



Payments Innovation Alliance®

Consumer Payments Advisory Committee Nominees

(Candidates are listed in alphabetical order by organization)

Mark Barfield

Principal Treasury Payment Operations

AT&T

Current responsibilities:

My responsibilities at AT&T encompass directing the ACH Payment Strategy, enhancing the support within the ACH ecosystem, managing vendor relationships and strategic initiatives for both ACH Verification and Pay-by-Bank, and acting as the principal owner of a major credit card brand strategy and merchant agreement. Additionally, I am accountable for the development and execution of strategies related to Real-Time Payments and B2B Payments.

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

As a corporate member shaping AT&T's ACH Payment Strategy, I have focused on pay by bank solutions, financial inclusion, and literacy. Over the last two years, I have served on the Consumer Payments Advisory Committee, participated in the Pay by Bank work group, attended regional and national meetings, and joined webinars. I will participate in my first panel at Smarter Faster Payments 2026. Experience and connections gained over the last two years position me to expand my impact to the advisory committee.

Kelley Karberg, AAP

ACH Operations Manager

CIBC Bank U.S.

Current responsibilities:

My duties cover leadership for the ACH Operations team for CIBC, including managing day-to-day processing, research, disputes, and DFI correspondence. I lead training and development for the team, and for CIBC as it pertains to ACH and dispute. Additional responsibilities include coordinating the annual Nacha audit (TCH), CE schedule for AAP's on staff, and currently business continuity for the organization, including vendor management, procurement, and project managing this venture. Currently I am active in our consumer online banking platform, enhancing the capabilities of ACH options for consumers, including emerging payments options. This is set to launch in November 2025. Future projects include faster payments and in-house ACH processing.

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

I participant in all available online meetings and love the Buzzcast episodes. I have not participated in any direct Nacha onsite events though am scheduled for Smarter Faster Payments 2026.

Tracy Merritt, AAP, APRP
Senior Vice President, ePayAdvisors
ePayResources

Current responsibilities:

I have oversight of the Advisory services which includes Audits, Risk Assessments, and Consulting Services for financial institutions and third parties. Our team supports our clients/members through education and helping them understand their role as a participant. We help them understand their ACH environment, potential risks, and offer recommendations for improvements. We keep them informed of emerging trends and challenges within the faster payments arena.

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

National Automated Clearing House Association (Nacha)

- *Member, Risk Management Advisory Group (RMAG) (2014-2017; 2020-2022; 2023-2024)*
- *Committee Chairperson, Return Rate Thresholds committee*
- *Committee Chairperson, Risk & Quality Standing Rules Group (2011-2012)*
- *Member, Rules and Operations Committee (2011-2012; 2005-2008)*
- *Member, Rules Work Group (RWG); Rules and Operations Committee liaison (periodically since 2001)*

Crissy Terry, AAP
Vice President, ePayAdvisors
ePayResources

Current responsibilities:

I currently support members by conducting audits and risk assessments for all things payments (ACH, Wires, Mobile Deposit, etc). I also provide consulting services for financial institutions and Third-Party Senders to ensure compliance with regulations. I also assist Education with presentations to help members understand Rules.

Prior to joining ePayResources I worked for a mid-sized community bank for 28 years where I was able to gain experience in the payments space. I had a heavy focus on ACH fraud, check fraud, and online banking fraud (to include Zelle).

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

I have co-presented for Nacha's virtual conference in 2024; the topic was ACH Returns. I usually attend the in-person Nacha conference so I am familiar with the organization and its goals.

Nell Campbell-Drake, AAP
Vice President
FRB Atlanta – Federal Reserve Financial Services

Current responsibilities:

As Vice President of Strategic Industry Engagements and Partnerships in the Federal Reserve Financial Services (FRFS) Enterprise, key responsibilities in my portfolio entail the following – 1) **Relationship Management/Strategic Partnerships** – lead strategic industry relationship management and supporting initiatives across FRFS with several domestic/global stakeholders and partners; 2) **Payments System Improvement Outreach** - facilitate outreach and engagement activities associated with the FRFS payments improvement program focused on faster/instant payments, payments fraud, payments efficiency, and payments standards; 3) **Industry Engagement/Presence** – facilitate FRFS leader catalyst role in leading core industry engagement programs and supporting activities, along with representing the Federal Reserve on several payments industry groups.

