



2026 PacPay Annual Meeting – April 22, 2026 HawaiiUSA Federal Credit Union, Honolulu, HI

8:30 am – 8:55 am - Opening Remarks

Scott Young, University of Hawaii Federal Credit Union, PacPay President

Rich Leary, President & CEO, PaymentsFirst

9:00 am – 9:50 am Elevating Customer Experience and Driving Growth using Instant Payments

Joni Hopkins, Federal Reserve Financial Services

Today's customers expect more than speed; they expect seamless, personalized experiences at every touchpoint. Payments are no longer just a transaction; they're a defining moment in the customer journey. For financial institutions, instant payments represent a powerful way to deliver on these expectations, strengthen trust, and create lasting loyalty. This session will explore how instant payments can transform customer experience, why they're essential for competitive differentiation, and how financial institutions can leverage this innovation to deepen relationships and unlock new revenue streams.

9:50 am – 10:00 am Break

10:00 am – 10:50 am The Nacha Rules Roadmap

Michele Barlow, AAP, AFPP, APRP, NCP, PaymentsFirst

The ACH Network is undergoing a multi-phase transformation. While the 2026 "Risk Management Package" mandates proactive fraud monitoring, the roadmap extends far beyond. This session provides a comprehensive timeline of the Nacha Operating Rule changes through 2028, focusing on how these updates will reshape fraud detection, cross-border payments (IAT), and sanctions compliance. We will move past the immediate 2026 deadlines to explore the upcoming technical requirements for IAT contact registration and the introduction of specialized return reason codes for sanctions.

10:50 am – 11:00 am Break

11:00 am – 11:50 am What Stablecoin Means to Banking and Payments

Peter Tapling, PTap Advisory

Passage of the GENIUS Act in 2025 and the resulting rules for Permitted Payments Stablecoin Issuers released by the OCC and NCUA in 2026 have added a new wrinkle to the fabric of payments. To understand where this is going, we need to look from where it came from. This session will give a quick primer on digital currencies to provide a common understanding of stablecoin — and its cousin tokenized deposits. From there, we will discuss where stablecoin might fit in the payments landscape and what it means to banking. Come armed with your questions and we will explore paths forward for your institution.

11:50 am – 12:00 pm - Closing Remarks & Promote Payments University

Scott Young, University of Hawaii Federal Credit Union, PacPay President

12:00 pm – 12:30 pm Lunch



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