

February 26-28, 2019
Camby Hotel  Phoenix, AZ



{Meeting Theme}

Draft Agenda

Meeting Room Wireless Patron




Meeting Mobile App Member Patron



Tuesday, February 26

Dress – *Business Casual*

TIME	TOPICS AND SPEAKER(s)
1:00pm – 5:00pm	Registration Open <i>The Camby Ballroom Foyer – Lobby Level</i>
2:00pm – 2:45pm	Advisory Committee Meeting <i>The Camby Ballroom III – Lobby Level</i>
3:00pm – 3:30pm	New Member/Guest Welcome <i>The Camby Ballroom III – Lobby Level</i>
3:30pm – 4:00pm	Afternoon Refreshment Break <i>The Camby Ballroom Foyer – Lobby Level</i> Member Patron 
4:05pm – 5:00pm	Lou Anne Alexander, Early Warning <i>The Camby Ballroom I & II – Lobby Level</i> Confirmed


**Work session indicates speakers and members will work together in small groups to explore finite topics or activities raised in the presentation*

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<p>5:05pm – 5:30pm</p>	<p>Combatting B2B Friction Points <i>The Camby Ballroom I & II – Lobby Level</i></p> <p>The march toward seamless B2B electronic payments is inhibited by persistent friction points including: (1) the absence of a ubiquitous “Yellow Pages” for finding and providing payment information and (2) the need for improved remittance information to streamline straight through processing and cash application. This session will focus on two products NACHA has in the pipeline to grease the skids. The products, The Business Payments Federated Directory and the Remittance Validator, are designed to transform the long tail difficulties in Procure-to-Pay and Order-to-Cash processes, and to address solutions specifically for the Yellow Pages and remittance information problems.</p> <p>Confirmed Speaker: Robert Unger, AAP, Senior Director, Product Management and Strategic Initiatives, NACHA</p>
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<p>5:30pm – 6:30pm</p>	<p>Welcome Reception <i>Rooftop Pool Deck</i></p> <p>Member Patron</p> 
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Wednesday, February 27
Dress – Business Casual


TIME	TOPICS AND SPEAKER(s)
<p>7:30am – 5:00pm</p>	<p>Registration Open <i>The Camby Ballroom Foyer – Lobby Level</i></p>
<p>7:30am – 9:00am</p>	<p>Hot Breakfast Buffet <i>The Camby Ballroom Foyer – Lobby Level</i></p> <p>Member Patron</p> 
<p>8:35am – 9:00am</p>	<p><u>Welcome, Introduction Exercise, and Project Team Update</u> <i>The Camby Ballroom – Lobby Level</i></p> <p>Members and guests are welcomed to the meeting and will participate in a networking exercise led by Advisory Committee members. Following the exercise current Project Team leaders will provide a short update on the work they are undertaking.</p>

<p>9:00am – 10:00am</p>	<p><u>What Does Fraud Look Like in the Faster Payments Environment?</u> <i>The Camby Ballroom – Lobby Level</i></p> <p>The face of fraud is constantly evolving. As new payments technologies come on the market the tech provider isn't the only entity preparing for the new process – so too are the fraudsters who are seeking to penetrate the system. These changes are forcing the industry to take a hard look at the future of fraud and what can be done to stay one step in front of the evildoers seeking to do harm – in both monetary and reputational aspects – to the payment system. Lessons learned from international systems surrounding account authorizations, confirmation of payments, tokenization and rise of directories will be discussed. Following a presentation examining results of the Federal Reserve's Fraud Study will be a panel discussion of the next generation of fraud and how to fight it.</p> <p>Confirmed Speakers: Claire Greene, <i>Payments Risk Expert, Retail Payments Risk Forum, Federal Reserve Bank of Atlanta</i> Donna Turner, <i>Early Warning</i> Lee Kyriacou, <i>Vice President, RTP Rules Enforcement, The Clearing House</i> Mike Herd, <i>Senior Vice President ACH Network Administration, NACHA</i></p> <p>Moderator: René Pelegero, <i>President & Managing Director, RPGC, Inc.</i></p>		
<p>10:00am – 10:20am</p>	<p>Coffee Break <i>The Camby Ballroom Foyer – Lobby Level</i></p> <p>Member Patron</p> 		
<p>10:20am – 11:20am</p>	<p>Concurrent Options (<i>attendees may participate in any room during this time slot</i>)</p>		
	<p><u>Online Bill Pay: What do Consumers Really Want?</u> <i>The Camby Ballroom I</i></p> <p>The ability for a consumer to pay their bills online is a necessity. In 2016, 76 percent of bills were paid electronically and – with the faster payments movement in full swing – this behavior doesn't appear to be slowing</p>	<p><u>Open Banking: Technology Deep Dive</u> <i>The Camby Ballroom II</i></p> <p>Use of the term “open banking” has become ubiquitous over the past several years, usually in the same breath as APIs, but oftentimes it is not necessarily being used correctly. This deep dive session provides a</p>	<p><u>Work Session: Cybersecurity Project Team</u> <i>The Camby Ballroom III</i></p> <p>This group will develop and promote tools and resources to help organizations understand evolving threats, with questions and topics to address before, during and after a cyberattack.</p>

