



2026 Solutions Payments Conference

August 24 – 26, 2026

Dollywood's HeartSong Lodge & Resort – Pigeon Forge, TN

Eastern Time Zone

Sunday, August 23

5:00 – 7:00 PM

Pre Check-In

Dolly's Acoustic Lounge

Already at the HeartSong Lodge? 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, August 24

7:45 – 9:00 AM

Check-In

Dolly's Acoustic Lounge

8:00 – 9:00 AM

HeartSong Ballroom

Join the PaymentsFirst and PAR Teams for a relaxed morning meet-up. Enjoy fresh coffee and pastries while getting your questions answered and connecting with the people behind the scenes as we kick off our 26th Annual Solutions Payments Conference!

9:00 – 9:10 AM

Conference Kickoff

Rich Leary, President & CEO, PaymentsFirst

9:10 – 10:10 AM

HeartSong Ballroom

Instant Payments Panel Discussion

Moderator: Reed Luhtanen, Executive Director and CEO, U.S. Faster Payments Council

Dan Gonzalez, VP, Customer Relations, Head of Nat'l Accts, Federal Reserve Financial Services

Keith Melton, Senior Vice President, The Clearing House

Lisa Coffey, Chief Innovation Officer, Corporate America Credit Union

This panel brings together industry leaders and treasury experts to cut through the hype and discuss the operational realities of a 24/7/365 payment ecosystem. We will explore how institutions are moving past the "receive only" phase to launch revenue-generating "send" use cases, how to combat the unique fraud challenges of irreversible transactions, and how to position your institution to win in a hyper-connected market.

Continued...

10:20 – 11:20 AM

HeartSong Ballroom

How Financial Institutions are Leveraging AI to Create Automated Workflows to Serve their Small Business Customers

Kevin Miyamoto, Co-Founder and Chief Operating Officer, Identifree

Rob Noon, Director of Treasury Services, Atlantic Union Bank

Dean Jenkins, Principal Digital Strategist, Q2

As FinTechs continue to aggressively target small business accounts with seamless digital experiences, traditional financial institutions must evolve or risk losing market share. This session dives into the strategic use of AI-driven automation to deepen relationships. Discover how to use predictive analytics to anticipate a business's capital needs and automate the "busy work," allowing your staff to spend more time as trusted advisors and less time as data entry clerks.

11:30 AM – 12:30 PM

HeartSong Ballroom

Future Ready: The ACH Network in 2026

Mike Herd, Executive Vice President, 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 is ahead in 2026 and beyond, including key Nacha Rules changes and the new \$10 million per-payment limit for Same Day ACH.

12:30 PM

Dollywood Park

Following the day's sessions, attendees will be released to enjoy an exciting afternoon at Dollywood! **Guests staying at HeartSong Lodge will receive either a complimentary tram ride or free parking**, making it easy to head over and enjoy the fun, thrills, and unforgettable experiences Dollywood has to offer. **All** attendees will receive a Dollywood park ticket and a \$15 meal voucher to use at the park.

Tuesday, August 25

8:00 – 9:00 AM

HeartSong Ballroom

Vendor Breakfast Roundtable

Start your morning by networking with sponsors and vendors at our Roundtable Breakfast, where every table offers an opportunity to build connections, share ideas, and learn about innovative payment solutions.

8:35 – 8:55 AM

HeartSong Ballroom

Vendor Showcase – ECSFin

Join ECSFin for a showcase to explore innovative payment technology solutions designed to help financial institutions modernize operations, enhance efficiency, and navigate the evolving payments landscape.

Continued...

9:00 – 9:05 AM

HeartSong Ballroom

Day 2 Kickoff

9:15 – 10:05 AM

Concurrent Sessions

Inspiration Salon A

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

Speaker: Bruce Dragoo, Senior Manager, Solutions Consultant, Q2

ACH fraud has become an enterprise wide operational and risk management challenge. As fraud tactics evolve and compliance demands grow, financial institutions are being forced to reevaluate manual reviews and outdated processes. This session will explore emerging ACH fraud trends, operational challenges, and practical strategies to strengthen fraud monitoring and improve efficiency.

Inspiration Salon B

Stopping Scams in Their Tracks: Tools, Tactics, and Teamwork

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

Scams are evolving rapidly as digital payments become more common. This session will explore real-world scenarios, how frontline teams respond when they suspect a customer is being targeted, and practical tactics that can support faster intervention. Attendees will also gain resources for customer education and industry intelligence sharing, with time for questions and discussion.

