



# 2024 SPRING MEMBER MEETING AGENDA DETAILS

MARCH 27-28, 2024 // LAKE BUENA VISTA, FL

## Wednesday, March 27

**7:00am-4:00pm ET: Registration/Check-In** (Foyer)

**8:00am-9:00am ET: Networking Breakfast** (Swan Ballroom 5-6)

**9:00am-9:10am ET: Opening Remarks** (Swan Ballroom 5-6)

*Speakers: Michael Bilski, FPC Board Chairperson; Reed Luhtanen, FPC Executive Director*

**9:15am-9:55am ET: Panel Session – It Takes a Village: Industry Partnerships and the FedNow Service** (Swan Ballroom 5-6)

The Federal Reserve has laid the groundwork for innovation with the FedNow Service and the industry has been busy building on that foundation. Join the Federal Reserve and some of the ecosystem players enabling instant payments to hear which use cases have customers most excited. Panelists will speak to what they see in the future of use cases like microdeposits, A2A money movement, and how financial institutions can navigate an ecosystem of potential partnerships to enable the FedNow Service.

*Speakers: Tim Boike, Federal Reserve; Margo Giles, Alloya Corporate Federal Credit Union; Bridget Hall, ACI Worldwide*

**10:00am-10:40am ET: Session – How the Rest of the World Uses QR Codes to Facilitate Transacting at POS** (Swan Ballroom 5-6)

This session will present a number of visual depictions (e.g., videos, screenshots, photos, YouTubes, etc.) of the ways and uses of QR code transacting over Faster Payments networks in leading adoption countries: Singapore, Brazil, and India (possibly China) in actual transaction venues. The goal is to show FPC members how convenient and easy it is to transact with QR codes, as well as how different the environments are for payments generally. The session will highlight key comparisons with the United States.

*Speakers: Steve Mott, BetterBuyDesign; Caroline Cypriano, JJ4tech*

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**10:40am-10:50am ET: Networking Break, sponsored by Alloya Corporate Federal Credit Union**  
(Foyer)

**10:50am-11:30am ET: Concurrent Breakout Session – Fraud Information Sharing Issues and Progress**  
(Swan Ballroom 7)

Join this panel of experts to learn answers to the following questions.  
What information would be helpful to share for fraud mitigation purposes?  
What are some of the issues in the United States around sharing information for fraud purposes? What are some approaches overseas to fraud information sharing?  
What has been happening in United States around information sharing, including by fraud mitigation providers, payment networks, and industry-wide efforts?

*Speakers: Marc Trepanier, ACI Worldwide; Andrew Gomez, Lipis Advisors; Liam Cooney, Mastercard; Kalpashree Gupta, Knekxt Group*

**10:50am-11:30am ET: Concurrent Breakout Session – Directory Insights: How Do We Succeed?**  
(Swan Ballroom 9)

The FPC Directory Models Work Group recently concluded extensive interviews with the most prominent directory hosts in the United States. A summary of these interviews and insights are available in a recently released document. While there were no great surprises, the working group did glean insights as to what it might take for a faster payments directory to be implemented for the U.S. market. The “depth” of the directory, meaning the sets of data within the directory will directly impact success.

*Speakers: Lou Grilli, PSCU; Sarah Hoisington, Matera; Margo Giles, Alloya Corporate Federal Credit Union; Cory Barnes, Form3*

**11:30am-12:30pm ET: Networking Lunch** (Swan Ballroom 5-6)

**12:30pm-1:10pm ET: Panel Session – Revolutionizing Cross-Border Payments: The Path to Faster, Smarter, and More Profitable Transactions** (Swan Ballroom 5-6)

In today’s financial landscape, small to mid-size financial institutions are facing unprecedented challenges and opportunities in the realm of cross-border payments. The demand for instant payments that can settle on evenings and weekends is on the rise, reshaping the rules of the game. This panel discussion will dissect the anatomy of faster cross-border payments, exploring the ‘when,’ ‘what,’ and ‘how’ behind this transformation.

