

**Fall Meeting**  
**October 16-18**  
The Brown Palace | Denver, Colorado

**AGENDA**

WEDNESDAY, OCTOBER 16  
DRESS - BUSINESS CASUAL

**1:00 pm – 5:00 pm**      **Registration Open**  
*Grand Ballroom Pre-Function*

**2:00 pm – 2:30 pm**      **New Members & Guests Meet & Greet**  
*Onyx*

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**  
*Grand Ballroom Pre-Function*

**3:00 pm – 4:15 pm**      **Alliance 10-year Anniversary Session**  
*Grand Ballroom*

***Oh, the places we've been...***

***Oh, the things we've done...***

***Oh, the people we've met!***

This interactive session will take a journey through the past decade as we highlight the most memorable experiences and accomplishments from the Alliance. But we won't just focus on memories and achievements we will ask you to help us build on our success and create an even brighter future. What's ahead for the next ten years? Well, that really depends on you!

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4:15 pm – 5:15 pm

**Current State, Evolution and Future of Embedded Banking**

*Grand Ballroom*

Embedded Banking has revolutionized how financial services are delivered. This session delves into the current state of embedded banking, examining recent developments, and the challenges and opportunities that exist in this rapidly evolving landscape. We will explore what makes for good working relationships and transparency between financial institutions and fintechs, highlighting the importance of collaboration and trust. We will also discuss best practices for executing a successful strategy, providing insights and actionable steps for financial institutions looking to innovate and stay competitive.

**Speakers:**

**Wade Arnold**, CEO, Moov

**Matthew Luzadder**, Managing Partner Chicago Office, Kelley Drye & Warren LLP

**John Piazza**, VP, Embedded Commerce Product Management, Fifth Third Bank

5:15 pm – 6:15 pm

**Networking Opportunity: Welcome Reception**

*Ellyngton's – Ground Floor of The Brown Palace*

**Sponsored by:**



**WebsterBank**

THURSDAY, OCTOBER 17

*DRESS - BUSINESS CASUAL*

8:00 am – 5:00 pm

**Registration Open**

*Grand Ballroom Pre-Function*

8:00 am – 9:00 am

**Networking Opportunity: Hot Breakfast Buffet**

*Grand Ballroom Pre-Function*

**Sponsored by:**

**J.P.Morgan**

9:00 am – 10:00 am

**ISO20022 is coming soon....are you prepared to make the most of it?**

*Grand Ballroom*

The FedWire migration is a major change in the financial industry that will affect FIs of all sizes. It could catalyze further adoption and derive value from the ISO 20022 messaging standards. FIs can leverage ISO 20022 to improve payment services, enhance customer relationships, and increase revenue streams. FIs should anticipate the challenges and leverage this move as an opportunity to improve their services and operations through strategic modernization of their payments infrastructure. Presenters from the Federal Reserve Bank, JP Morgan Chase and Finzly will cover some recent research with corporate users and how to prepare for the migration and enjoy many ancillary benefits.

**Panelists:**

**Dan DeLuca**, Senior Vice President - Head of Fedwire Funds and National Settlement Services, Federal Reserve Bank of New York

**Ginny Chappell**, Pay by Bank Products, New Payment Rails, J.P. Morgan Chase

**Jane Hennessy**, Senior Banking and Payments Consultant, Finzly

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**10:00 am – 11:00 am**      **Intro to Open Banking Standards and Public Policy**  
*Grand Ballroom*

Open banking is transforming the financial services landscape by providing consumers greater control over their financial data and enabling innovation in payment solutions. But how do global open banking standards and policies vary, and what role does the U.S. play with frameworks like Section 1033 of the Dodd-Frank Act? This session will explore current trends in open banking policy both in the U.S. and globally. Our panel of experts will discuss the legal and regulatory implications, as well as the opportunities and challenges in the evolving world of open banking.

**Speakers:**      **Ryan Miller**, Vice President & Senior Counsel, Innovation Policy, American Bankers Assn.  
**Jane Barratt**, Chief Advocacy Officer & Head of Public Policy, MX  
**Alejandro Pinzon**, CEO, DRUO

**11:00 am – 11:20 am**      **Networking Opportunity: Coffee Break**  
*Grand Ballroom Pre-Function*  
**Sponsored by:**



**11:20 am – 12:20 pm**      **"Pay by Bank": What is it?**  
*Grand Ballroom*

Pay By Bank has become a common term of art over the past several years. But what does it really mean? From checks and debit cards to ACH debits, a number of diverse payment methods enable payments to be made out of a bank account. But is that what industry participants really mean when promoting Pay by Bank? In this session, Nacha will moderate a discussion among offers and enablers of Pay by Bank solutions to see if we can narrow in on a definition of Pay by Bank. In addition, Nacha will unveil the results of qualitative and quantitative research on how Pay by Bank is being used and described in the marketplace and whether it is recognized and understood by consumers.

**Speakers:**      **Ginny Chappell**, Pay by Bank Products, New Payment Rails, J.P. Morgan Chase  
**Mike Herd**, Executive Vice President, ACH Network Administration, Nacha  
**John Pitts**, Policy Lead, Plaid  
**Peter Tapling**, APRP, Managing Director, PTap Advisory

**12:20 pm – 1:30 pm**      **Networking Opportunity: Lunch**  
*Grand Ballroom Pre-Function*

**1:30 pm – 2:30 pm**      **Traversing the Fraud Frontier: Advanced Strategies for Managing Payment Fraud**  
*Grand Ballroom*

In today's rapidly evolving financial landscape, fraudsters are becoming increasingly sophisticated, employing advanced tactics to exploit vulnerabilities in the payments systems including checks and ACH. With additional responsibilities to identify and instill fraud prevention practices and procedures, this session will delve into strategies designed to safeguard against these emerging threats into 2026 and beyond.