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	<p>down. Studies have been done to look at consumer behavior and consumer needs to continue driving ability and demand. This level setting session features results from two of those studies and serves as an introduction to a deeper dive into the evolution of bill pay in real time.</p> <p>Confirmed speakers: Gary Brand, Director, Payment and Communication Strategies, Fiserv Brian Shniderman, Principal, Cross-Industry Payments Practice Leader, Deloitte Consulting LLP</p>	<p>technology grounding with an API 101 and how APIs and Open Banking are linked.</p> <p>Confirmed speaker: Don Cardinal, Managing Director, Financial Data Exchange</p> <p>Patricia Tripar, SVP, Head - Electronic Banking & Product Development, Santander Bank</p>	<p>Project team members will review the most recent versions of the checklist and offer ideas to revise and prepare for release to the industry.</p> <p>Project Team Leaders: Mary Gilmeister, President & CEO, WACHA Matt Luzadder, Partner, Kelley, Drye & Warren LLP</p>
<p>11:30am – 12:30pm</p>	<p>Concurrent Options <i>(attendees may participate in any room during this time slot)</i></p>		
	<p>Open TBD</p>	<p><u>NACHA Rules Update</u> <i>Patina – Second Level</i></p> <p>Interact directly in this small group discussion with a NACHA rules expert. As we look to continually advance the Network, keeping up with the needs and capabilities of users is critical. NACHA is seeking input on how needed enhancements impact and benefit all involved. Bring your questions and join us for a facilitated discussion focused on recent or needed changes.</p> <p>Facilitator: Amy Morris, Senior Director, ACH Network Rules, NACHA</p>	<p><u>Work Session: Faster Payments Playbook</u> <i>The Camby Ballroom III – Lobby Level</i></p> <p>The Faster Payments Playbook team will work to develop tools for financial institutions and business end users that are seeking direction and clarity on faster payments. These tangible tools will help organizations understand faster payments options, make decisions and develop go-forward strategies appropriate to their customer bases and business needs.</p> <p>Team members will review the detailed draft of the Playbook with the goal of</p>

			debuting the final version at PAYMENTS 2019. Project Team Leaders: Joe Casali, AAP, Senior Vice President, NEACH Chris Chazin, Director, Emerging Payments & Channels, Citibank
12:30pm – 1:30pm	Lunch – relax and enjoy a delicious meal with other Alliance members! <i>Rooftop Pool Deck</i> Member Patron 		
1:30pm – 2:00pm	Dessert Reception & Advisory Committee Speed Dating <i>The Camby Ballroom Foyer – Lobby Level</i> Grab something sweet and come visit representatives from each of the Alliance’s Advisory Committees. Share topics that are keeping you up at night and help the Alliance leaders develop content that is essential to you as an Alliance member. You will have an opportunity to visit with all five groups and learn more about the election process and how you can become an Advisory Committee member.		
2:00pm – 3:00pm	Concurrent Options (<i>attendees may participate in either room during this time slot</i>)		
	<u>The Evolution of Bill Pay in the Real Time Environment</u> <i>The Camby Ballroom II – Lobby Level</i> Online bill pay provides a convenient and popular option for consumers but there is more that can be done to embrace the changes in the payments marketplace and take advantage of real time opportunities. However, while some FIs want payments to happen electronically they also want their clients to pay through them rather than the biller directly. Mastercard and The Clearing House have partnered on a project to enable bill pay in real time and, using technology providers such as Transactis	<u>Work Session: ACH Quick Start Guide Project Team</u> <i>The Camby Ballroom III – Lobby Level</i> This team will develop interactive online tools and other resources to help small and medium-sized businesses more readily understand and use ACH to make and receive payments for an array of use cases. Team members will review the first version of the white-labeled tool from the developer with the goal of debuting the final project at PAYMENTS 2019. Project Team Leaders: Brian Dao, AAP, ACH Product Manager, Commerce Bank	