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

- Federal Reserve’s Payments Innovation Alliance primary representative since inception
- Former Alliance Advisory Committee Member – Global Payments, Consumer Payments
- Member of various Alliance project teams – ex. Faster Payments Playbook, ISO 20022, Conversational Payments, Faster Payments Professional Certificate,
- Faculty member of The Payments Institute (TPI)
- Member of the Nacha Smarter Faster Payments Conference Planning Committee
- Former member of Nacha Rules and Operations Committee

Lawrence Popescu, AAP
Executive Director
JP Morgan

Current responsibilities:

Lawrence is a Payments Product Director with AAP certification. He covers ACH and Disbursements product delivery, Smart Targeting Analytics, Instrumentation & Metrics, financial reporting/planning and billing/pricing.

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

Lawrence has been a member of the Consumer Payments Advisory Committee (2022-2023) and Business Payments Advisory Committee (2024-2025). During this time Lawrence contributed or booked several distinguished JPMorganChase speakers that covered exciting Payments Innovation meeting topics such as: Web3, Metaverse, The Future of Banking, Getting Up to Speed on the FedNow Service, Pay by Bank (3 sessions), Embedded Fintech and Embedded Finance.

Aaron Kouhoup
Member, Chief Privacy Officer
McGlinchey Stafford

Current responsibilities:

Aaron P. Kouhoup is a Partner in McGlinchey Stafford's Financial Institutions Compliance practice and the firm's Chief Privacy Officer. He brings nearly 20 years of experience helping banks, FinTechs, and payments providers innovate responsibly while meeting complex regulatory requirements. Aaron advises on consumer finance, privacy, partnerships, and payments compliance under laws such as the BSA, FDCA, and FCRA. He is recognized for translating regulatory demands into practical strategies that enable growth, enhance consumer trust, and mitigate risk. His industry perspective and proven leadership in guiding financial institutions through evolving challenges make him uniquely positioned to advance NACHA's mission and contribute to the Consumer Payments Advisory Committee.

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

After attending Smarter Faster Payments several years, McGlinchey became an official member of the Payments Innovation Alliance earlier this year. We also had the pleasure of sponsoring the Lawyers Reception at the conference this year. We are pleased to have received official notice that two of our panel submissions for next year's conference have been accepted—"The Interplay of EU & US Payment Laws and Regulations" and "Open Banking at a Crossroads: Legal Realities and Regulatory Futures." Aaron's been active since joining having attended the Alliance Meeting in February and is speaking at the meeting in October--"Hot Potato: Rapid-Fire Regulatory Updates on the Hottest Topics in Payments."

Kim Plaugher
Vice President, Digital Payments Strategy & Analytics
Navy Federal Credit Union

Current responsibilities:

As Vice President of Digital Payments Strategy & Analytics at Navy Federal Credit Union, I lead a high-impact team driving strategic direction and execution for all non-card money movement initiatives, including ACH, wires, real-time payments, Zelle, and emerging technologies. We develop and implement multi-year strategic plans, integrating advanced analytics for data-driven decisions. The team identifies market trends, regulatory changes, and member needs, translating insights into actionable projects. Collaborating across Navy Federal's departments, we strive to deliver seamless payment experiences, strengthen member engagement, and consistently maintain high quality standards. Initiatives include payments' platform modernization, real-time posting, and AI-driven analytics. In my role, I foster innovation, mentor future leaders, and champion member-centric solutions aligned with the organization's vision.