**Speakers:**      **Larry Fatima**, Payables Product Management, Wells Fargo  
**Nanci McKenzie**, AAP, APRP, JM, Payments Expert, Federal Reserve Bank of Atlanta

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2:30 pm – 3:45 pm

**Unmasking the Hacker: A Cybersecurity Challenge**

*Grand Ballroom*

There is a hacker in your midst! Can you find them before you're their next victim? This fast-paced exercise takes cybersecurity tabletop exercises to the next level – its personal now. You will have seconds to determine if an email or text is safe or a scam. You'll then quickly share your thoughts with the team, but one teammate isn't who they say they are. Look and listen. Is someone trying to get you to take the phishing bait? But don't flag legit messages as scams or your IT department will be overwhelmed, and the hacker will win. This collaborative game of deceit and deception will flex your fraud detection muscles.

**Facilitators:** **Matthew Luzadder**, *Managing Partner Chicago Office, Kelley Drye & Warren LLP*  
**Chris Tarbell**, *Special Counsel, Kelley Drye & Warren LLP*  
**Jane Wallace**, *AAP, Principal, Wallace Consulting*

3:45 pm – 4:00 pm

**Networking Opportunity: Afternoon Refreshment Break**

*Grand Ballroom Pre-Function*

4:00 pm – 4:45 pm

**Today's Top Check Fraud Schemes**

*Grand Ballroom*

In today's check payment landscape, fraudulent activities loom large, posing serious threats to the integrity and security of the network. Join us for a brief overview of the most common check fraud schemes impacting modern payment systems taking place in the consumer and corporate world.

**Speakers:** **Angie Smith**, *AAP, EVP, Education & Events, Wespay*  
**Jane Wallace**, *AAP, Principal, Wallace Consulting*

4:45 pm – 5:45 pm

**Securing Financial Institutions: GoodLabs Studio's AI for Check Fraud Detection**

*Grand Ballroom*

Check fraud costs financial institutions an estimated \$21 billion annually. In this session, GoodLabs Studio will showcase how its cutting-edge AI technology, utilizing advanced image processing and enhanced data extraction capabilities, combats this growing issue. Learn how AI can detect altered or washed checks with unprecedented precision, identifying even the subtlest of manipulations.

**Speaker:** **Thomas Lo**, *CEO and co-founder, GoodLabs Studio*  
**Hussain Jaber**, *Director of Fraud and Financial Crime, GoodLabs Studio*

6:00 pm – 8:00 pm

**Networking Opportunity: Offsite Networking Reception – Lucky Strike, 500 16<sup>th</sup> Street Mall, Suite 340, Denver, CO 80202 (5-minute walk --.2 miles)**

Let's meet in the hotel lobby at 5:55 pm and we'll head over as a group to Lucky Strike where we'll enjoy drinks/hors d'oeuvres, bowling, billiards and an evening on the patio reconnecting with colleagues and making new friends!

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**7:45 am – 8:45 am**      **Networking Opportunity: Hot Breakfast Buffet**  
*Grand Ballroom Pre-Function*

**8:00 am**      **Registration Open**  
*Grand Ballroom Pre-Function*

**8:00 am – 9:00 am**      **Quantum Payments: Unlocking New Possibilities**  
*Grand Ballroom*

The computing world is on the cusp of a paradigm shift that is unlocking unprecedented computational power. Fueled by the advent of quantum computing, this revolution promises to transform computing strategies across the financial services industry, providing substantial innovation in fraud detection, portfolio and risk optimization and payment operations. However, quantum computing is a double-edged sword and presents significant threats to the current data storage and communication cryptography used to protect data and communications across the financial services industry, including the payments sector. This session will explore quantum computing and its emerging use in the financial services arena. We will explain key concepts and how it differs from classical computing. We will also discuss recent developments in quantum technologies and review the need for quantum-safe cryptographic solutions, and the proactive next steps to prepare leaders in the payments industry for the quantum era.

**Speakers:**      *John Buselli, Offering Manager, IBM Quantum Research*  
*Chris McMahon, Quantum Researcher, GoodLabs Studio*  
*Peter Tapling, APRP, Managing Director, PTap Advisory*

**9:00 am – 10:00 am**      **Compliance in the Fast Lane: Navigating OFAC, AML & BSA for Instant Payments**  
*Grand Ballroom*

Instant payment systems like RTP and FedNow are revolutionizing the financial industry, but they also bring new compliance challenges with OFAC, AML, and BSA regulations. In this interactive session, industry experts will dive into the complexities of real-time payments and share strategies for staying compliant without sacrificing speed or efficiency. Audience members will have the chance to answer questions, engage in live scenarios, and explore practical solutions that can be applied to their own organizations. Whether you're new to instant payments or looking to refine your compliance approach, this session will provide actionable insights and hands-on learning to help you succeed in the fast-paced world of RTP and FedNow.

**Facilitators:**      *Mary Gilmeister, AAP, President & CEO, Macha Everything Payments - Everywhere*  
*Kevin Olsen, AAP, APRP, SVP, Innovation & Strategy, Pidgin*

**10:00 am**      **Meeting Adjourns**

**See You Next Time!**

**February 26-28, 2025 | Dallas, Texas**  
**May 19-20, 2025 | Amsterdam, Netherlands**  
**Fall 2025 TBA**

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