

Virtual International Meeting
September 15, 2025
Zoom

AGENDA

MONDAY, SEPTEMBER 15TH
(TIMES IN EASTERN)

8:00 am **Welcome Remarks**

8:00 am – 9:00 am **Global Payments 101**

This session will provide a basic overview of the account-to-account payment systems in Canada, the EU, Mexico, and the UK with an emphasis on the systems used for the domestic leg of (inbound) cross-border payments in these markets. It will conclude with a brief comparison of payment habits in these markets using the US as a benchmark.

Speaker: ***R. Andrew Gomez, Senior Advisor, Paylume***

9:00 am – 10:00 am **Liability Under PSD3: Regulatory Shifts and U.S. Legal Parallels**

This session will provide a detailed analysis of how PSD3 reshapes liability allocation among banks, payment service providers (PSPs), and consumers in the EU — especially in the context of strong customer authentication (SCA), access-to-account (XS2A), and unauthorized payment transactions. We'll explore how these shifts compare to the U.S. legal landscape, including relevant provisions under the Electronic Fund Transfer Act (EFTA), Regulation E, and the evolving treatment of liability in real-time payments and open banking. The discussion will focus on key divergences and convergences in legal theory and enforcement, and what multinational financial institutions and fintechs need to know to stay compliant and mitigate risk.

Speakers: ***Matthew Luzadder, Managing Partner-Chicago Office, Kelley Drye & Warren LLP***
Emanuel van Praag, Counsel at Kennedy Van der Laan and Professor of Financial Technology and Law at Erasmus School of Law (Rotterdam, the Netherlands)

10:00 am – 11:00 am **Leveraging AI and Emerging Tactics to Combat Fraud: Innovating for the Future**

In today's rapidly evolving digital landscape, fraudsters are becoming more sophisticated, making it essential for organizations to stay ahead of emerging threats. This session will explore how Artificial Intelligence (AI), machine learning, and other cutting-edge technologies are revolutionizing fraud detection and prevention strategies.

Speaker: ***Feedzai***

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.

11:00 am – 12:00 pm Perspectives on the Transition to Post Quantum Computing

The Alliance Quantum Payments Project Team is on a mission to help payments professionals understand the impact quantum computing could have on the systems they use and support. The opportunities and challenges presented by quantum computing do not recognize country borders. Quantum Safe Financial Forum (QSFF) is a similar effort being undertaken by over 60 stakeholders in Europe. This session will be a fireside chat with Jaime Gómez García with Santander Bank to understand and learn from the QSFF effort.

Speakers: ***Jaime Gómez García***, *Global Head of Quantum Threat Program, Santander;*
 Chair, Europol Quantum Safe Financial Forum
 Peter Tapling, APRP, Nacha Consulting
 John Brady, Consultant

See You In- Person Next Time!

October 8-10, 2025 | Charlotte, NC

2026

February 18-20, 2026 | Tampa, Florida

June TBD

October TBD

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