

Monday, March 20

10:00pm-12:30pm CT: **Registration/Check-In** (City Beautiful Foyer)

12:30pm-12:40pm CT: **Opening Remarks** (City Beautiful Ballroom AB)

Speakers:

Michael Bilski, FPC Board Chairperson

Reed Luhtanen, FPC Executive Director

12:45pm-1:25pm CT: **Panel Session – The Next Step for Faster Payments: Interoperability**
(City Beautiful Ballroom AB)

It's time to prepare for the launch of FedNow. With the system joining the existing RTP system, both promising to modernize the way money moves and allow for greater use of instant payments, it seems the shift to real-time payments is 'inevitable'. Whether we will see these services gain traction is tied to what many believe to be a major hurdle—interoperability. FedNow may not interoperate with RTP, and it doesn't seem to be a priority for either. Some banks may not be able to connect to both.

Speakers:

Elizabeth McQuerry, Glenbrook Partners

Mike Sklow, Goldman Sachs

Samson Rajan, JP Morgan

Miriam Sheril, Form3

1:30pm-2:10pm CT: **Panel Session – Business End-Users Mega Use Cases**
(City Beautiful Ballroom AB)

As more capabilities become available for faster payments, business end users are finding creative ways to use the services. From instant payroll to paying claims to reoccurring billing, faster payments opens up new experiences for business end users. Come here from a panel of business users on how they are considering using faster payments and what else needs to be implemented to make their desired use cases come to life.

Speakers:

John Drechny, Merchant Advisory Group

Matt Howarter, Walmart

Kathy Hanna, Kroger

Chris Storbeck, Merchant Advisory Group

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2:10pm-2:30pm CT: Networking Break, sponsored by EPCOR (City Beautiful Foyer)

2:30pm-3:10pm CT: Concurrent Breakout Session – Central Bank Digital Currency Initiatives: A Deeper Dive (City Beautiful C)

Roughly 90 percent of the world's central banks are pursuing central bank digital currency (CBDC) projects. These projects are taking different implementation approaches. Some are retail, some are wholesale, some are domestic, some are regional, and some are cross border. The panel will explore some of these initiatives including the New York Fed's CBDC pilot program with major banks, the recently concluded Boston Fed's Project Hamilton and other global CBDC projects.

Speakers:

Barry Tooker, TransactionBanker.com

Rodman Reef, Reef Karson Consulting

Peter Tapling, PTap Advisory

Mark Dixon, NEACH

2:30pm-3:10pm CT: Concurrent Breakout Session – New Ways to Kill the Paper Check Once and For All (Northland)

This panel will discuss ways that businesses and FIs can take to digitize and AI process checks and corresponding remittance detail, including secure email and dropbox; online/mobile scan to send or scan on receipt of check image; conversion of check image beyond ACH and Remote Deposit Capture; and linking remittances sent with or separately for any method of payment.

Speakers:

Angela Murphy, Photon Commerce

Steve Wasserman, Vments

Elspeth Bloodgood, Jack Henry

Ryan Gullum, Protiviti

3:10pm-3:20pm CT: Networking Break (City Beautiful Foyer)

3:20pm-4:00pm CT: Panel Session – ISO 2022: Exploring the Impact of the New Data Schema on the Payments Ecosystem (City Beautiful Ballroom AB)

Join this expert panel as they explore ISO 2022, a new standardized messaging schema, set to improve processing, enrich data, and promote interoperability. Learn how to position ISO 2022 as a part of an organization's broader payments modernization strategy. And understand the timing and projected rollout of ISO 2022 for industry participants, including government entities, financial institutions and businesses.

Speakers:

Anthony Walton, Iliad Solutions

Carl Slabicki, BNY Mellon

John Wilson, FIS Global

Cheryl Gurz, The Clearing House

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4:05pm-4:45pm CT: Panel Session – 3 Key Success Factors for Instant Payments: Use Cases, Brand & Adoption (City Beautiful Ballroom AB)

Immediate, instant, real-time payments have been on everyone's lips in recent years. However, there is a large imbalance in adoption between countries around the world and can the US, therefore, see the growth that is possible. In this session we will study the use cases that can be successful for American banks, and how the power of branding can make all the difference to success. Instant Payments can become the 'new normal' in the US, but only if we learn from the rest of the world's success.

Speakers:

*Craig Ramsey, ACI Worldwide
Stephanie Miracle, Federal Reserve Bank of Boston
Charles Harkness, Corporate One FCU
Andrew Gómez, Lipis Advisors*

6:00pm-9:00pm CT: Evening Reception at No Other Pub, sponsored by Juniper Payments - A PSCU Company and Ripple

Join us for a fun-filled networking event with fellow FPC Members. Food and drinks will be served along with activities including bowling, pool, water pong, foosball, shuffleboard, and golf simulators. No Other Pub, located at 1370 Grand Blvd, is a 10 minute walk or short car ride from the Loews Kansas City Hotel.

