



Winter Meeting
February 18-20, 2026
Hotel Flor | Tampa, FL

AGENDA

WEDNESDAY, FEBRUARY 18
DRESS - BUSINESS CASUAL

1:00 pm – 5:00 pm	Registration Open <i>Floridan Ballroom Pre-Function</i>
2:00 pm – 2:30 pm	New Members & Guests Meet & Greet <i>Crystal Ballroom</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>Lobby Bar + Catwalk Lounge</i>
3:00 pm – 3:15 pm	Welcome <i>Floridan Ballroom</i>
3:15 pm – 4:15 pm	<u>ABCs of Stablecoin: Adoption, Bank Secrecy Act and Charters</u> <i>Floridan Ballroom</i> The GENIUS Act ushered in stablecoin as a new payment rail, but the implications are far from clear. This panel will discuss the factors that will drive adoption, including examining recent consumer surveys. The panel will also discuss the Treasury Department's recent report to Congress on detection of illicit digital asset activity and anti-money laundering and fraud prevention efforts undertaken by the private sector. In addition, the Federal Deposit Insurance Corporation (FDIC) has proposed a new rule that would create a formal, bank centric process for issuing payment stablecoins and a number of cryptocurrency firms have approved national bank charters for digital asset companies. The panel will discuss how yield and rewards are factoring into the regulatory drive. This session will drive audience discussion and tee-up questions for a follow-up panel on Thursday and will close out with an update of the real-life journey of using a stablecoin.
Speakers:	Matthew Luzadder , Managing Partner, Chicago Office, Kelley Drye & Warren Chris Colson , Payments Expert, Payments Forum, Federal Reserve Bank of Atlanta Adrian Wall , CEO, Digital Sovereignty Alliance Nanci McKenzie, AAP, APRP , Director, Treasury Management Payments Expert, Capital One

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.

4:15 pm – 5:15 pm

1033 Back to the Drawing Board: The State of U.S. Open Banking

Floridan Ballroom

Section 1033 was supposed to be the "open banking moment" for the United States—until it was stayed by the courts in 2025. This session traces the history of this crucial Dodd-Frank provision and maps out where it stands today. We will break down why the original rule was paused, the key issues being reconsidered (like data access fees), and what financial institutions and fintechs need to know about the upcoming revisions.

Speakers: *Adam Maarec, Partner, Ballard Spahr LLP*

Ian Moloney, Chief Policy Officer, American Fintech Council

Moderator: *Andrew Gomez, Senior Advisor, Paylume*

5:30 pm – 6:30 pm

Networking Opportunity: Welcome Reception

Lobby Bar + Catwalk Lounge

THURSDAY, FEBRUARY 19

DRESS - BUSINESS CASUAL

8:00 am – 5:00 pm

Registration Open

Floridan Ballroom Pre-Function

8:00 am – 9:00 am

Networking Opportunity: Breakfast

Lobby Bar + Catwalk Lounge

9:00 am – 10:00 am

Regulatory U-Turns and the 2026 Road Ahead

Floridan Ballroom

2025 brought profound changes to the regulatory landscape that will reverberate through 2026 and beyond. Industry craves certainty but key federal guidance, advisory opinions and interpretive rules were withdrawn by the Trump administration. This session will discuss federal regulatory reprioritization at the CFPB and how the state regulators are stepping up. This session will touch on the hot topics impacting the payments industry, including credit card interest caps, state regulation of convenience fees and surcharges, merchant cash advance products and the effect of the Money Transmission Modernization Act. We'll examine the OCC's granting of new charters, "skinny" FRB accounts and new entrants to the payments industry. Share your views on what 2026 will hold for our industry.

Speaker: *Matthew Luzadder, Managing Partner, Chicago Office, Kelley Drye & Warren*

10:00 am – 11:00 am

Agentic Commerce and the Future of Payments

Floridan Ballroom

This interactive panel will examine how agentic commerce - AI agents acting on behalf of consumers and businesses reshapes payment initiation, approval, and protection. Using simple, real-world examples, we'll explore practical use cases, adoption barriers (trust, consent, and liability), and controls across identity, authorization, and fraud. The discussion will stay high level yet actionable, highlighting what may change for banks, payment providers, and merchants, and the key questions the industry should address as payments become more automated and hands off. Audience Q&A throughout.

Panelists: *Angela Nielsen, AAP, APRP, Director, Product Strategy, Nelnet Business Services*

Dean Nolan, Head of Strategy, Finzly

Prateek Khamesra, Director, Visa

Moderator: *Chris Colson, Payments Expert, Payments Forum, Federal Reserve Bank of Atlanta*

11:00 am – 11:20 am

Networking Opportunity: Coffee Break

Lobby Bar + Catwalk Lounge

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11:20 am – 12:20 pm

It Takes a Village: Achieving Quantum Safe as an Industry

Floridan Ballroom

The Alliance's Quantum Payments Project Team has informed us that the advent of quantum computing will have an effect on us all. But what are we to do about it? This session will provide a brief update on progress being made around the world in the effort to become quantum safe. Many of the efforts are the result of country mandates. Join the session for an engaging tabletop exercise role playing how your organizations could react to such mandates.

Speakers: *John Buselli, IBM Research, Business Development Executive/Offering Manager, IBM
Peter Tapling, Managing Director, PTap Advisory LLC*

12:20 pm – 1:30 pm

Networking Opportunity: Lunch

Floridan Ballroom Pre-Function

1:30 pm – 2:30 pm

Pay by Bank and Open Banking – Game Changer or Operational Shrug?

Floridan Ballroom

This panel will define “pay-by-bank,” with interactive demos that demonstrate how open banking is being used in practice today to facilitate and improve payment operations. We'll also explore emerging risks from these payment flows to consumers and FIs, regulatory implications from obtaining data via open banking, and the interplay of Reg E and varied payment network rules.

