

October 10-12, 2018
The Ritz-Carlton, Washington, D.C.
 1150 22nd St NW, Washington, DC 20037




Payments Regulatory Environment

Draft Agenda (*Subject to change*)

Meeting Room Wireless Patron
 (Patron Opportunity)

Meeting Mobile App Member Patron



Wednesday, October 10 <i>Dress – Business Casual</i>	
TIME	TOPICS AND SPEAKER(s)
1:00pm-5:00pm	Registration Open <i>Ballroom Foyer</i>
3:00pm-3:30pm	New Member/Guest Welcome <i>The Roosevelt</i>
3:30pm-4:00pm	Afternoon Refreshment Break <i>Ballroom Foyer</i> Member Patron 
4:15pm – 5:05pm	New Leaders, New Ideas at the Federal Reserve Atlanta <i>Salon I</i> Meet the new leadership at the Federal Reserve Bank of Atlanta. Learn how the role of the Fed – and the RPO – will continue to evolve as the payments industry transforms. How will fintech and other new entrants impact the industry and could their entrance create changes in regulation and functionality of the traditional FI. Mr. Anderson will also discuss the role and vision for the Faster Payments Council. Speaker: Andre Anderson, First Vice President & COO, Federal Reserve Bank of Atlanta

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<p>5:05pm – 5:25pm</p>	<p>Afinis Update <i>Salon I</i></p> <p>NACHA recently announced the formation of Afinis, a membership-based standards organization that brings together diverse collaborators – through innovative and agile processes – to develop implementable, interoperable, and portable standards across operating environments and platforms. Afinis furthers the work of NACHA’s Payments Innovation Alliance Application Programming Interface (API) Standardization Industry Group (ASIG) to now advance API standardization efforts across the financial services ecosystem through formal governance. Afinis provides a community for thought leadership on the shared goals of expanding efficiency, surety, safety and interoperability within the financial services industry. This brief forum allows members to better understand the goals of Afinis as well as the synergistic relationship between Afinis and the Payments Innovation Alliance.</p> <p>Speaker: George Throckmorton, Managing Director, Strategic Initiatives and Network Development, NACHA</p>
<p>5:45pm-6:45pm</p>	<p>Welcome Reception <i>Quadrant Windows</i></p> <p>(Patron Opportunity)</p>


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Thursday, October 11	
Dress – <i>Business Casual</i>	
TIME	TOPICS AND SPEAKER(s)
7:30am- 5:00pm	Registration <i>Ballroom Foyer</i>
7:30am-9:00am	Hot Breakfast Buffet <i>Ballroom Foyer</i> Member Patron <h1>J.P.Morgan</h1>
8:30am – 8:35 am	<u>Welcome</u> <i>Salon I & II</i> Speaker: Stephanie Prebish, AAP, CTP, Senior Director, Payments Innovation Alliance, Education & Accreditation
8:35am – 9:25am	<u>Project Team Updates</u> <i>Salon I & II</i> The project team leaders will provide an update on each group’s progress. Speakers: Faster Payments Playbook, Cybersecurity Response Team, ISO 20022 Toolkit, ACH Quick Start Guide team leaders
9:25am- 10:15am	<u>Service Policy Development & Improvements Through Collaboration</u> <i>Salon I & II</i> Financial Innovation Now is a consortium of six tech companies, including Apple and Pay Pal, working together to foster innovation and help shape the direction of financial service policy. Tackling a variety of issues including faster payments, connectivity and APIs, FIN is helping to forge a path for all financial service companies. Brian Peters, FIN’s Executive Director will share how his organization is working to propel the industry forward in a time of regulatory upheaval and uncertainty. Members will be invited to pose questions or interact directly with this influential policy leader. Speaker: Brian Peters, Executive Director, Financial Innovation Now


