



2024 FALL MEMBER MEETING AGENDA DETAILS

SEPTEMBER 30 - OCTOBER 1 // DENVER, COLORADO

Sunday, September 29

5:00pm-6:30pm MT: **Welcome Reception** (Capitol Foyer)

Monday, September 30

7:30am MT: **Registration Opens** (Capitol Foyer)

8:00am-9:00am MT: **Networking Breakfast** (Capitol Ballroom 1-4)

9:00am-9:10am ET: **Opening Remarks** (Capitol Ballroom 1-4)

Speakers: Kevin Miyamoto, Identifée; Reed Luhtanen, FPC; Carl Slabicki, BNY

9:15am-9:55am ET: **Panel Session – First Look at the 2024 Faster Payments Barometer Results** (Capitol Ballroom 1-4)

Join us for an exclusive first look at the 2024 Faster Payments Barometer results, where we'll dive into the latest trends, insights, and challenges shaping the future of faster payments. This session will provide a comprehensive analysis of key industry metrics, highlight opportunities for innovation, and offer strategic guidance to navigate the evolving landscape of payments. Don't miss the chance to stay ahead of the curve and gain actionable insights that will drive your organization's success in the year ahead.

Speakers: Vinay Prabhakar, Volante Technologies; Reed Luhtanen, FPC; Carl Slabicki, BNY; Keith Vander Leest, Cross River

10:00am-10:40am ET: **Panel Session – Soaring or Stalling: Why Instant Payment Volumes Aren't Matching the Hype** (Capitol Ballroom 1-4)

The slow adoption of instant payments is a wakeup call: only a fraction of the nation's financial institutions are on board with the RTP network and FedNow, but access to instant payments is still not mainstream. It's time to confront the harsh reality—innovation alone doesn't drive broad adoption. Strategic shifts are required to unlock the full potential.

Speakers: Miriam Sheril, Form3; Tony Cook, FirstBank; Tristan Thompson, Arvest Bank; Jim Colassano, The Clearing House

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- 10:40am-10:50am MT: Networking Break** (Capitol Foyer)
- 10:50am-11:30am MT: Concurrent Breakout Session – Leveraging Instant Payments to Find the Disbursements and Cash Management Sweet Spot** (Capitol Ballroom 5)
- With access to FedNow and RTP instant payments, businesses and consumers are gaining new levels of flexibility to send payments and maintain or improve their cash flow. Financial Institutions are enabling use cases and improving send reach that allows customers to manage their cash on hand and easily disburse payments up to the due date while maintaining a positive account status and avoiding late fees.
- Speakers: Phillipa Wilson, Mastercard; Rusiru Gunasena, The Clearing House; Sri Iyer, Cross River; Sergio Aguilar, Jack Henry; Mark Majeske, Alacriti*
- 10:50am-11:30am MT: Concurrent Breakout Session – Industry Collaboration to Define and Classify Scams** (Capitol Ballroom 7)
- In 2023, the FTC reported \$10 billion in losses from scam activity, a 14% increase from the previous year. In response, the Federal Reserve formed a scams definition and classification work group of payments and fraud experts to provide a more consistent foundation for scams reporting to help the payments industry better understand and mitigate the problem. This panel will discuss the classification system and how it can be utilized by the industry to drive consistency and combat scams.
- Speakers: Liam Cooney, Mastercard; Mike Timoney, Federal Reserve; Yinglian Xie, DataVisor; Shelley Rojano, JPMorgan Chase; Lee Kyriacou*
- 11:30am-12:30pm MT: Networking Lunch, sponsored by Sphere Labs** (Capitol Ballroom 1-4)
- 12:30pm-12:40pm MT: Special Presentation** (Capitol Ballroom 1-4)
- 12:40pm-1:20pm MT: Panel Session – .14 Seconds between First and Last Place: The Future Ecosystem of Real-Time Treasury and Payments** (Capitol Ballroom 1-4)
- The difference between first place and last place can be in .14 seconds. For the first time in the history of the United States Payment's Conferences, AI will be a sitting panelist and answer questions alongside the other esteemed panelists. This session will be a pioneering and historic panel that promises to demonstrate what the future ecosystem of real-time treasury and payment operations will look be from leading FIs, Fintechs, ecosystem orchestrators, and artificial intelligence.
- Speakers: Kevin Miyamoto, Identiffee; Caroline Cypriano, JJ4Tech; Kevin Garlan, Goldman Sachs; Perry Schiff, Modern Treasury*

