meeting

February 28-March 1

Le Méridien New Orleans | New Orleans, La.

MEETING ROOM WIFI

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AGENDA

WEDNESDAY, FEBRUARY 28TH

DRESS - BUSINESS CASUAL

1:00 pm – 5:00 pm

Registration Open

Gallery (Esplanade Ballroom Foyer)

2:00 pm – 2:30 pm

New Members & Guests Meet & Greet

Marigny 1&2

Join us for a brief orientation to learn more about the Alliance, what we do, how we connect and how you can get engaged! We'll answer your questions and help you make the most of your first meeting. Some of our Advisory Committee Members will also be present to greet you. We look forward to meeting you!

2:30 pm – 3:00 pm

Networking Opportunity: Afternoon Refreshment Break

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3:00 pm – 4:15 pm

Welcome & Advisory Committee Update

Esplanade Ballroom 1&2

As we welcome you to the first Alliance Meeting of the year, we will introduce the new advisory committees and review the focus for 2024.

4:15 pm – 5:15 pm

Two Decades of Change in Payments: Findings from the FRB Payments Study and Fed Consumer Surveys

Technological change, evolving business and consumer expectations, the impact of COVID-19: Explore long-term trends in payments using the latest data from the Federal Reserve Payments Study and the Atlanta Fed's Survey and Diary of Consumer Payment Choice.

Speaker:

Claire Greene, Payments Risk Expert, Federal Reserve Bank of Atlanta

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5:15 pm – 6:15 pm

Networking Opportunity: Welcome Reception – LMNO

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THURSDAY, FEBRUARY 29TH

DRESS - BUSINESS CASUAL

8:00 am – 5:00 pm

Registration Open

Gallery (Esplanade Ballroom Foyer)

8:00 am – 9:00 am

Networking Opportunity: Hot Breakfast Buffet

9:00 am – 10:00 am

Account Validation – from Innovation to Opportunities

Esplanade Ballroom 1&2

As market conditions evolve at a rapid pace, Account Validation services are being counted upon to evolve at the same pace, if not faster, providing simplified opportunities to move beyond just satisfying the WEB debit rule. The industry needs tools that mitigate risk, confirm account ownership, and be a predictive force in successful payment processing. Join this panel as they explore how account validation is not only solving these issues, but unravelling more opportunities in the data.

Speakers: *Beth Probst, Vice President, Wells Fargo*
Alejandro Pinzon, CEO, DRUO
Shawn Princell, Executive Vice President, Sales, ValidiFI

Moderator: *Larry Fatima, Senior Vice President, Wells Fargo*

10:00 am – 11:00 am

Pay by Bank: Delivering on the Promise of a Better Payment Experience

Esplanade Ballroom 1&2

Improving the customer experience and reducing the cost of payments is now possible, as consumers and businesses share financial data in exchange for the value proposition of simpler, faster, and more secure checkout. Open banking has given rise to Pay by Bank (PBB), which promises to modernize ACH payments, making for a frictionless, secure payment experience for merchants and consumers. PBB has massive potential. In this session, speakers examine how PBB allows consumers to pay bills or make “person-to-person” transfers directly from bank accounts through a simple and secure process. We will explore how a platform can enable consumers to authorize trusted merchants and billers, allowing them to leverage financial information to deliver an improved payment experience. We will also discuss how open banking can improve ACH payments, eliminating manual processes around account numbers, the risk of failed payments due to errors or fraud, and the risk of storing account numbers.

Speakers: *Chris Colson, Alternative Payments Product Delivery Manager, Fiserv*
Kimberly Keely, Global Head of Pay by Bank Commercialization, J.P. Morgan Chase
Shawn Princell, Executive Vice President, Sales, ValidiFI

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

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11:20 am – 12:20 pm Navigating the Regulatory Landscape: Third-Party Relationships and Risk Management
Esplanade Ballroom 1&2

This panel discussion featuring key figures from the OCC, Federal Reserve Board of Governors, and the FDIC as well as the Third-Party Payment Processors Association will explore the critical aspects of third-party relationships and gain valuable insights into the risk management strategies that are essential for institutions and organizations to successfully navigate regulatory examinations. Our distinguished panelists will share expert perspectives, best practices, and discuss the evolving landscape of regulatory expectations.

Speakers: *Marsha Jones, APRP, President, Third Party Payment Processors Association*
Gene Klipin, Federal Reserve Bank Chicago
Shelli Pritchard, AAP, Payment Risk Policy Examiner/Analyst, Office of the Comptroller of the Currency

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

12:20 pm – 1:30 pm Networking Opportunity: Lunch
Marche/Uptown

1:30 pm – 2:30 pm New Trends & Technologies for B2B
Esplanade Ballroom 1&2

Join us for this informative session where we dive into three key advancements in the B2B payment space. We'll cover the major initiatives driving growth in this space:

- Enabling global commerce at scale through cross-border payments while meeting IAT requirements,
- Use of the Request for Pay and Request for Information instant payments message types to enhance B2B payments efficiency,
- U.S. domestic B2B payments modernization initiatives, including the automation of invoice and payment remittance information, with the goal of achieving straight-through-processing.

