# 2026 Solutions Payments Conference

Madison Marriott West - Middleton, WI

September 28 - 29, 2026

***Central Time Zone***

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## 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!

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## 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

**Jessica Washington, AVP of Research, Federal Reserve Financial Services**

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

**Mendota/Geneva**

**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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