

2026 Solutions Payments Conference

Madison Marriott West - Middleton, WI

September 28 - 29, 2026

Central Time Zone

Sunday, September 27

5:00 - 7:00 PM

Middleton - Pre-Function

Pre Check-In

Already at the Madison Marriott West? Swing by early and check in ahead of the crowd. It's a great way to skip the lines and start your conference experience stress-free!

Monday, September 28

8:00 - 9:00 AM

Middleton - Pre-Function

Check -In

Superior Ballroom

Breakfast

9:00 - 9:15 AM

Superior Ballroom

Conference Kickoff

Rich Leary, President & CEO, PaymentsFirst

Peter Tapling, Managing Director, PTap Advisory, LLC

Continued...

9:15 – 10:15 AM

Superior Ballroom

The Send Blueprint: Secure, Scalable, Compliant Instant Payment Flows

Joni Hopkins, VP, Federal Reserve Financial Services

As real-time expectations reshape the financial ecosystem, the ability to send instant payments is becoming a strategic differentiator. This session will explore how send side strategies can unlock new revenue streams, improve customer retention, and streamline operations through high impact use cases such as small business payouts, payroll acceleration, and loan disbursements. Attendees will gain insight into designing scalable, secure, and compliant send flows while addressing adoption barriers such as fraud risk, liquidity management, and partner readiness.

10:30 – 11:20 AM

Concurrent Sessions

Wisconsin

Practical Strategies for Fighting Check Fraud in the Digital Age

Mike Timoney, VP of Payments System Improvement, Federal Reserve Financial Services

Even as digital payments grow, check fraud continues to adapt. This session will take a practical look at where check fraud is appearing today, how organizations can detect it sooner, and what controls and communication strategies teams can use now. The discussion will also connect check fraud to broader fraud management, including account takeover signals, rapid response, and tools that can help reduce losses while keeping customers informed and protected.

Mendota

What Insights are Hiding in Your Payments Data?

Jane Hennessy, Senior Payments and Banking Consultant, finzly

Azam Khalfe , Vice President, Product Strategy, JPMorgan Chase & Co

The payments race is no longer just about speed; it is about intelligence. As Pay by Bank and instant payments expand into riskier use cases, understanding what happens beyond the transaction can become both a stronger defense and a competitive advantage. This session will explore how intelligent transaction tagging helps financial institutions identify market shifts, predict fraud, uncover revenue opportunities, and guide smarter product design and customer experiences.

Geneva

Keep Up With – and Be Ready For – Nacha Rule Changes

Debbie Barr, Associate Managing Director, ACH Network Rules, Process & Communication, Nacha

Several Nacha Rules changes are taking effect in 2026 and beyond. Join us for this informative session to learn what is changing, what it means for your organization, and how to prepare for compliance. We'll cover updates related to International ACH Transactions (IATs), funds availability requirements, a new Return Reason Code, and Rules currently in development. You'll also receive helpful Nacha resources to support your team as these changes move forward.

Continued...

11:20 AM - 12:00 PM

Superior Ballroom

Vendor Networking

Visit the exhibitor booths, ask questions, and connect with leading companies in the payments industry. Inside your conference materials, you'll find an Exhibitor Sticker Card. As you engage with exhibitors, they will place a sticker on your card. Return completed cards to the PaymentsFirst Booth to be entered into the end-of-conference Main Door Prize Drawing. Some exhibitors may also offer their own vendor door prize opportunities during the conference, so be sure to explore their booths.

12:00PM - 1:30 PM

Superior Ballroom

Lunch & General Session

From Instant Payments to Digital Money: Creating Your Payments Roadmap

Mark Majeske, SVP Faster Payments, Alacriti

Payments industry expert Mark Majeske will provide a comprehensive update on the latest developments across RTP®, FedNow®, Visa Direct, and Zelle® as well as digital money and stablecoin. Attendees will gain insights into adoption trends, transaction growth, emerging use cases, fraud considerations, and the evolving competitive landscape.