*Speakers: Marcia Klingensmith, FinTech Consulting; Rodman Reef, Reef Karson Consulting; Rusiru Gunasena, The Clearing House; Jennifer Lucier, Federal Reserve Board; Mark Majeske, Alacriti; Richard Meszaros, Visa*

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**1:15pm-1:55pm ET: Panel Session – Payment Paradigm Shift: Navigating the Future Landscape of Digital Payments** (Swan Ballroom 5-6)

Adopting distributed ledger technology for digital assets can provide the benefits of transparency, reduced settlement times, and lower processing costs. As financial institutions begin their foray into the use of DLT, many are evaluating where to begin incorporating this technology into their processing environment. While high-value use cases are still in development (e.g., identify & access management, KYC, and shared data), some financial institutions are focused on starting with basics.

*Speakers: Deepak Gupta, Volante Technologies; Kirsten Trusko, Payments as a Lifeline; Jonathan Shiery, Guidehouse; Peter Tapling, PTap Advisory*

**1:55pm-2:10pm ET: Networking Break** (Foyer)

**2:10pm-2:50pm ET: Concurrent Breakout Session – Credit Unions and Community Banks: Instant Payment Adoption and Use Cases** (Swan Ballroom 7)

Credit Unions and community banks are actively onboarding with instant payments. Many are starting with receiving transactions, however, send strategies are taking place as well. Adoption for both receiving and sending truncations is tied to use cases that benefit members and customers. This session will discuss use cases and strategies that have been developed by credit unions and community banks and provide insights on implementation roadmaps.

*Speakers: Glenn Wheeler, Catalyst Corporate Federal Credit Union; Trey Ragland, Corporate America Credit Union; Kathy Feringa, Alloya Corporate Federal Credit Union; David Peterson, First National Bankers Bank; Tyler Lange, Consumers Credit Union; Joel Richard, Interra Credit Union*

**2:10pm-2:50pm ET: Concurrent Breakout Session – Bridging the Digital Divide: Are Cloud and APIs the Twin Engines of Modern Payments?** (Swan Ballroom 9)

Let's explore the transformative potential between cloud integration and APIs in modernizing payment infrastructures, which are substantial enablers for real-time payments and robust operational resilience. Delve into cloud optimization for enhanced performance, security, and cost-efficiency, while unravelling how APIs are bridging connections between financial institutions, driving innovation, and ensuring regulatory compliance. Uncover the promising future where cloud technology and APIs meet.

*Speakers: Laura Sullivan, Form3; Fred Fuller, Endava; Moa Agrell, Trustly; Dean Nolan, SRM*

**2:50pm-3:05pm ET: Networking Break** (Foyer)

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**3:05pm-3:45pm ET: Panel Session – Accelerating Tomorrow: Global Perspectives Shaping the Future of Faster Payments** (Swan Ballroom 5-6)

Explore the advancements in faster payments across leading markets such as the UK and Brazil. This session aims to provide an analysis on the evolution of faster payments globally and draw parallels on how they resonate with the United States. Gain insights into the latest developments, regulatory frameworks, and technological innovations that are propelling the momentum of faster payments in these regions. Discover the lessons, challenges, and opportunities that can be extrapolated to the U.S. market.

*Speakers: Miriam Sheril, Form3; Sarah Hoisington, Matera; Andrew Gomez, Lipis Advisors; Tanmoy Banerjee, BNY Mellon*

**3:50pm-4:30pm ET: Panel Session – Evolving Today’s Liquidity Management Processes to Support Resilient 24x7x365 Operations** (Swan Ballroom 5-6)

This panel discussion will address the liquidity operational realities to support instant payments.