»» Tuesday, March 21

8:00am-9:00am CT: Networking Breakfast (City Beautiful Ballroom AB)

9:00am-9:05am CT: Day 2 Kick Off (City Beautiful Ballroom AB)

9:05am-9:45am CT: Panel Session – The Real-Time Payments Revolution: A Roundtable Conversation (City Beautiful Ballroom AB)

Real-time payments impact nearly every payment service, payment experience, and payment system in place today. Financial institutions are witnessing technological change in digital payments, coupled with higher customer expectations for faster payments. The Clearing House has gained momentum with its RTP service. The Federal Reserve is close to launching FedNow. Zelle® has become a phenomenal success story. What are your options? Join our panel discussion on the real-time payments revolution.

Speakers:

*Justin Jackson, Fiserv
Dan Gonzalez, The Federal Reserve
Ryan Riveland, Early Warning
Keith Gray, The Clearing House*

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9:50am-10:30am CT: Panel Session – Taking Directories to the Next Level (City Beautiful Ballroom AB)

Alias directories are an important infrastructure needed to facilitate instant payments. Hear from a panel of industry leaders the latest developments with directories, including the challenges, international activities and interconnectivity of directories.

Speakers:
Peter Tapling, PTap Advisory
Mary Taylor, Visa
Lou Grilli, PSCU

10:30am-10:45am CT: Networking Break (City Beautiful Foyer)

10:45am- 11:25am CT: Concurrent Breakout Session – Hands-on Look at the Future of Real-Time Payments (City Beautiful C)

This panel of speakers will discuss how real-time payments are gaining “hands-on” use in leading countries for deployment, including PIX in Brazil and PayNow in Singapore, and now in the U.S., especially in the gaming sector and for account loading applications. Experiences in other countries will also be discussed, but the focus will be on how real-time payments were pushed (by monetary authorities and participants) into the payments mainstream (e.g., C2B) to better capture the benefits of digital and mobile transacting, and how it’s beginning to happen in the U.S., too. Speakers have direct experience they will share.

Speakers:
Steve Mott, BetterBuyDesign
Sarah Hoisington, Matera
Dean Nolan, Fifth Third Bank
Moa Agrell, Trustly

10:45am-11:25am CT: Concurrent Breakout Session – Payments as a Lifeline: “Moving Money for Good” in Disaster and Aid (Northland)

Disaster and aid IS a new and growing payments market. \$100B/yr US alone – sticky, underserved, corporate/gov’t load (no consumer). As an industry, PAYMENTS must be ready to mobilize to deliver funds in days not weeks/months. PaaL (501c3 FinTech coalition) engages Payments AND Funders – government, foundations, charities, insurance - in preparedness and resilience. Plus, in 2024 “waste, fraud, & abuse are on the ballot” so traction is strong. Hear about programs, dispersals – NY, FL, KY, Ukraine, more – what worked/didn’t & how YOU can enter in this underserved market.

Speakers:
Kirsten Trusko, PAAL
Phillipa Wilson, Mastercard
Doug Pursley, SKUx.io
Linda Odom, K&L Gates

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11:30am-12:30pm CT: **Networking Lunch** (City Beautiful Ballroom AB)

12:30pm-1:10pm CT: **Panel Session – Please, No More Recorded Zoom Calls: How the Best Organizations Educate Their Customers and Employees on Faster Payments** (City Beautiful Ballroom AB)

This panel of speakers will discuss how FIs are educating their employees and customers on faster payments. What's working, what isn't working, and how progressive FIs are changing the game.

Speakers:

Angela Murphy, Photon Commerce

Kevin Miyamoto, Identifree

Steve Douglass, The Clearing House

Glenn Wheeler, Catalyst Corporate FCU

1:10pm-1:40pm CT: **Session – Faster Payments Educational Needs Assessment: FPC Member Round Tables** (City Beautiful Ballroom AB)

This session will engage all Member Meeting attendees in a round-table discussion regarding the educational needs related to Faster Payments.

Speakers:

FPC Education & Awareness Work Group (EAWG) members

1:40pm-2:00pm CT: **Networking Break** (City Beautiful Foyer)

2:00pm-2:40pm CT: **Panel Session – Faster Payment Fraud Trends and Prevention Strategies** (City Beautiful Ballroom AB)

A panel of experts will discuss how a rapid shift to faster payments creates vulnerabilities that fraudsters are exploiting. For example, fraudsters are attacking consumers and businesses through sophisticated social engineering or other techniques, tricking individuals or businesses into disclosing account credentials or making payments to accounts they control. Discussion of strategies to prevent authorized and unauthorized fraud and to protect the ecosystem.

Speakers:

Liam Cooney, Mastercard

Lee Kyriacou, The Clearing House

Amanda Compton, Arvest Bank

Rene Perez, Jack Henry

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2:45pm-3:25pm CT:

Panel Session – PC Cross-Border Payments: Infrastructure, Challenges, and Opportunities for Global Payments (City Beautiful Ballroom AB)

Cross-border payments have long represented a challenge for the payments industry. Differences in currency, time zones, infrastructure, laws, and regulation remain barriers to fast, efficient, affordable and accessible cross-border payments for businesses and consumers alike. As global markets become more accessible, legacy providers and innovators continue to target frictions to offer better cross-border payments options. Panelists will provide perspectives on correspondent banking strategies.

Speakers:

Keith Melton, The Federal Reserve

Rina Wulfing, Wise

Rodman Reef, Reef Karson Consulting

Rohit Godara, JPMorgan

3:30pm CT:

Meeting Close (City Beautiful Ballroom AB)

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