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<p>10:15am – 10:30am</p>	<p>Coffee Break <i>Ballroom Foyer</i></p> <p>Member Patron</p> 	
<p>10:30am – 11:20am</p>	<p>Concurrent Sessions & Project Team Meetings (<i>Attendees may participate in any room during this time slot</i>)</p> <p>Anyone not participating in the Project Team may attend a concurrent session. This dedicated time allows members to meet and work together on the project goals.</p>	
	<p><u>Banking \$1.5 Billion Plus in Recreational Cannabis Sales</u> <i>Salon I & II</i></p> <p>\$1.5 billion in recreational cannabis sales is expected in 2018 in California. As an industry forced to deal primarily in cash, there is substantial risk to financial institutions as well as state government agencies collecting the tax, licensing and other regulatory-related revenues. With sales likely to increase to \$3 billion in 2019 and nearly \$4 billion by 2020, inconsistent or lacking guidance proves problematic for all parties involved. Panelists discuss lessons learned regarding banking issues from the frontlines of the legalized cannabis industry as it continues to expand.</p> <p>Panelists: Jim Petkovits, AAP, APRP, NCP, <i>Vice President of Education, WesPay</i> Cora Parker, Finance Director, Oregon State Treasury Carmella Houston, Vice President, Business Service, Salal Credit Union</p>	<p><u>ACH Quick Start – Project Team</u> <i>The Roosevelt</i></p> <p>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.</p> <p>Project Team Leaders: Brian Dao, AAP, ACH Product Manager, Commerce Bank Debbie Smart, CTP, NCP, Senior Business Consultant, Q2 Software, Inc.</p>

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11:30am-12:20pm	<p><u>Connected City: Technology & Mega Trends</u> <i>Salon I & II</i></p> <p>The move to connectivity continues to move quickly. As more technology is introduced to connect consumers and businesses to the “grid” the capabilities of a connected city becomes more prominent. Panelists in this session examine the use of IoT, Blockchain, wearables and many other devices and operating systems to provide a base of knowledge to the membership regarding the frameworks of the technology. System security, technology rails, and data ownership will all be discussed.</p> <p>Connected City: Using Connected Rails for Payments Deep Dive session will follow this level-setting panel to allow members to talk through ideas and scenarios for payments and financial data.</p> <p>Speakers: Sokwoo Rhee, Associate Director, Cyber-Physical Systems Innovation, NIST, (confirmed): Dell Technologies and Citibank Invited</p> <p>Moderator: Denyette DePierro, Vice President & Senior Counsel, American Bankers Association</p>			
12:20pm – 1:30pm	<p>Lunch – relax and enjoy a delicious meal with other Alliance members! <i>Plaza I & II and Salon IIIB</i> Member Patron</p> 			
1:30pm-2:20pm	<p>Concurrent Sessions & Project Team Meetings (<i>Attendees may participate in any room during this time slot</i>)</p> <p>Anyone not participating in the Project Team may attend a concurrent session. This dedicated time allows members to meet and work together on the project goals.</p>			
	<p><u>Permissioned Banking and APIs</u> <i>Salon I</i></p> <p>Unlike the mandates over in Europe related to PSD2 and Open Banking, US Financial Institutions are taking a proactive approach to create a standard set of API’s that can be leveraged by 3rd parties (aggregators</p>	<p><u>Connected City: Using Connected Rails for Payments - Deep Dive</u> <i>The Roosevelt</i></p> <p>Using the information shared in the Connected City general session, this forum allows members to interact with others to ponder uses and scenarios</p>	<p><u>Cybersecurity Checklist– Project Team</u> <i>The Jefferson</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,</p>	<p><u>NACHA Rules Update</u> <i>Salon IIIA</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</p>

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	<p>and Fintechs) when a customer desires to give access to their banking data. Banks are also now looking at API's as a strategic offering from their organizations especially new real-time systems. This session will explore how banks and fintechs are looking at making this change.</p> <p>Panelists: Melissa Netram, Director, Corporate Affairs, Intuit; Clayton Weir, Co-Founder & Chief Strategy Officer, FI.Span and Rebecca Heironimus, Managing Vice President of Enterprise Digital Products and Data Connections, Capital One</p> <p>Moderator: Orlando Santos, Vice President, Product Management, Payrailz</p>	<p>for payments and financial information within the connected city. Security, ownership of data and maintenance of payment and information rails are a few of the topics to be discussed.</p> <p>Facilitators: Denyette DePierro, Vice President & Senior Counsel, American Bankers Association and Angel Grant, Director, Fraud and Risk Intelligence, RSA, a Dell Technologies Business</p>	<p>during and after a cyberattack.</p> <p>Project Team Leaders: Mary Gilmeister, AAP, NCP, President, WACHA and Matt Luzadder, Partner, Kelley, Drye & Warren LLP</p>	<p>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>2:20pm – 3:10pm</p>	<p>Concurrent Sessions & Project Team Meetings (<i>Attendees may participate in any room during this time slot</i>)</p> <p>Anyone not participating in the Project Team may attend a concurrent session. This dedicated time allows members to meet and work together on the project goals.</p>			