*Speakers: Kelly Grayson, Mastercard; Phillipa Wilson, Mastercard; Lisa Coffey, Corporate America Credit Union; Todd Koehn, Bankers’ Bank*

**5:00pm-9:00pm ET: Evening Out, co-sponsored by Identifee, at Disney World’s EPCOT**

Join us for a fun-filled night out with fellow FPC Members at Disney World’s EPCOT Theme Park. Entry tickets to the park for Spring Member Meeting attendees will be provided by the Faster Payments Council.

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# Thursday, March 28

**8:00am-9:00am ET: Networking Breakfast** (Swan Ballroom 5-6)

**9:00am-9:05am ET: Day 2 Kick Off** (Swan Ballroom 5-6)

**9:05am-9:45am ET: Panel Session – As Money Moves Faster, So Does Fraud: How Strategic Friction in the Process Can Mitigate Nefarious Activities** (Swan Ballroom 5-6)

This timely panel will look at how fraud has grown as payments speed has increased and will provide solutions and actionable steps for reducing fraud in the faster payment sector. Panelists will differentiate between fraud and scams and the methods of disputing and resolving fraud depending on the payment rail, discuss the role education has in fraud prevention, review controls banks and fintechs should implement to mitigate fraud, and examine counterintuitive measures.

*Speakers: Adam Goller, Cross River; Ravi Loganathan, Sonar; Reggie Hall, Orum; Fang Yu, DataVisor*

**9:50am-10:30am ET: Panel Session – Future of ISO 20022 Harmonization** (Swan Ballroom 5-6)

The global migration to ISO 20022 is an opportunity to streamline message flows, align market practices and standardize minimum required data models. Learn differences that exist in today's payments landscape and how harmonization can enhance global interoperability and seamless processing of payments. Panelists will address topics relating to ISO standard benefits, risk considerations, and technologies to help with implementation.

*Speakers: Scott Harkey, Endava; Frank Van Driessche, Federal Reserve; Susan Meyer, The Clearing House*

**10:30am-10:40am ET: Networking Break** (Foyer)

**10:40am-11:20am ET: Concurrent Breakout Session – Financial Inclusion and Cross-Border Payment Trends: Opportunities and Challenges** (Swan Ballroom 7)

Financial Inclusion and Cross-Border Payments are critical areas within the payments industry and have seen significant developments in recent years, but there are still challenges to overcome.

*Speakers: Anthony Serio, Serio Payments Consulting; Mark Graves, Conduit Financial; Arnold Lee, Sphere Labs; David Dwumah, OurBanc; Janice Ong, United Nations Federal Credit Union*

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**10:40am-11:20am ET: Concurrent Breakout Session – Overview of Operational Considerations Work Group Deliverables and Key Learnings** (Swan Ballroom 9)

Join leaders of the FPC Operational Considerations Work Group to discuss 1) Feedback on their first deliverable/primer for receive-only process; 2) Progress on the second deliverable - a deep dive on receive-only process; 3) Key learnings from the work group - key things we found interesting or of significant as we did the work; and 4) Audience feedback and input requests - things we missed, things that don't seem like a good fit, other thoughts; 5) Share next steps: primer for send.

*Speakers: Miriam Sheril, Form3; Tony Cook, FirstBank; Donna Blum, BHMI; Dana Woller, BOK Financial*

**11:20am-11:35am ET: Networking Break** (Foyer)

**11:35am-12:15pm ET: Panel Session – What's Now and What's Next in Faster Payments: An Update from the Network Operators** (Swan Ballroom 5-6)

In this panel session, members of the FPC Network Committee will discuss the latest developments and updates from each of their networks. Panelists will share what they believe the next 12-18 months look like for faster payments, upcoming key priorities, top use cases driving large-scale adoption, and final takeaways for the audience.

*Speakers: Jim Colassano, The Clearing House; Dan Baum, Federal Reserve; Karen Cervenka, Visa; Phillipa Wilson, Mastercard; Matt Kinne, Early Warning*

**12:15pm ET: Meeting Close** (Swan Ballroom 5-6)

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