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

Since joining Navy Federal Credit Union in early 2019 and leading the non-card payments team, I have regularly participated in Nacha's Smarter Faster Payments conferences. Navy Federal Credit Union is a Direct Member, and my team has actively contributed to previous Payments Innovation Alliance initiatives. My objective is to further engage with Payments Innovation Alliance activities and serve Nacha in a greater capacity. Leveraging my extensive payments expertise and over 20 years of credit union leadership experience, I am committed to advancing the payments industry for both consumers and our members, and to supporting the continued growth and innovation of Nacha's initiatives.

Angela Nielsen, AAP, APRP
Director of Product Strategy
Nelnet Business Solutions

Current responsibilities:

As a member of the leadership team at Nelnet Payment Services, I lead product strategy and manage product development for payment gateway solutions. Our company operates as an Originator, Third-Party Sender, and Third-Party Service Provider. My team supports systems that process a high volume of consumer payments, ensuring they operate efficiently, securely, and in compliance with Nacha and card network rules. I work across business, risk, and technology areas to evaluate changes in the payments environment and deliver reliable solutions that meet client and consumer needs.

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

I serve as Co-Chair of Nacha's Payment Innovation Alliance Consumer Financial Exploitation Project Team, which will conclude its work at the end of 2025. In this role, I have helped lead initiatives aimed at addressing consumer financial exploitation within the payments system. Our efforts have focused on developing educational materials and practical resources to support awareness and prevention. I have also participated in other Alliance project teams and in Alliance meetings to stay engaged in industry discussions. Additionally, I was a panelist at a session for the 2025 Nacha Remote Connect conference, where I represented the perspective of third-party providers.

Steven DeLutri
VP, Managing Director & Assistant Treasurer
OneMain Financial

Current responsibilities:

I currently lead a Treasury team covering corporate cash management as well as a cross-functional group overseeing OneMain's consumer payment strategy. We have recently implemented a new platform handling over 3 million consumer interactions per month. I also sit on the advisory councils for Wells Fargo and PayNearMe and understand the commitment involved.

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

I have been involved with the Alliance for approximately 5 years now and have recently joined the Pay by Bank team. I also regularly attend the Smarter Faster Payments conference and have had speaking engagements there in the past. I also have brought the cross-functional group from OneMain to the larger conferences which has been a model for other organizations to follow.

Michele Barlow, AAP, APRP
Executive Vice President – Education
PaymentsFirst

Current responsibilities:

Michele leads the strategic and tactical development and execution of all educational programming for the third largest payments association. Our goal is to provide high-value, actionable information so our members have the expertise necessary to navigate the future of the payments industry, successfully manage risk, maintain operational excellence, and master the complexities of payments compliance.

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

As long-time and highly engaged contributor to Nacha, Michele has built a consistent record of service. She has been an active participant on the oversight panels for both the AFPP and APRP accreditations since their inception, directly helping to establish these important industry standards. Furthermore, as a TPI Board of Regents member, she contributes as a speaker and helps shape the agenda for one of Nacha's most important annual events. Michele is a frequent attendee at Alliance meetings and is eager to deepen her involvement further.

Sandy Ortins, AAP, APRP
VP, EFT Services
Paysign

Current responsibilities:

Oversee all ACH entries originated and received by Paysign. Also beginning the project on our direct to fed as a direct access participant with our sponsor bank. Our payments are consumer payments, including payroll cards and P2P services based on balances on card holders general purpose cards. Growing areas in the healthcare payments and consumer donation cards from plasma centers have caused Paysign to look into more affordable money movements to prefund accounts and move donations for plasma.

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

Prior to Paysign, I have 10 years' experience at a financial institution from Cash Management Operations lead to treasury management sales. From that tenure at NEACH for 12 years, I oversaw the membership and education departments. With that, I was and still am heavily involved with Nacha, from being on the TPI board of regents and various committees, I am now focusing more attention on the Alliance meeting due to my new role at Paysign.

