



Payments Innovation Alliance®

Risk/Regulatory/Security Payments Advisory Committee Nominees

(Candidates are listed in alphabetical order by organization)

Kimberly Roberson, APRP
Vice President, Product
Affirmative Technologies

Current responsibilities:

Kim Roberson leads Product and Implementation at Affirmative. She has over 20 years of experience in the banking industry, including 13+ years specializing in payments. She holds the Accredited Payments Risk Professional (APRP) certification and serves on the Nacha APRP Oversight Panel. Throughout her career, Kim has led and managed ACH, RTP, checks, wire, and card payment departments, bringing deep expertise in payment operations, risk management, and financial technology.

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

- CSSGB | APRP | AFPP
- Payments Innovation Alliance Member
- Attends the annual Nacha conference
- Member of APRP oversight Committee
- Inaugural AFPP

Tim Barnett
Chief Information Officer
Bluefin Payment Systems

Current responsibilities:

As Chief Information Officer at Bluefin Payment Systems, Tim Barnett leads the company's global technology strategy and operations across the ISV, PCI-validated P2PE, and security verticals, including European operations. He oversees infrastructure, DevOps, security, compliance, software development, and product innovation—driving scalable, secure, and compliant payment solutions. Tim leads Bluefin's PCI-validated P2PE, tokenization, and payment orchestration offerings, ensuring alignment with evolving regulatory and industry standards. Under his leadership, Bluefin has expanded beyond payments into the broader security marketplace with its ShieldConex® platform. He works closely with executive leadership to align technology with growth strategies, strengthen security posture, and enable innovation for merchants and partners worldwide.

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

With over three decades of leadership in payment technology and information security, Tim brings a deep understanding of evolving payment standards, security frameworks, and industry collaboration. He has led Bluefin Payment Systems's strategic initiatives around encryption, tokenization, and global expansion to support secure, interoperable payment ecosystems. Bluefin is a member of the PCI Security Standards Council Board of Advisors, which allows Tim to provide strategic insight that shapes global security standards—expertise directly aligned with Nacha's mission to advance and secure payments. His active involvement in standards development and collaboration with payment networks, merchants, and technology providers uniquely positions him to contribute valuable leadership and perspective to the Alliance Advisory Committee.

Brent Phillips, AAP, APRP
SVP, Director, ACH & Instant Payment Operations
Cadence Bank

Current responsibilities:

I lead all ACH and Instant Payment (RTP, FedNow) operations for Cadence. I oversee the day to day, training, and implementation for all areas of each payment rail. I also lead all audit and compliance requirements for each as well. I am responsible for the strategic direction for these payments, along with determining the systems and vendors we utilize for them.

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

I currently partner with NACHA on fraud webinars and speaking sessions at the Smarter Faster Payments conference. I am also a part of several NACHA volunteer committees as well. I am on the Risk Management Advisory Group, Rules Enforcement Panel, Board Nominating Committee, and First Party Fraud Workgroup.

Ryan Wilhelm, AAP, APRP
Senior Manager Product Owner
Capital One

Current responsibilities:

I am currently leading our card payments ACH processing and provide our internal guidance on Risk and Regulatory issues related to payments.

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

I am closing out my second term with RMAG and I am currently chair of the APRP panel. I have also been a part of PIA meetings and project teams.

Peter Turner
Senior Director, US Payments
CIBC Bank U.S.

Current responsibilities:

Oversee Wire, ACH, FX product and operations along with strategy development/execution and Payment Risk and Governance.

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

Member since 2023, participating in a couple of groups since joining and ready for greater engagement.

Matthew T. Wade, AAP, AFPP, APRP
Senior Manager, Advisory Services
EPCOR

Current responsibilities:

With six years of service under my belt at EPCOR, I work in the Advisory Services department where I help lead EPCOR's advisory service, as well as education, offerings to our Membership related to risk, compliance and regulations, with a primary focus on Third-Party Senders and Third-Party Service Provider relationships. I perform high-end audits and risk assessments of TPSs and TPSPs, in addition to a variety of consulting services to FIs and third-parties that include policy/procedure/agreements reviews, compliance enhancements, expansion of risk management strategies and preparation for corporate origination. Other duties have included participation in public speaking engagements on aforementioned topics and creation of customized audit programs and risk assessments.

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

I have been a participant in numerous PIA and Nacha conferences and events, both in person and virtual. I also had the pleasure of leading a speaking session in Nacha's Smarter Faster Payments Remote Connect 2025.