1:40 PM - 2:30 PM

Wisconsin

Concurrent Sessions

Lockbox: Then, Now & Next

Mike Reynolds, VP of Sales, Technology Management Resources, Inc

Will lockbox remain relevant as B2B check usage declines? Join us to explore how a solution that has delivered value for nearly nine decades is evolving within today's payment ecosystem. The real value lies in the remittance data that supports all payment types. Learn how lockbox services are serving as a bridge between check and electronic payments by consolidating payment information, improving processing efficiency, and enhancing the accounts receivable posting experience.

Mendota

Inside the Fraud Factory: How Real-Time Payments are Rewriting the Rules of Risk

Jane Hennessy, Senior Payments and Banking Consultant, finzly

Mike Timoney, VP of Payments System Improvement, Federal Reserve Financial Services

Fraud has evolved faster than most fraud teams. As real-time payments and embedded finance reshape the ecosystem, bad actors are scaling with AI, automation and social engineering that outpace legacy defenses. This session peels back the curtain on how modern fraud operations work and how leading financial institutions are combating them in real-time.

Continued...

You'll see live case studies of instant-payment fraud patterns, learn how data intelligence and behavioral analytics can expose synthetic identities and discover new collaborative models emerging across networks. Attendees will leave with a modern fraud-defense playbook—one that balances speed, security and client experience in an always-on payment world.

Geneva

Digital Dollars: Understanding the Stablecoin Explosion

Chris Colson, Payments Expert, The Federal Reserve Bank of Atlanta

Think of a stablecoin as the "responsible older sibling" of the crypto world, offering the speed and global reach of cryptocurrency while remaining tied to a steady asset like the U.S. dollar or euro. This no experience required session will break down one of the hottest topics in payments, exploring why stablecoins are gaining traction in remittance and B2B payments, how they work behind the scenes, and how major industry players are responding to evolving global regulations in 2026. This session willl not be recorded.

2:50 - 3:50 PM

Superior Ballroom

Maximize Interchange Income and Boost Your Bottom Line

Diana Kern, Senior Financial Solutions Consultant, SHAZAM

Are you leaving money on the table with your card payments program? Despite ever-shrinking profit margins, interchange revenue remains a top source of non-interest income for card issuers. So, it's critical to understand what factors impact interchange rates and take action to increase your card payments volume and value. Join a payments veteran with inside knowledge of card networks and EFT processors to learn how to maximize the payments that pay you back!

4:00 - 5:00 PM

Superior Ballroom

AI and Payments: The Good, the Bad, and the ???

Peter Tapling, Managing Director, PTap Advisory, LLC

Artificial intelligence is rapidly transforming the payments industry and creating new opportunities for how people and businesses send, receive, and manage payments. This session will provide a practical introduction to artificial intelligence and AI agents, explain their potential impact on payment processes, and highlight emerging use cases across the industry. Participants will leave with a stronger understanding of these technologies and a framework for evaluating new innovations and industry announcements with confidence.

5:15- 6:15 PM

Superior Ballroom

Network Reception

Enjoy delicious hors d'oeuvres, refreshing beverages, and live entertainment. This is the perfect opportunity to mingle with fellow attendees, sponsors, exhibitors, speakers, and the PaymentsFirst team in a relaxed and lively setting.

Continued...

Tuesday, September 29

7:00 - 8:00 AM

GreenBay/MKE/Lax

Accreditation Breakfast - Sponsored by - Johnson Financial Group

Join fellow AAPs, AFPPs, APRPs, and NCPs for the Accreditation Breakfast as PaymentsFirst celebrates your commitment to professional excellence in the payments industry. Enjoy networking with your peers and allow us to recognize your dedication and achievements.

Superior Ballroom

Breakfast - Vendor Roundtables

Join us for breakfast and take advantage of this opportunity to connect with fellow attendees and participating vendors through interactive roundtable discussions.

8:00 - 8:10 AM

Superior Ballroom

Conference Kickoff Day 2

8:10 - 9:10 AM

Superior Ballroom

Navigating the Next Era of Payments: What Financial Institutions Need to Know

Jason Carone, SVP, ACH, EPN Product Management, The Clearing House

Financial institutions are navigating a payments landscape that is becoming faster, more complex, and increasingly customer driven. Real-time expectations, embedded finance, AI driven fraud, digital wallets, open banking, and evolving regulatory pressures are reshaping how consumers and businesses move money and how financial institutions compete.