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1:25pm-2:05pm MT: Panel Session – Beyond ‘Receive-Only’ in Instant Payments: A Strategic Opportunity for Financial Institutions (Capitol Ballroom 1-4)

As FedNow recently celebrated its first year since launching and RTP continues to gain traction in the market, the landscape of instant payments in the U.S. brims with potential. However, a recent survey by FPC and Finzly reveals a stark reality: two-thirds of financial institutions lack the capability to ‘send’ instant payments. Does this signal a crucial gap in capitalizing on opportunities? The success of Brazil’s Pix and India’s UPI in instant payments, leveraging open ecosystems and user-centric apps, highlights the need for U.S. financial institutions to modernize their offerings, especially by including capabilities for sending instant payments. This panel aims to explore strategic pathways for enhancing ‘sending’ capabilities and navigating the evolving landscape.

Speakers: Booshan Rengachari, Finzly; Reed Luhtanen, FPC; James Dillard, Texas Capital Bank; Erik Van Bramer, Federal Reserve Financial Services

2:05pm-2:20pm MT: Networking Break (Capitol Foyer)

2:20pm-3:00pm MT: Concurrent Breakout Session – Consumer Faster Payments Pain Points and the Search for Solutions (Capitol Ballroom 5)

In this session, consumer advocates and others who regularly deal with individuals suffering a loss through the use of faster payments will talk about the impact scams, imposter schemes, and other payment issues are having on consumers, and some suggestions for addressing these problems.

Speakers: Cathy Lesser Mansfield, National Consumer Law Center; Carla Sanchez-Adams, National Consumer Law Center; Kevin Olsen, Pidgin

2:20pm-3:00pm MT: Concurrent Breakout Session – The Power of ISO 20022: Unlocking Efficiency and Global Reach in Payments (Capitol Ballroom 7)

The world of payments is undergoing a major transformation with the adoption of ISO 20022. This session dives into the improvements this standard brings and why financial institutions shouldn’t miss out. We’ll explore 1) How ISO 20022 aligns different payment systems, facilitating smoother cross-border transactions; 2) The benefits of standardized data fields that eliminate data loss and ensure clear messaging; and 3) How ISO 20022 prepares existing payment systems to maintain their relevance.

Speakers: Laura Sullivan, Form3; Kenneth T.P. Wong, TD Securities; Frank Van Driessche, Federal Reserve System; Joanne Strobel, Wells Fargo; Vishal Pasari, Euronet

3:00pm-3:15pm MT: Networking Break (Capitol Foyer)

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3:15pm-3:55pm MT: Panel Session – How Pay-by-Bank is the Perfect Solution for Merchants and Consumers (Capitol Ballroom 1-4)

Pay-by-Bank has struggled to emerge into retail in the past due to the prevalence of consumer-oriented payment methods like debit and credit cards. However, with the launch of FedNow and its contemporary, ACH Real-Time Payments, Pay-by-Bank is primed to launch as instant authorization and settlement is a significant benefit to all stakeholders in the payments ecosystem. Join a panel of merchant and provider experts as they discuss the use cases and potential of faster and A2A payments.

Speakers: John Drechny, Merchant Advisory Group; Ross McFerrin, Trustly; Perry Starr, Target

4:00pm-4:40pm MT: Panel Session – Financial Inclusion and Cross-Border Payments: Perspectives, Opportunities and Challenges (Capitol Ballroom 1-4)

In this session, we'll carry forward the panel from the Spring Member Meeting and place a strong emphasis on the human element with personal experiences and challenges facing underrepresented communities.