Speakers: *Alejandro Pinzon, CEO, DRUO*
Nell Campbell-Drake, AAP, Vice President, Federal Reserve Bank of Atlanta
Larry Fatima, Senior Vice President, Wells Fargo

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2:30 pm – 3:30 pm

The Payments Prophet: Pain Points, Positive Outcomes and Prognostications

Esplanade Ballroom 1&2

Gaze deep into your crystal ball and predict the future of the payments industry. From the rise of artificial intelligence, to CBDC adoption, to new payment rails, the world to-be is boundless. What challenges will emerge and what pain points will be solved in the coming year? Through focused group discussion, attendees will share their top-of-mind issues and explore the solutions and opportunities that may come to pass. This interactive exercise will delve into anticipated industry developments and make bold predictions about how the issues will unfold. This session will conclude with each group sharing their payments clairvoyance. Do you have what it takes to be a Nacha Nostradamus?

Facilitators: *Brian Dao, AAP, Vice President, Industry & Government Relations, EPCOR*
Stephen Kenneally, AAP, Senior Vice President, Payments, American Bankers Assn.
Matt Luzadder, Managing Partner-Chicago Office, Kelley Drye & Warren LLP
Jane Wallace, AAP, Principal, Wallace Consulting

3:30 pm – 3:45 pm

Networking Opportunity: Afternoon Refreshment Break

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3:45 pm – 4:45 pm

Nacha Rules Update

Esplanade Ballroom 1&2

The growth of the ACH Network, and robust increase in usage of Same Day ACH, mean that focus must be on risk management, rulemaking and innovation at Nacha to continue to uphold the strong network integrity. Join us to learn what is being discussed as next steps for Same Day ACH and accelerating payment information, as well as the very latest on Nacha's recent ACH Risk Management rulemaking proposals. These proposals may have impacts to all ACH Network participants in 2024 and beyond. Rounding out our view, the session will include important information on volumes and trends as well as what will be coming next through the rules proposal process...including potential changes for International ACH Transactions (IAT). It's a can't-miss!!

Speaker: *Amy Morris, Senior Director, ACH Rules Network, Nacha*

4:45 pm – 5:45 pm

Banking with Heart: The Human Being Behind Every Transaction

Esplanade Ballroom 1&2

Financial Services has the opportunity to do even more good for society than ever believed. Human Crime is the exploitation of human beings for financial gain: human trafficking, scams, elder financial exploitation and child exploitation. In this session, you will learn about some of the top financially motivated human crimes and how inherent gaps in the financial services ecosystem are being exploited to support these crimes. More importantly you will hear stories on how hundreds in the financial services community are joining the law enforcement community around specific initiatives to advance their financial programs to protect the most vulnerable. Be prepared to be challenged, inspired and encouraged.

Speaker: *Ian Mitchell, Founder, The Knoble*

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6:00 pm – 7:00 pm

Networking Opportunity: Offsite Networking Reception – *Lucy's Retired Surfers Bar & Restaurant*
701 Tchoupitoulas St., New Orleans, LA 70130

Enjoy delectable appetizers and refreshing drinks while unwinding with colleagues, creating a perfect ending to a long day. This networking event guarantees a laid-back vibe with a hint of the mystical, ensuring an enchanting evening you won't forget!

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FRIDAY, MARCH 1ST
DRESS - TRAVEL CASUAL

8:00 am

Registration Open
Gallery (Esplanade Ballroom Foyer)

7:45 am – 8:45 am

Networking Opportunity: Hot Breakfast Buffet

8:00 am – 9:00 am

Generative AI IA: Artificial Intelligence in Action
Esplanade Ballroom 1&2

There is no doubt you've heard about artificial intelligence. Maybe you're an avid user. Maybe you and your organization have some fear of it. Either way, this session is sure to bring you some laughs as speakers illustrate the outcomes of Generative AI as it applies to the Alliance Advisory Committees. You'll also get some insights to the implications and cautions you should consider for your organization.

Speakers: *Peter Tapling, APRP, Managing Director, PTap Advisory*
Brian Dao, AAP, Vice President, Industry & Government Relations, EPCOR

9:00 am – 10:00 am

Alternative Payments
Esplanade Ballroom 1&2

The session aims to provide a comprehensive overview of the intersection between alternative payments, specifically wearables and connected cars, and will explore current trends, challenges, and future opportunities in this rapidly evolving landscape.

Speakers: *Chris Colson, Alternative Payments Product Delivery Manager, Fiserv*
Ronald Herman, Founder & CEO, Sionic

10:00 am

Meeting Adjourns

See You Next Time!

June 10-11 | Berlin, Germany
October 16-18 | Denver, Colorado

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