Jill Hoffman
Open Finance Industry Relations, Lead
Plaid

Current responsibilities:

Jill Hoffman is the Open Finance Industry Relations Lead at Plaid, where she drives collaboration across the financial ecosystem to advance safe, consumer-permissioned data access. Her work focuses on strengthening partnerships with banks, fintechs, and industry organizations to expand the value and trust of open finance. Jill represents Plaid in key industry initiatives shaping data connectivity, standards, and risk management frameworks that enable innovation while protecting consumers. She works to align Plaid's strategy with evolving regulatory, policy, and market developments to support a more inclusive and competitive financial system. Through engagement and thought leadership, Jill helps ensure Plaid remains a trusted partner and leader in enabling secure, reliable, and transparent data exchange across the financial landscape.

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

- Nacha PBB Alliance team member and frequent contributor to Alliance communication content to drive public education about Pay by Bank.
- Nacha Preferred Provider member and moderator of Plaid Tech Talks featuring Plaid and Nacha leadership.

Debbie Smart
Senior Product Marketer
Q2

Current responsibilities:

As a senior product marketer at Q2, Debbie serves as the voice of the modern banking customer—both business and consumer—and the evolving financial services landscape. With more than 40 years of banking and cash management experience, Debbie works to deeply understand Q2's existing and desired customers, leveraging market research and competitive intelligence to forge new partnerships and influence product capabilities across Q2's commercial and consumer product suites. She collaborates closely with financial institutions to help shape digital experiences that drive engagement, growth, and innovation.

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

Debbie has been actively involved with the Alliance for many years, having served on both the Business Payments and Consumer Payments Advisory Committees. She was co-chair of the ACH Quick Start Guide Project Team, has contributed to the AFPP Oversight Panel, and regularly helps plan Alliance meeting agendas and content. Debbie also speaks frequently at the Payments Conference on topics including business and consumer payments strategy, small business banking, and digital engagement. She is particularly excited about returning to the Consumer Payments Advisory Committee at a time when payments are becoming more embedded, personalized, and connected to consumers' everyday experiences.

Moa Agrell
Head of Banking Relations
Trustly, Inc.

Current responsibilities:

My team is responsible for building and managing Trustly's banking partnership portfolio and open banking relationships in North America. This includes our money movement partners, which provide Trustly with access to the ACH, RTP, and FedNow networks, as well as our open banking partners, which enable consumers to share their payment information when they choose to Pay by Bank.

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

Trustly is a preferred Nacha partner. Personally, I have spoken at one Alliance meeting and multiple Nacha Smarter Faster Payments conferences. I also regularly participate in Nacha's Pay By Bank project work group.

Brad Reitmeier
Director, ACH Product Manager
UBS Bank, USA

Current responsibilities:

As the Director of ACH Product Management for UBS Bank USA, I'm helping with the delivery of the new ACH & Wire payment processing hub, driving agile execution from initial requirements through production. While responsible for the development, delivery, and execution of the ACH product, I also oversee product roadmap prioritization, partner across the organization to align delivery, and coordinate with Legal, Operations, and Risk to ensure all U.S. and industry regulations are included with the ACH product delivery. Ultimately, my role includes developing systemic and manual ACH processes, solutions, and controls for upstream and downstream teams, while abiding by all regulations to ensure UBS clients receive the quickest, cheapest, and most secure way to move their funds via ACH.

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

As a newly added FI-member to Nacha's Alliance program, I have attended only a few of the Alliance member meetings, Quarterly Rule Changes Meeting, as well as the Smarter Faster Payments Conference earlier this year. After attending the annual conference, my interest increased in participating with Nacha overall and joining an advisory committee; the energy, best practice sharing, and overall desire to strengthen the ACH network (amongst other things) was overwhelming and exciting.

Larry Fatima
Product Manager
Wells Fargo

Current responsibilities:

I manage the ACH product team with responsible for maintaining the integrity of the #1 ACH Industry Originating bank in building out and maintaining, existing, new and enhanced capabilities, Strategy and vision development and planning, P&L management, issue resolution, client communication on impacting change events, annual initiative planning, daily project management, Client sales support and solutioning, and SME knowledge sharing.

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

I am an active member in the Alliance (committees, meetings, speaking engagements) as well as the Nacha Payments Annual conference (attending, planning, speaking).