

Winter Meeting
February 26-28, 2025
The Adolphus | Dallas, Texas

DRAFT AGENDA

WEDNESDAY, FEBRUARY 26
DRESS - BUSINESS CASUAL

- | | |
|--------------------------|---|
| 1:00 pm – 5:00 pm | Registration Open
<i>Grand Ballroom Foyer</i> |
| 2:00 pm – 2:30 pm | New Members & Guests Meet & Greet
<i>Governor's Ballroom - 19th Floor</i>
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
<i>Grand Ballroom Foyer</i> |
| 3:00 pm – 3:30 pm | <u>Welcome and Project Team Updates</u>
<i>Grand Ballroom</i> |
| 3:30 pm – 4:30 pm | <u>The Intelligence Revolution: Re (AI)maging Payments</u>
<i>Grand Ballroom</i>
The payments landscape is at an inflection point, where artificial intelligence (AI) is not just optimizing existing systems but fundamentally redefining how value is exchanged. With AI-native financial ecosystems on the horizon, traditional payment infrastructures are rapidly becoming obsolete.


Conventional thinking will be challenged in this thought-provoking session that explores how AI-driven transformation is reshaping the future of payments. Hear more about the call to action for the entire ecosystem -- financial institutions, fintechs, regulators, networks and service providers -- to uncover what it takes to lead in this era of AI-powered transformation.

Speaker: Sumit Arora , <i>Global Head of Financial Services & Payments Advisory, Persistent Systems</i> |
| 4:30 pm – 5:30 pm | <u>ISO 20022 and Beyond</u>
<i>Grand Ballroom</i>
Description to come |
| 5:30 pm – 6:30 pm | Networking Opportunity: Welcome Reception
<i>The Adolphus Pool Deck (Rooftop)</i> |

Nacha's Alliance membership meetings follow the *Chatham House Rule*: "When a meeting, or part thereof, is held under the Chatham House Rule, participants are free to use the information received, but neither the identity nor the affiliation of the speaker(s), nor that of any other participant, may be revealed." This allows for a more candid and open discussion without worrying that opinions will be attributed to individuals or their employers.

- 8:00 am – 5:00 pm** **Registration Open**
Grand Ballroom Foyer
- 8:00 am – 9:00 am** **Networking Opportunity: Hot Breakfast Buffet**
Grand Ballroom Foyer
- 9:00 am – 10:00 am** **Fortifying the Future: Cybersecurity, Resilience, and Compliance**
Grand Ballroom
In today's rapidly evolving financial landscape, leveraging advanced technology is not just advantageous but imperative for thriving in business operations. For banks and financial institutions, adeptly using innovative technologies can be a game-changer in mitigating cyber-related risks and adhering to stringent regulatory requirements. This session promises to delve into critical facets such as risk monitoring, cutting-edge data analytics, proactive prevention strategies, real-time detection, and seamless automation. These domains illustrate how technological advancements can significantly bolster operational resilience and compliance, ensuring a robust defense against the ever-growing cyber-attack threat.
- Speakers:** **Neha V. Arora**, Vice President, Banking Lead, Kyndryl Consult US
 Aaron Severance, US Security and Resiliency Practice Leader, Kyndryl
 Robert Wallos, Chief Architect & Go-To-Market Leader - Banking, Payments, & Capital Markets, Kyndryl
- 10:00 am – 11:00 am** **AI – The Future is Here**
Grand Ballroom
This session will explore the transformative power of generative AI in banking and credit unions and will delve into real-life use cases and cutting-edge technologies that are poised to revolutionize our organizations.
- Panelists:** **Chelsye Toliver**, AAP, APRP, Director of Payments, Novo
 Trey Ragland, Product Development Director, Corporate America Credit Union
 Jonathan Shiery, Partner, KPMG LLP
- Moderator:** **Kevin Miyamoto**, Co-Founder & COO, Identifree
- 11:00 am – 11:20 am** **Networking Opportunity: Coffee Break**
Grand Ballroom Foyer
- 11:20 am – 12:20 pm** **Unlocking SMB Success: Banking Leaders Share Their Growth Strategies**
Grand Ballroom
In today's competitive landscape, financial institutions are discovering innovative ways to capture the immense potential of the SMB market. But what separates the leaders from the pack? Join us for an engaging panel discussion where successful banking executives share their proven strategies - from leveraging technology to enhance customer experience to building and scaling profitable SMB relationships.
- Panelists:** **Ginny Chappell**, Executive Director, J.P. Morgan
 Shon Cass, Executive VP, Founder & Chief Experience Officer, Texas Security Bank
 Chris Chaten, SVP, Senior Director, Digital Client Experience, First Citizens Bank
- Moderator:** **Debbie Smart**, CTP, Senior Product Marketer, Q2 Software Inc.

