Payments Innovation Alliance

Emerging Payments Advisory Committee Nominees
(Candidates are listed in alphabetical order by organization)

Brian Dao, AAP
Vice President, Member Engagement
EPCOR

Current responsibilities:
- Actively engage with EPCOR membership to understand trending issues/initiatives.
- Maintain industry relationships including Nacha, bank/credit union associations, FRB, and other regulatory bodies.
- Identify new topics and sessions for associate member-sponsored webinars.
- Assist with the development of internal staff by coordinating training on emerging payments.
- Industry engagement including sitting on the Board Advisory Group for the Faster Payments Committee.
- Host EPCOR events including a Payments Committee, a group of payments professionals from member institutions, a TPS Roundtable, a group of practitioners in the payments space, and CEO Roundtables to ensure EPCORs strategic initiatives align with the payment initiatives of the industry.

Relevant experience with Alliance activities and/or other Nacha events:
- Mobile wallet whitepaper.
- ACH Quickstart project team member.
- Current member of PIA’s Emerging Payments Advisory Committee.
- Former member of PIA’s Business Payments Advisory Committee.

Chris Colson
Payments Expert
Federal Reserve Bank of Atlanta

Current responsibilities:
Specializing in emerging and next-generation payment technologies. Experienced in analyzing and interpreting trends across instant, embedded, invisible, stablecoins, digital asset-based payments and others, with a focus on how innovation reshapes consumer behavior, risk, and industry models. Translate complex payment developments into educational and actionable insights for financial institutions, fintechs and policy makers. Knowledge of payment systems, technologies, regulation and market evolution help foster innovation while ensuring security, transparency, and trust. Passionate about connecting today’s infrastructures to tomorrow’s payment experiences.

Relevant experience with Alliance activities and/or other Nacha events:
History of presenting emerging and alternative payment technologies and solutions at several Nacha conferences. Active member of Nacha Payments Innovation Alliance, BuzzCast and development of other educational material – Digital Assets and Pay-by-Bank (currently).

Sunil Rajaram Landge
Product Analyst QA
IBM

Current responsibilities:
I am currently working on ISO 20022 modernization for wires for one of the largest banks in US. My role is focused on successful testing of the payment application as part of program management. I use various technologies and integrations to help bank with successful releases. I also help the bank with latest Swift guidelines to enable future roadmap. I am working with internal IBM team to support the progress of quantum safety to help organizations mitigate their risk from quantum threat.

Relevant experience with Alliance activities and/or other Nacha events:
I am an active member of Quantum Payments project team with the Alliance. I have contributed to the first white paper and lead the sub-group for second white paper. I have attended this year's NACHA's Smarter Faster Payment conference. I am also a co-chair for Emerging Payments working committee (earlier Mobile and Touchless Payments) under US payment Forum. I have contributed to a few articles on Quantum safety, on impact of ISO 20022 on Compliance and few others in a few newsletters and websites.

Prerana Mehta
Executive Director
JP Morgan

Current responsibilities:
Prerana is the Product Delivery lead for JPM Core Payment Rails including US ACH and Disbursements. Some of her key accountabilities include Regulatory Compliance and Control Framework, Technology Roadmap, Business Development including data analytics, client segmentation and pricing, Change Management, and Risk reporting (including Board Risk Reviews).

Relevant experience with Alliance activities and/or other Nacha events:
Prerana has 25+ years of experience in Payment Industry covering multiple rails including USD Wires, US ACH, Cross Border & International Local Clearing. In the recent year, Prerana has been instrumental in the implementation of last set of Nacha Rule Changes, working across Business Segments, Legal, Compliance, Technology and Operations to ensure an accelerated readiness and adoption of changes. Additionally, Prerana has been active on various industry forums with a recent one being Wespay Payment Symposium where she participated in a panel discussion on the recent Nacha changes to combat fraud at an industry level. Prerana works closely with cross-functional partners engaged in interpretation and implementation of regulatory & rule changes for the specific products within Core Rails.

Adam Maarec
Member
McGlinchey Stafford

Current responsibilities:
Adam Maarec is a Member in McGlinchey Stafford's Financial Institutions Compliance group in Washington, DC, bringing in-house experience from senior roles at Wells Fargo and Capital One. He advises banks, non-bank lenders, digital wallet providers, payments processors, and fintech's on open banking, emerging payments, consumer finance compliance, privacy, and data sharing. Having participated in every stage of the CFPB's Section 1033 rulemaking, he is deeply versed in aligning regulatory strategy with product innovation. Adam's background in both law firms and in-house positions gives him practical insight into how emerging payments innovations are developed, delivered, and scaled — making him well suited to help shape safe, forward-looking policy on the PIA Emerging Payments Committee.

Relevant experience with Alliance activities and/or other Nacha events:
Adam is an active member of the PIA, having attended two in-person PIA meetings and Smarter Faster Payments in 2025. As a vocal participant in the Pay-by-Bank Working Group, he brings practical legal perspectives to improve the group's analysis of emerging policy issues. Adam has committed to lead a panel on Digital Identity in Open Banking at the Payments Legal and Compliance Summit in December, and two of his panel ideas were selected for Smarter Faster Payments in 2026, including "Open Banking at a Crossroads: Legal Realities and Regulatory Futures."

Adam's work supporting the growth of tokenized payment platforms over the last 15 years makes him well situated to serve as a member of the PIA Emerging Payments Advisory Committee.

Matt Freeman
SVP, Digital Payments
Navy Federal Credit Union

Current responsibilities:
As SVP of Digital Payments, I oversee the operations and strategic modernization of non-card payment experiences for 15 million members. I am specifically responsible for ACH, wires, cashier's checks, FedNow, RTP, Western Union, Zelle, and our early digital asset payment strategy. My current focus is on advancing operational excellence and member satisfaction through innovations in AI, faster payments, and enhanced cloud infrastructure. With over 20 years of credit union experience spanning fraud, collections, credit, debit, digital product development, and now digital payments, I am committed to driving transformative solutions that are built for purpose and advancing the payments ecosystem to meet members' evolving needs.

Relevant experience with Alliance activities and/or other Nacha events:
As head of Navy Federal's Digital Payments, I lead engagement with Nacha through rule evaluation, implementation, and strategic projects focused on compliance, innovation, and network modernization. My team collaborates closely with Nacha and regional Payments Associations to support employee training and ecosystem advancement, and I will be presenting at the 2026 Nacha Payments conference on reimagining ACH with scalable, AI-driven intelligence. My experience, including committee roles with The Clearing House and the FedNow Advisory Board, has honed my ability to advocate for scalable network innovations, to meet member needs, skills I am eager to contribute to the Payments Innovation Alliance.