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	<p><u>Gig Economy</u> <i>Salon I</i></p> <p>Estimates on the size of the gig economy vary widely, with some saying it encompasses more than a third of all workers in the United States while still growing. These workers could be freelance, consultants, casual earners or temporary. With this estimate in mind consider how many of those individuals may also be in the un-banked or under-banked category, making the question of how those who comprise the gig economy are being paid. Even those who are the “traditional” financial institution client could be facing challenges regarding access to direct deposit, reliability and frequency of payments, or immediate availability of funds. Using experiences from other geos as well as what is happening in the U.S. speakers review available options and opportunities.</p> <p>Speaker: Walt Cox, <i>Director, Business Development, Rapyd</i>; Bill Dunn, <i>Director, Government Relations, American Payroll Association</i></p> <p>Moderator: Deborah Matthews Phillips, AAP <i>Managing Director, Payment Strategy, Jack Henry & Associates</i></p>	<p><u>Deep Discussion – Fintech/Regtech</u> <i>Salon II</i></p> <p>Speaker: TBD Discussion Moderators: TBD</p>	<p><u>ISO 20022 - Project Team</u> <i>The Roosevelt</i></p> <p>This team will develop educational and other tools to help financial institution and companies understand the capabilities, timelines and functionality of various ISO 20022 enhancements.</p> <p>Project Team Leaders: Nasreen Quibria, <i>Senior Advisor, Innovation & Technology, NACHA</i> and Orlando Santos, <i>Vice President, Product Management, Payrailz</i></p>
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3:10pm – 4:00pm	Concurrent Sessions & Project Team Meetings (<i>Attendees may participate in any room during this time slot</i>) Anyone not participating in the Project Team may attend a concurrent session. This dedicated time allows members to meet and work together on the project goals.		
	<p><u>Net Neutrality</u> <i>Salon I</i></p> <p>The repeal of Net Neutrality rules, and the subsequent uproar after the repeal, suggest the public still believe allowing equal access to web content is critical. Some of the larger Internet Service Providers (ISPs) could use this opportunity to slow down or even block data. While most of these players have vowed not to do so, small businesses and technology start-ups remain concerned their business lines or ability to offer solutions to the wide customer-base the internet world allows could be hindered. The state of online payments and commerce for large retailers such as Amazon will likely not be impacted – and could even benefit from their size and dominance – but the smaller “mom and pop” outlets could be boxed out if access to their sites is made more difficult due to the larger players.</p> <p>Speaker: John Heitmann, <i>Partner, Kelley, Drye & Warren LLP</i></p> <p>Moderator: Beth Cronenweth, AAP, CTP, SVP, <i>ACH Segment Manager, Huntington National Bank</i></p>	<p><u>Will Instant Payments bring to an end the reign of cards and cash at the PoS?</u> <i>Salon II</i></p> <p>ApplePay and GooglePay have highlighted the use of a mobile device as an alternative to using a physical card at Point of Sale devices within a physical environment. However, these are just virtual card devices, initiating a card transaction that is processed along the same rails as physical cards, albeit with a better level of security than traditional, non-PIN based card transactions. Is this an attempt to replace the card networks with alternative mechanisms or is the reign and dominance of the card networks coming to an end?</p> <p>Speakers: Sandipan Chakraborty, CEO, Sonect and Manfred Schuck, <i>Executive Advisor, EquensWorldline SE; Visa and Citibank invited</i></p> <p>Moderator: David Chance, <i>VP, Payments Strategy, Fiserv</i></p>	<p><u>Faster Payments Playbook - Project Team</u> <i>Salon IIIA</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>Project Team Leaders: Chris Chazin, <i>Director, Emerging Payments & Channels, Citibank and</i> Joe Casali, AAP, Senior Vice President, NEACH</p>

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4:00pm-4:20pm **Refreshment Break**
Ballroom Foyer


Member Patron



4:20pm-5:35pm **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 20 minutes.