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	<p>and Aliaswire, the project is due to debut this year. In this session members hear directly from the parties involved and learn how the partnership will work and how this project will help FIs attract and maintain their client base.</p> <p>Confirmed speakers: Joe Proto, <i>Chairman & CEO, Transactis</i> Nirmal Kumar, <i>Chief Technology Officer, Aliaswire</i> Leonardo Demola Riberio, <i>Camara Interbancaria de Pagamentos – CIP</i> Peter Davey, <i>Head of Innovation, The Clearing House</i></p> <p>Moderator: Brian Shniderman, <i>Principal, Cross-Industry Payments Practice Leader, Deloitte Consulting LLP</i></p>	<p>Debbie Smart, CTP, NCP, <i>Senior Business Consultant, Q2 Software, Inc.</i></p>	
<p>3:05pm – 4:05pm</p>	<p>Concurrent Options <i>(attendees may participate in any room in this time slot)</i></p>		
	<p><u>Using Robotics to Meet Client Needs</u> <i>The Camby Ballroom I – Lobby Level</i></p> <p>The somewhat proven advantages of Robotics Process Automation (RPA) are dependent on multiple aspects, the most critical ones being adoption and implementation. During this session speakers share their organization's approach to RPA, things that worked well along with lessons learned. Attendees walk away with plans for using robotics to improve the Customer and Employee experience, how to increase capacity</p>	<p><u>Work Session: Voice Response Project Team Kick-Off Session</u> <i>The Camby Ballroom II – Lobby Level</i></p> <p>During the October 2018 meeting the topic of voice payments technology was covered. This session recaps the results of the small group discussions that followed the presentation. These discussions included scope, education efforts and impact of the technology and how the Alliance can provide thought leadership in this space. Based on these findings the Alliance is kicking off a Project Team devoted to this topic.</p>	<p><u>Work Session: Exploring Industry Verticals for ACH Adoption</u> <i>The Camby Ballroom III – Lobby Level</i></p> <p>When the healthcare industry adopted the CCD+ standard it demonstrated NACHA's role as an organization that brings together stakeholders to impact change. This work continues today with outreach to dental practices, higher education and non-profit organizations. In this session speakers will share the status of their work and will engage with the Alliance membership to discuss how NACHA and the ACH Network can continue to explore new verticals and possible areas of outreach.</p>

	<p>to be either redeployed or taken and will be able to identify areas within their organizations that might benefit from RPAs and obtain best practices in their own transformation journeys.</p> <p>Speakers Invited</p>	<p>Come learn more about the goals of the Team.</p> <p>Project Team Leaders: Juliette Metzger, Vice President, Engagement & Innovation, Transactis, Inc. Jane Wallace, Principal Wallace Consulting</p>	<p>Confirmed Speakers: Brad Smith, AAP, Senior Director, ACH Network Administration, Industry Verticals, NACHA - The Electronic Payments Association Peter Hohenstein, Senior Director, ACH Network Administration, NACHA - The Electronic Payments Association</p>
<p>4:05pm – 4:20pm</p>	<p>Afternoon Refreshment Break <i>The Camby Ballroom Foyer – Lobby Level</i></p> <p>Member Patron (Available)</p>		
<p>4:20pm – 5:15pm</p>	<p>Idea Lab - Meet the Innovators The Idea Lab is a live “show and tell” that encourages interaction between Innovators and Alliance members. Three rooms will be running concurrently – each one featuring a different Innovator. Attendees may move to another Lab every 15 minutes.</p> <p>Member Patron (Available)</p>		
 <p>spring</p> <p><i>Grove – Second Level</i></p> <p>Presenter: Peter Tapling, Chief Commercial Officer, Head of Industry Relations</p>	 <p>PayNearMe</p> <p><i>Patina – Second Level</i></p> <p>Presenter: Bruce Gaskill, Strategic Account Executive</p> <p>PayNearMe is the industry’s only platform that facilitates cash, debit, credit and ACH payments for thousands of businesses and government agencies nationwide. The demo will show how a business can send a digital communication via SMS or email and enable their customer to pay an amount due with any tender</p>	<p>HighRadius Corporation</p> <p><i>Rustler – Second Level</i></p> <p>Presenter: Vikram Gollakota, Vice President, Strategic Partnerships</p>	