9:20 - 10:10 AM

Wisconsin

Concurrent Sessions

Companies Suing FIs: Recent Cases Arising from Payments Fraud

Scott Jones, Payments Lawyer, Adams and Reese LLP

Payments fraud is driving a surge of lawsuits by corporate customers against banks and other financial institutions. This session looks at significant recent court decisions involving various payment methods, including wire transfers, ACH entries, and checks. We will unpack the law for each of these payment methods and what courts are signaling about liability. This session will translate those rulings into practical guidance for compliance, operations, and fraud teams.

Continued...

Mendota

Duplicate Check Presentment: Regulatory Requirements, Risk, and Financial Institution Responsibilities

Jackie Pagan, VP, The Clearing House

Paper checks remain a valid form of payment, but duplicate deposits can create significant risk for financial institutions. This session reviews how duplicate presentment occurs, Regulation CC's duplicate presentment warranty and related liability, and the responsibilities of financial institutions when customers create duplicate deposits through remote deposit capture, including mobile RDC.

Geneva

Payment Cards: An Overview of the Legal and Network Frameworks Governing Card Transactions

Jordan Jensen, Senior Associate - Financial Services, ALSTON & BIRD

Card payments may seem simple to consumers, but a complex ecosystem operates behind every transaction. This session provides a practical overview of the card payment lifecycle, the organizations that make card payments possible, and the rules and regulations that govern the process. Participants will gain a foundational understanding of how card transactions move through the payment system and why this knowledge is important for today's payments professionals.

10:20 - 11:10 AM

Concurrent Session

Wisconsin

Keeping ACH Teams Balanced: Managing Fraud Risk, Compliance, and Operational Pressure in a High-Volume World

Bruce Dragoo, Senior Manager, Fraud Solutions Consultant, Q2

ACH fraud is no longer just a payments issue. As ACH volumes grow and fraud tactics become more sophisticated, financial institutions face increasing operational challenges, higher alert volumes, and greater compliance expectations. In this session, Q2 will share industry insights, discuss common pain points, and explore practical strategies institutions can use to modernize ACH fraud operations while reducing the burden on staff.

Mendota

Same Day ACH: The Sky's the Limit

Debbie Barr, Associate Managing Director, ACH Network Rules, Process & Communication, Nacha

Another year, another record breaker. In 2025, Same Day ACH payment volume was over 1.4 billion payments, valued at over $3.9 trillion. And imagine when the $1 million per-payment limit jumps to $10 million! We'll tell you about the upcoming rule change and how to prepare. Plus, we'll also look at some of the many ways your customers can put this faster payment option to great use.

Continued...

Geneva

Can I Charge it Back?

Diana Kern, Senior Financial Solutions Consultant, SHAZAM

Card security features and authorization tools, including chip cards and 3-D Secure® authentication, are designed to reduce fraud, but who do they actually protect in the payment stream? This session will examine common fraud related chargeback reasons, conditions for recovery from the merchant, and practical tips from an industry insider with more than 30 years of debit card payments experience.

11:10 AM - 12:00 PM

Superior Ballroom

Last Chance - Vendor Networking

Take this time to revisit exhibitors, continue valuable conversations, and connect with any vendors you may have missed. Be sure to collect a sticker from each exhibitor to complete your Exhibitor Sticker Card, and turn it in at the PaymentsFirst booth. A completed card is your entry into the Main Door Prize Drawing at the close of the conference. You must be present to win, so don't miss out on your chance to take home a great prize!

12:00 - 12:45 PM

Superior Ballroom

Lunch

12:45 - 1:45 PM

Superior Ballroom

Future Ready: The ACH Network in 2026

Jane Larimer, President & CEO, Nacha

From Same Day ACH to business-to-business payments and more, the ACH Network's future is bright and busy. 2025 was a banner year as businesses and consumers continued the move to electronic payments over the safe, modern ACH Network. Learn what's on the horizon in 2026 and beyond, including several Nacha Rules changes you need to know about and the upcoming $10 million per-payment limit for Same Day ACH.

1:50 - 2:30 PM

Superior Ballroom

Service Project - Lions Club Camp

Vendor Door Prize Giveaways

PaymentsFirst Door Prize Giveaway

Conference Closing Remarks

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