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- 12:20 pm – 1:30 pm Networking Opportunity: Lunch**
- 1:30 pm – 2:30 pm Top Trends in Commercial Banking & Payments: Switching from Defense to Offense**
Grand Ballroom
 The financial services landscape is undergoing seismic shifts as we head into 2025. AI-fueled innovation is racing ahead, legacy systems threaten stability, fraud sophistication is escalating, and a generational knowledge transfer looms. Each year, Datos Insights identifies key topics shaping the financial services industries. These trends forecast challenges that demand a strategic response from leaders, developing areas of opportunities, and technologies that can help them stay competitive. For senior executives navigating this landscape, understanding these shifts and responding to them quickly and confidently while minimizing decision risk isn't just about staying current—it's about institutional survival and competitive advantage.
- Speaker:** *Robin LoGiudice, Senior Advisor, Datos Insights*
- 2:30 pm – 3:30 pm Here a Coin, There a Coin, Everywhere a Stablecoin**
Grand Ballroom
 Stablecoins are going mainstream with Whole Foods, Chipotle and Regal Cinema among other national companies now accepting them as a form of payment. Some companies even offer discounts on stablecoin purchases. It is predicted that the use of stablecoins will grow and bridge the gap between traditional financial technology and the world of cryptocurrencies. But what are stablecoins and how can I use them? This session will not only give you a practical understanding of stablecoins but we'll take you on a real-life journey using stablecoins. Follow us as we find the bumps, benefits and best paths to adoption. Audience members will then get a chance to huddle-up to perfect their understanding and identify this new payment method's challenges. Will you take this trip with us?
- Panelists:** *Nanci McKenzie, AAP, APRP, JM, Payments Expert, Federal Reserve Bank of Atlanta*
Chris Colson, Payments Expert, Federal Reserve Bank of Atlanta
Adrian Wall, CEO, Digital Sovereignty Alliance
- Moderator:** *Matt Luzadder, Managing Partner Chicago Office, Kelley Drye & Warren LLP*
- 3:30 pm – 3:45 pm Networking Opportunity: Afternoon Refreshment Break**
Grand Ballroom Foyer
Sponsored by: Digital Sovereignty Alliance
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- 3:45 pm – 4:30 pm The New Regs and What to Do About Them?**
Grand Ballroom
 Please join us for this fireside chat as Gary Stein, former senior policy lead at the Consumer Financial Protection Bureau, breaks down the CFPB's open banking, overdraft, and other payments-related rules and activities and discusses what it means for financial institutions, how to get ready, and what the future might bring now with the new administration?
- Speaker:** *Gary Stein, Managing Director, Payments, Accenture*
- 4:30 pm – 6:00 pm Payment Prophet 2025: Pick, Pass or Predict the Future**
Grand Ballroom
 Remember Payment Prophet from New Orleans in 2024? Well, the future is now! Test your knowledge of recent payments industry news in this game show styled session. Pick a category and answer and question to build your team's bank account. But be careful, within each category there is a Daily Double that is a

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true/false question about if the 2024 Payment Prophet's prediction came true. Without seeing the prediction, your team will decide if it is going to bank the Daily Double or avoid the risk and pass it to another team. Or, perhaps you'll get to make a prediction and become the 2025 Payment Prophet. This fast-paced session will get you thinking about the hot topics for 2025 and beyond.

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

6:30 pm – 8:00 pm

Networking Opportunity: Offsite Networking Reception

Sponsored by:



FRIDAY, FEBRUARY 28
DRESS - TRAVEL CASUAL

7:45 am – 8:45 am

Networking Opportunity: Hot Breakfast Buffet

Grand Ballroom Foyer

8:00 am

Registration Open

Grand Ballroom Foyer

8:00 am – 9:00 am

ACH Rules Update

Grand Ballroom

This session will cover EVERYTHING you need to know about upcoming Rule changes, including recent rulemaking activity. In a discussion style format the speakers will share the most common questions asked regarding the Risk Management Rule amendments to provide clarity and understanding. The panel will discuss updated procedures to assist in fraud recovery, implemented in October 2024, and thoughts and activities preparing for fraud monitoring requirements in 2026.

Speakers: **Amy Morris**, Senior Director, ACH Network Rules, Nacha
Andrew Bubbs, AAP, Senior Director, Product Management, Fiserv
Joe Casali, AAP, APRP, Executive Vice President, NEACH

9:00 am – 10:00 am

Cross Border Initiatives

Grand Ballroom

Description to come

Speaker: **Andrew Gomez**, Managing Director, Worldwide Payments Consulting

10:00 am

Meeting Adjourns

Mobile App Sponsored by:

JPMorganChase

See You Next Time!

February 26-28, 2025 | Dallas, Texas
May 19-20, 2025 | Amsterdam, Netherlands
October 8-10 | Charlotte, NC

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