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	<p>they have in their wallet. The customer receives a tokenized barcode and can “tap and pay” to complete payment with card or ACH. Or, walk into any one of 27,000+ retailers including CVS and 7-Eleven to make a payment with cash.</p> <p>PayNearMe is the technology company that’s changing how payments are made.</p> <p>To learn more: www.paynearme.com</p>	
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<p>5:20pm – 6:20pm</p>	<p>Networking Reception <i>The Bees Knees/The Back Office</i></p> <p>The Bees Knees is a Prohibition-era styled bar featuring low lights, comfortable lounge seating and plenty of classic cocktails. The speakeasy vibe is sure to be a hit!</p> <p>Want more action? Walk through the secret door and you will enter The Back Office where more fun awaits. Complete with an 80” television, pool table and shuffleboard table this secret room won’t stay a secret for long!</p> <p>Member Patron (Available)</p>
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<p>Thursday, February 28 Dress – <i>Travel Casual</i></p>	
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TIME	TOPICS AND SPEAKER(s)
<p>7:30am</p>	<p>Registration Open <i>The Camby Ballroom Foyer – Lobby Level</i></p>
<p>7:30am – 9:00am</p>	<p>Hot Breakfast Buffet <i>The Camby Ballroom Foyer – Lobby Level</i></p> <p>Member Patron (Available)</p>

<p>8:15am – 9:30am</p>	<p><u>Work Session: Faster Payments Strategy for FIs</u> <i>The Camby Ballroom – Lobby Level</i></p> <p>The faster payments movement in the U.S. shows no signs of stopping. All payments participants will be impacted in some manner by a new product, payment system, or process. But how do individual organizations make a decision on what to offer and when to implement change? Building a strategy for faster payments goes beyond understanding the “hows” and the “whys.” It must also include the “why nots” and the “what ifs.” Speakers in this session explore faster payments offerings available in the marketplace while examining questions to consider when building a faster payments strategy.</p> <p>Following a short presentation, members will break into small groups to discuss topics specific to the session and explore what more we can do and how might the Faster Payments Playbook team use the results within their work product.</p> <p>Confirmed speakers: Stacy Nascimento, AAP, VP, ACH Product Manager, Webster Bank Susan Meyer, AAP, Real Time Payments Product Manager, FIS Attila L. Csutak, Senior Product Manager, KeyBank</p> <p>Moderator: Chris Chazin, Director, Emerging Payments & Channels, Citibank N.A.</p>
<p>9:30am – 9:50am</p>	<p>Coffee Break <i>The Camby Ballroom Foyer – Lobby Level</i></p> <p>Member Patron</p> 
<p>9:50am – 10:50am</p>	<p>Helping Municipalities to Digitize the Cash Environment <i>The Camby Ballroom – Lobby Level</i></p> <p>This session examines how municipalities can use connected city and other technology to roll out using tap and pay or other faster payment solutions to make the journey of the user frictionless. Topics will include how companies might help with consumer education as well as working with the localities to offer these solutions and spread the word to their users. Speakers will highlight use cases and how the new technologies were introduced to the public.</p> <p>Confirmed speakers: Gary Yamamura, Founder & Chief Product Officer, Delerrok Inc. Bruce Gaskill, Strategic Account Executive, PayNearMe</p>

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	James Keel, Assistant Public Transportation Director, Greenville Transit Authority
10:50am – 11:00am	<p>Meeting Recap <i>The Camby Ballroom</i></p> <p>This short wrap-up contains a compilation of the session recaps collected during the meeting. Potential topics of interest for future meetings, webinars or workgroup ideas will be highlighted.</p>
11:00am	MEETING ADJOURNS
	<p>Meeting Badges - Member Patron</p> 
<p>SEE YOU NEXT TIME! 2019 ALLIANCE MEMBERSHIP MEETINGS:</p> <p>June 6-7, 2019 – Madrid Spain Nov. 5-7, 2019 – Location TBD</p>	