Member Patron




The Roosevelt

Presenter: Steve Rogalsky, Vice President, Product


GateHub R&D’s solution proves a new payment network for money transfer between participating members. The demo will provide a live use case of distributed ledger technology that demonstrates a global real time gross settlement system. [3 Currencies, 7 assets). (ACH



The Jefferson

Presenter: Walt Cox, Director, Business Development

Rapyd aims to be a Global Payment OS, powering the future of global commerce through a single API. By leveraging our extensive payments network, Rapyd provides Cardless ATM, card & bank transfer solutions for payments, disbursements & collections spanning a variety of use cases & customer verticals.



The Lincoln

Presenter: Nicole Dwyer, Chief Product Officer

YayPay is an easy-to-use, cloud-based predictive accounts receivable automation solution that leverages machine learning and automatic payment communications to accelerate collections. Enabling finance and AR teams to eliminate and streamline manual efforts associated with following up on late invoices and reporting on


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<p>Bridge to Multi-Ledger transaction.)</p> <p>For more information visit: https://gatehub.net/</p>	<p>Rapyd enables 100 countries spanning 70 currencies and within the Gig economy specifically Rapyd's leveraged for mass payouts, wallets & customer cash collections & disbursements. Only 6% of the world has a credit card, for everyone else there's Rapyd.</p> <p>For more information visit: https://www.rapyd.net/</p>	<p>AR KPI metrics. YayPay integrates with multiple accounting, ERP, billing, and CRM applications, for a complete look into the collections process, and helps organizations better predict cash flow and increase revenue. YayPay makes collecting money, fast, easy, and highly predictable.</p> <p>For more information visit: www.yaypay.com</p>
<p>7:00pm – 10:00pm</p>	<p>DC Monuments at Night Bus Tour – more details and RSVP information to come.</p> <p>(Patron Opportunity)</p>	


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Friday, October 12	
Dress – Travel Casual	
TIME	TOPICS AND SPEAKER(S)
7:30am-9:00am	<p>Hot Breakfast Buffet <i>Ballroom Foyer</i></p> <p>Member Patron</p> 
8:30am – 9:30am	<p><u>Deep Discussion – Voice Payment Technologies</u> <i>Salon I</i></p> <p>After a short presentation on the state of voice payments, members will break into small groups to discuss issues related to authorizations, security, and innovative payment technologies.</p> <p>Speaker: Tede Forman, Group President, iPay Solutions</p> <p>Discussion Moderators: Jane Wallace, AAP, Principal, Wallace Consulting; Joseph Casali, AAP, NCP, Senior Vice President, NEACH; Juliette Metzger, Vice President, Engagement & Innovation, Transactis, Inc.</p>
9:30am – 9:50am	<p>Coffee Break <i>Ballroom Foyer</i></p> <p>Member Patron (Patron Opportunity)</p>
9:50am-10:50am	<p><u>Is a Cashless Society Possible?</u> <i>Salon I</i></p> <p>In the banking world we all know the expense of cash but we also know “Cash is King!” With advancements in payments technology we are now seeing a larger migration away from cash and check instruments but it leaves the question of whether we can ever be truly cashless. This session will explore the opportunity to reduce cash, the potential pitfalls of removing cash and the areas we may not be able to address.</p> <p>Panelists: Gary Stein, Deputy Assistant Director, Card Payment & Deposit Markets, CFPB and Rich Clow, SVP, Emerging Payments & Strategy Executive, Bank of America</p> <p>Moderator: Peter Davey, AAP, Vice President, Payment Innovation, The Clearing House</p>

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10:50am-11:00am	<p><u>Meeting Recap</u> <i>Salon I</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 project teams will be highlighted.</p>
11:00am	MEETING ADJOURNS
	<p>Meeting Badges - Member Patron</p> 
<p style="text-align: center;">SEE YOU NEXT TIME! 2019 ALLIANCE MEMBERSHIP MEETINGS:</p> <p style="text-align: center;">February 26-28, 2019 – The Camby – Phoenix, Arizona June 2019 – International Meeting – Location TBD November 2019 – Location and Date TBD</p>	

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