Inspiration Salon CD

Elevating Customer Experience and Driving Growth Using Instant Payments

Dan Gonzalez, VP, Customer Relations, Head of Nat'l Accts, Federal Reserve Financial Services

Today's customers expect seamless, personalized payment experiences, not just speed. This session will explore how instant payments can help financial institutions meet evolving expectations, strengthen trust and loyalty, differentiate in the market, and create new revenue opportunities.

10:05 – 11:05 AM

HeartSong Pre-Function

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. Many exhibitors may also offer their own vendor door prize opportunities during the conference, so be sure to explore their booths.

Continued...

11:10 AM – 12:10 PM

HeartSong Ballroom

Invisible but Everywhere: The Future of Commerce

Jessica Washington, AVP of Research, Federal Reserve Financial Services

Payments are becoming less of a transaction and more of an experience. From ride-sharing apps and connected vehicles to smart devices that can order and pay automatically, invisible payments are transforming the way consumers interact with technology and commerce. This session explores how embedded payment experiences are reshaping consumer expectations, what technologies are driving the shift, and how financial institutions and businesses can prepare for a future where payments happen seamlessly in the background of everyday life.

12:10 – 1:00 PM

HeartSong Ballroom

Lunch

Enjoy lunch with the PaymentsFirst and PAR teams while connecting and networking with your industry peers in a relaxed setting.

1:10 – 2:00 PM

Concurrent Sessions

Inspiration Salon A

Why Checks are Still Relevant

David Rathke, Item Processing, Lock Box, and Content Management Solutions Architect, FIS

While payment technology continues to evolve, checks remain a critical part of the financial ecosystem. This session will compare checks to other payment methods, examine why businesses and consumers still rely on them, and explore the role checks continue to play in today's payments landscape. Although check usage has declined over time, the pace has slowed significantly in recent years, reinforcing that checks will remain relevant and in use for the foreseeable future.

Inspiration Salon B

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.

Inspiration Salon CD

Instant Payments Go Mainstream: Use Cases and Implementation Lessons for Banks and Credit Unions

Lisa Coffey, Chief Innovation Officer, Corporate America Credit Union

Keith Melton, Senior Vice President, The Clearing House

Instant payments are rapidly becoming an expectation rather than a future concept, and financial institutions of all sizes are determining how to successfully move from planning to implementation. In this interactive discussion, payments experts will share real-world experiences, practical use cases, and strategies for building a business case for both receive-only and send capabilities. Attendees will gain insight into go-to-market approaches, connections to instant payment networks, risk and compliance considerations, and actionable steps banks and credit unions can take to meet customer expectations while creating new opportunities for deposit growth and revenue.

Continued...

2:10 – 3:00 PM

Concurrent Sessions

Inspiration Salon A

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.

Inspiration Salon B

What Insights are Hiding in Your Payments Data?

Jane Hennessy, Senior Payments and Banking Consultant, finzly

Matt Friend, Managing Director, Head of New Payment Rails, 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 becomes 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, make smarter product decisions, and use data-driven insights to improve customer experiences and drive growth.

Inspiration Salon CD

ACH Risk Assessments for Compliance Leaders

Tina Cline, EVP, CCO, CRA, Operations and Audit Manager, First Century Bank

Effective ACH risk assessments are essential for identifying operational vulnerabilities, strengthening oversight, and meeting evolving compliance expectations. Designed for compliance leaders and payments professionals, this presentation will provide a practical framework for evaluating ACH risk areas, assessing existing controls, addressing common examination findings, and improving documentation and risk management processes.

3:00 – 3:20 PM

Inspiration Pre-function

PM Break

Enjoy a quick snack and drink.

3:20 – 4:10 PM

Concurrent Sessions

Inspiration Salon A

Inside the Fraud Factory: How Real-time Payments are Re-writing 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 institutions can keep up with, as real-time payments and embedded finance create new opportunities for bad actors using AI, automation, and social engineering to outpace legacy defenses. Through real-world instant-payment fraud case studies, data intelligence, behavioral analytics, and cross-network collaboration, this session will provide a fraud-defense playbook that balances speed, security, and customer experience in an always-on payments environment.

Continued...

Inspiration Salon B

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 which stakeholder in the payment stream does each one protect? This session will explore how fund recovery works when a cardholder claims a transaction is unauthorized, covering 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 experience.

Inspiration Salon CD

Lockbox: Then, Now & Next

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

Will lockbox remain relevant in a declining B2B check environment? Discover how this decades-old solution is evolving to meet the changing needs of today's payment ecosystem by focusing on one of the industry's most valuable assets: remittance data. Lockbox now serves as a powerful bridge between check and electronic payment channels, delivering consolidated payment information that improves processing efficiency and creates a smoother accounts receivable posting experience.