Speakers: Anthony Serio, Sphere Labs; David Dwumah, OurBanc; Janice Ong, UNFCU; Mark Graves, Conduit Financial; Brian Clarke, Federal Reserve

6:00pm-8:00pm MT: Evening Event, sponsored by Cross River, at Lucky Strike Denver

Join us for a fun-filled networking event with fellow FPC Members. Food and drinks will be served along with activities including bowling, billiards, shuffleboard, and cornhole. Lucky Strike, located at 500 16th St Mall #340, is a short walk from the Hyatt Regency Denver and the Grand Hyatt Denver.

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Thursday, October 1

8:00am-9:00am MT: **Networking Breakfast** (Capitol Ballroom 1-4)

9:00am-9:05am MT: **Day 2 Kick Off** (Capitol Ballroom 1-4)

9:05am-9:45am MT: **Panel Session – The Path to Enabling Cross-Border Real-Time Payments**
(Capitol Ballroom 1-4)

As real-time payments progress towards ubiquity across the U.S., cross-border ambitions continue to increase. In this session, we'll discuss essential components required to make cross-border real-time payments a reality. On behalf of the Cross-Border Payments Work Group, our expert panel will discuss the needs of global standards, regulatory and political challenges, infrastructure and use cases.

Speakers: Bridget Hall, ACI Worldwide; Rusiru Gunasena, The Clearing House; Niranjan Venkatesan, Amazon; Kandice Alter, Federal Reserve Financial Services; Hannah Melton, Wise

9:50am-10:30am MT: **Panel Session – Pick A Side: Do We Need Directories to Drive Faster Payments Adoption?** (Capitol Ballroom 1-4)

Much has been said about how a directory capability will drive faster payments adoption. Where is a directory necessary and where is it not? Who's to say a directory is necessary – the senders or receivers? What are the pros and cons? This session will pressure test the need for a directory capability with a live debate. The moderator will drive the conversation, but audience participation will be encouraged!

Speakers: Sarah Hoisington, Matera; Greg Lloyd, Endava; Jim Schneck, Alloya Corporate Federal Credit Union; Liz Garner Divelbiss, CMSPI; Mark Majeske, Alacriti; Perry Starr, Target; Todd Koehn, Bankers' Bank

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

10:40am-11:20am MT: **Concurrent Breakout Session – Embracing AI in Payments: What's Next?**
(Capitol Ballroom 5)

In the rapidly evolving world of faster payments, artificial intelligence (AI) is a game changer, transforming how payments are processed, secured, and conceptualized. This session will dive into the forefront of AI innovations that are setting new benchmarks in the payments industry. Industry experts will explore current trends in AI that impact payment technologies, from fraud detection algorithms and risk management to personalized customer experiences and operational efficiencies.

Speakers: Angela Murphy, Pidgin; Peter Tapling, PTap Advisory; Kevin Miyamoto, Identifee; Glenn Wheeler, Catalyst Corporate Federal Credit Union

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10:40am-11:20am MT: Concurrent Breakout Session – Instant Payment Send Adoption Playbook – Operational Considerations for FIs (Capitol Ballroom 7)

In this session, join the Operational Considerations Work Group for discussion on FI implementation of instant payment send capabilities. Hear considerations including user experience, transaction routing, payments risk management, and navigating interoperability. The session features perspective from those who have been engaged in operationalizing send-side instant payments firsthand – highlighting obstacles faced and key learnings. We will wrap up with an interactive session for feedback on our research efforts.

Speakers: Kevin Michels, Guidehouse; Miriam Sheril, Form3; Tony Cook, FirstBank; Michael Hom, JPMorgan Chase

11:20am-11:35am MT: Networking Break (Capitol Foyer)

11:35am-12:30pm MT: Panel Session – Insights Into the Instant Payments Outlook Study (Capitol Ballroom 1-4)

Join us as the Federal Reserve and FPC host a panel of industry participants to discuss the recent Instant Payments Outlook survey that was conducted to help the industry quantify key leaders' insights into the adoption of instant payments. Participants can expect to hear from industry experts on use-case trends, as well as key drivers that are helping (or challenging) instant payments adoption.

Speakers: Brian Mantel, Federal Reserve; Reed Luhtanen, FPC; Elspeth Bloodgood, Jack Henry; Keith Vander Leest, Cross River; Loren Barton, Amazon

12:30pm MT: Meeting Close (Capitol Ballroom 1-4)

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