Eric Nulph
Executive Director
JP Morgan

Current responsibilities:

Eric is currently a Payments Product Director with AAP certification with over 30 years of ACH practical experience and over 10 years direct experience with Nacha Rules making.

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

Eric is a current member of Nacha RMAG, EPN Business Committee, ePay Rules Committee, and TCHPA Rules Committee.

Matthew Luzadder
Office Managing Partner – Chicago
Kelley Drye & Warren

Current responsibilities:

I have practiced law since 2004 and am licensed in California, Florida and Illinois and am a non-practicing solicitor of England and Wales. I handle payments matters, ranging from government investigations, to defending financial institutions consumer disputes, to drafting payment processing agreements. I manage my firm's Chicago office, where I am responsible for over 20 attorneys.

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

I have served as a project team leader for a number of years and am a regular presenter at Alliance Meetings, webinars and Smarter Faster Payments. I am also a member of the Smarter Faster Payments Conference Planning Committee and co-chair of the Payment Legal and Compliance Summit.

Joseph Casali, AAP, APRP
Executive Vice President
NEACH

Current responsibilities:

As an executive at NEACH, Joe Casali dedicates his time to the association's core functions and driving education, research, and innovation in payments. He actively develops content, including presentations and podcasts, to share payments knowledge with the industry.

Joe participates in national initiatives, notably the development and support of the Accredited Faster Payments Professional Program, promoting education and professional development.

Through his Advisory Committee service, Joe brings the concerns of NEACH members to a broader audience while providing valuable Alliance resources to the New England region. This dual role allows him to bridge the gap between regional and national payments initiatives, fostering collaboration and knowledge-sharing across the industry.

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

Joe Casali has been an active contributor to the Risk/Regulatory/Security Advisory Committee. He completed the Faster Payments Playbook workgroup and attended both national and international Alliance meetings.

Joe works diligently with a critical Nacha committee focused on reviewing and updating ACH rules, showcasing his deep understanding of the payments landscape.

He has been involved in developing national and regional surveys and is a recognized thought leader, speaking at industry conferences. He is actively working on topics such as AI and payments.

Jane Wallace, AAP
Principal
Wallace Consulting

Current responsibilities:

Jane Wallace is the Principal of Wallace Consulting, an independent consulting firm based in San Francisco. She is a seasoned business leader/manager who is a self-starter, mentor/coach and C-level influencer. Her deep expertise in payments strategy, operations, product, marketing, and technology empowers her to deliver products, services and creative solutions for clients that have a positive impact on both top-line and bottom-line growth.

Her clients are generally looking to re-invent their offerings, value proposition and/or customer experience. They range from large organizations (e.g., Visa), medium-sized firms (e.g., Quicken) and startups (e.g., Varo Bank). She is highly regarded as a provocative thought leader and effective change agent/champion.

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

Jane has been an active volunteer with Nacha/the Alliance, consistently driving innovation and results with boundless energy. In addition to currently serving on the Risk/Legal/Security Advisory Committee she is known for rolling up her sleeves and getting things done. Highlights from just the past 18 months!

Project Lead:

- Developed concept/materials for Spotlight! contest launched in 2024; again leading the 2025 contest
- Quantum video with >34,000 views in 2 weeks!
- Payments AI whitepaper and one-pager

Co-Lead:

- Cybersecurity & Payments AI Project Team
- Quantum Payments Action whitepaper

Participant:

- Actively participates in EVERY Alliance Project Team:
 - Pay-by-Bank
 - Navigating Digital Assets
 - Quantum Payments
 - Consumer Financial Exploitation

Contributor:

- Elder Financial Awareness whitepaper & FI checklist
- Spanish resources: Money Mule, Mobile Scams flyer

Jeff Duffy, AAP, APRP

Assistant Vice President, Education & Events

Wespay

Current responsibilities:

As AVP of Education and Events at Wespay, I contribute to the development and execution of Wespay's educational programs and industry events. I oversee curriculum design, for both educational webinars and workshops, ensuring content aligns with strategic goals and regulatory standards. I collaborate with internal teams and external stakeholders to deliver impactful learning experiences across ACH, payments risk, and compliance. My role includes managing logistics, speaker engagement, and attendee communications; and on behalf of Wespay Advisors, I conduct ACH audits throughout the year for Wespay members. Before Wespay I had 13+ years of financial institution experience, and I have the AAP, APRP, and NCP accreditations which reflect my expertise in payments education.

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

In 2025, on behalf of Wespay Jeff attended Nacha Smarter Faster Payments conference and the Alliance meeting held in Dallas, but this would be his first experience as a participant in Alliance activities.