4:20 – 5:20 PM

HeartSong Ballroom

Building a Digital Asset Strategy for Banks of Any Size: From Tokenized Deposits to Stablecoin

Tara Edmonds, SVP, Enterprise Payments Strategy Leader, SouthState Bank

As digital assets, tokenized deposits, and stablecoins continue to shape the future of money movement, financial institutions are being challenged to determine where innovation fits within traditional banking models. This forward-looking session explores how banks of all sizes can evaluate digital asset opportunities while maintaining the safety, soundness, and trust customers expect. Attendees will gain insight into emerging use cases, regulatory considerations, client demand, and the risk and governance frameworks needed as the payments industry enters its next era of transformation.

5:30 – 7:00 PM

HeartSong Event Lawn

Network Reception

Kick off the evening on the beautiful Inspiration Lawn at our Network Reception. Enjoy delicious hors d'oeuvres, refreshing beverages, and live entertainment from Firewater Junction, a local Pigeon Forge bluegrass favorite. This is the perfect opportunity to mingle with fellow attendees, sponsors, exhibitors, speakers, and the PaymentsFirst team in a relaxed and lively setting. Come ready to unwind, connect, and enjoy a memorable evening under the Tennessee sky.

Wednesday, August 26

8:00 – 9:00 AM

HeartSong Ballroom

Vendor Breakfast Roundtable

Start your morning by networking with sponsors and vendors at our Roundtable Breakfast, where every table offers an opportunity to build connections, share ideas, and learn about innovative payment solutions.

Continued...

8:10 – 8:30 AM

HeartSong Ballroom

Vendor Showcase – Q2

Join Q2 for a showcase on emerging trends shaping the payments and digital banking landscape. This session will explore practical strategies financial institutions can use to improve operational efficiency, strengthen fraud management, and enhance the customer experience while adapting to evolving payment expectations.

8:35 – 8:55 AM

Vendor Showcase – FedCorp

Explore how modern branch automation, ATM technology, and currency handling solutions are helping financial institutions improve efficiency, strengthen security, and enhance the customer experience.

9:00 – 9:10 AM

HeartSong Ballroom

Accreditation Recognition & ElevateU Certificate Recognition

Rich Leary, President & CEO, PaymentsFirst

9:10 – 10:10 AM

HeartSong 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 which factors affect interchange rates and to take action to increase your card payment 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!

10:10 – 11:00 AM

HeartSong Pre-Function

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!

11:00 AM – 12:00 PM

HeartSong 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 operating in a faster, more complex, and increasingly customer-driven payments landscape. Instant payments, ACH modernization, embedded finance, AI-driven fraud, digital wallets, open banking, and regulatory pressures are reshaping how money moves and how institutions compete. This session will explore the trends defining the next era of payments and how banks and credit unions can adapt while delivering trusted, secure, and efficient payment services.

Continued...

12:00 - 1:20 PM

HeartSong Ballroom

Lunch Panel

Vision at the Top: CEO Perspectives on Shaping U.S. Payments Policy & Progress

Reed Luhtanen, Executive Director and CEO, U.S. Faster Payments Council

Billy Carroll, President and CEO, SmartBank

Hear directly from leaders across banking, fintech, and payments industries as they discuss what is shaping the future of payments. In this fireside chat-style session, attendees will gain insight into how CEOs are navigating key industry challenges and opportunities related to innovation, regulation, real-time payments, and digital transformation. From the GENIUS Act and SAFER Banking Act to the evolving roles of Visa, Mastercard, and faster payments, panelists will share candid perspectives on the policies, technologies, and partnerships driving the next era of the payments industry.

1:25 - 2:25 PM

HeartSong Ballroom

Stablecoin: Ready? Set? GO!!

Peter Tapling, Managing Director, PTap Advisory, LLC

You've mastered ACH, wires, instant payments, P2P, and cards, but stablecoin keeps showing up in headlines and in the boardroom. Your customers are already using it, with or without you. This session cuts through the noise with a plain language framework for what stablecoins and tokenized deposits mean for your institution, what to do next, and when to act to stay relevant as the payments landscape shifts.

HeartSong Ballroom

2:25 - 2:35 PM

Smoky Mountain Children's Home - Presentation

2:35 - 2:45 PM

Vendor Door Prizes - Must Be Present to Win

2:45 - 2:55 PM

PaymentsFirst Door Prizes - Must Be Present to Win

2:55 - 3:00 PM

Closing Remarks



Scan to Register!

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