Panelists: *Ginny Chappell, Pay by Bank Products, New Payment Rails, JP Morgan
Christopher Rennie, Senior Director Product Management, Fiserv*

Moderator: *Adam Maarec, Partner, Ballard Spahr LLP*

2:30 pm – 3:30 pm

Does This AI Fit? Understanding Fraud Monitoring Capabilities

Floridan Ballroom

Many institutions are exploring how AI can support their fraud monitoring programs. This session focuses on building a practical understanding of common AI capabilities used in fraud monitoring—such as adaptive learning, behavioral biometrics, and user profiling—and how they are applied across different payment types and risk scenarios. Rather than comparing tools or approaches, the discussion centers on how these capabilities work, what problems they are designed to address, and how to assess whether they align with an institution's fraud strategy, risk tolerance, and operational needs.

Panelists: *Elaine Berryman, Director of Financial Intelligence, South State Bank
Tiffany Ha, Fraud & Identity Growth Lead, Plaid
Fabricio Ikeda, Senior Director, Global Partners and Alliances, FICO
Wes Duncan, Senior Director of Fraud Management, South State Bank*

Moderator: *Jill Hoffman, Industry Partnerships, Lead, Plaid*

3:30 pm – 3:45 pm

Networking Opportunity: Afternoon Refreshment Break

Lobby Bar + Catwalk Lounge

3:45 pm – 5:00 pm

Stablecoins in Action: Real World Uses of Payment Stablecoins

Floridan Ballroom

Stablecoin applications have moved from the theoretical to the real world. This panel of payment professionals will discuss how their companies are using stablecoins, the partnerships they are pursuing and how they are implementing this new payment rail. The panel will share what they have learned during their stablecoin journey and how they are addressing the challenges and opportunities. Learn how the largest financial institutions, payment processors and fintechs are using this new payment rail. The audience will submit questions for the panel to discuss following the previous day's stablecoin session. You bring the questions, and the panel will bring the answers.

Panelists: *Deva Annamalai, VP, Payments Strategy & Solutions Consulting, Fiserv*

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Soumya Johar, Senior Director, Visa Consulting & Analytics, Visa
Alex Treece, Co-Founder & CEO, Stablecore
Lauren Berta, Product Lead, Stablecoins, Ripple
Moderator: **Prashant K. Kher**, Managing Director, Financial Services & Growth Strategy, Ernst & Young

5:00 pm – 6:00 pm

Advisory Committee Olympics

Floridan Ballroom

Athletes aren't the only ones going for the gold right now – so are the Alliance Advisory Committees. In this highly interactive session, everyone is a member of the team and will be participating in mental gymnastics (strategic planning), relay races (process improvement) and synchronized skating (harmonization and alignment) before the closing ceremony. This session will provide the 2026-2027 Advisory Committee with the direction it needs to set the goals for the Alliance for the next year and beyond. Will you help lead the team to the podium?

6:30 pm – 8:00 pm

Networking Opportunity: Offsite Networking Reception

The Vault (611 N Franklin St. Tampa, FL)

Sponsored by:



Constructed in 1919 as the Exchange National Bank this venue is the perfect backdrop for networking and engaging in strategic conversations with your fellow industry peers. Connect with old friends and make new ones over drinks and hors d'oeuvres all while enjoying some flamenco dancing. Who knows you just may learn a new move or two.

FRIDAY, FEBRUARY 20

DRESS - TRAVEL CASUAL

7:45 am – 8:45 am

Networking Opportunity: Breakfast

Lobby Bar + Catwalk Lounge

8:00 am

Registration Open

Floridan Ballroom Pre-Function

8:00 am – 9:00 am

A New Reality Without ¢ or ✓

Floridan Ballroom

In the financial world, things change ALL THE TIME. However, the types and varieties of currency options at our disposal typically don't come to mind when thinking about financial changes . . . until now. In this session, learn about some of the latest thinking from experts on impacts, actions, and best practices associated with the wind down of pennies. And what about old faithful . . . the paper check? In December 2025, the Federal Reserve Board issued an RFI regarding the future of its check processing services. Comments are due March 9th. We'll walk through critical areas of focus and strategies being explored.

Speakers: ***Steve Kenneally, AAP, Senior Vice President, Payments, American Bankers Association***

Nell Campbell-Drake, Vice President, Federal Reserve Bank of Atlanta

Laura Perez, Manager, Industry Relations, Federal Reserve Bank of Chicago

Nick Ehlert, Senior Financial Institutions Policy Analyst, Federal Reserve Board of Governors

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9:00 am – 10:00 am

Inside Modern Payment Fraud: Trends, Tactics, and Mitigation Strategies

Floridan Ballroom

Payment fraud is evolving rapidly across ACH, wires, and real-time payments. This session highlights today's most active fraud trends, the tactics behind them, and practical mitigation techniques that work. Attendees will gain actionable insights into controls, detection, and response strategies, reinforced through real-world fraud scenarios that demonstrate how attacks occur and how their impact can be effectively mitigated.

Panelists: *Jordan Bennett, AAP, APRP, Senior Director, ACH Network Risk Management, Nacha*

Kimberly Ellis, AAP, AFPP, APRP, NCP, Director of Education, UMACHA

Bryan Oglesby, Director of Public Relations and Outreach, Better Business Bureau

Moderator: *Brent Phillips, CTP, AAP, APRP, Director of ACH Operations, Cadence Bank*

10:00 am

Meeting Adjourns

See You Next Time!

June 1- 2, 2026 | Brussels

October 14-16, 2026 | Chicago, Illinois

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