2025 Solutions Payments Conference
Middleton, WI
October 14 - 15, 2025
Agenda

Day 1
Tuesday, October 14, 2025

8:00 am - 9:00 am
Breakfast & Registration

9:00 am - 9:15 am
Welcome & Introduction of PaymentsFirst Team
Salon Ballroom
Mary Gilmeister, AAP, NCP, CEO, PaymentsFirst
Rich Leary, President, PaymentsFirst

9:15 am - 10:15 am
Panel
Instant Payments: Is it Really Just About Speed?
Salon Ballroom
Steve Asbach, Vice President, M&T Bank
Nell Campbell-Drake, Vice President, Federal Reserve Financial Services
Cheryl Gurz, VP Product Commercialization, The Clearing House
Debbie Smart, AFPP, CTP, Senior Product Marketer, Q2
Bradley Wilkes, AFPP, CEO & Co-Founder, Open Payment Network, Inc.
The adoption of instant payments has been growing among financial institutions that receive payments. Still, many FIs have been slow to initiate sending payments, a critical aspect of enabling the instant payments ecosystem to reach its full potential. In this session, experts will discuss strategies to accelerate the adoption of sending instant payments, explore impactful use cases across B2B, C2B, and Me2Me, and share best practices for implementation.

10:15 am - 10:40 am
AM Networking Break
Salon Ballroom
Inside your conference materials, you'll find an Exhibitor Sticker Card. As you visit each exhibitor and engage in conversation, they will place a sticker on your card. Once your card is complete, return it to the PaymentsFirst Booth to be entered into the Main Door Prize Drawing. Exhibitors may also be holding their own prize drawings, so be sure to ask questions, explore their booths, and take full advantage of having some of the leading payments exhibitors all in one place.

Day 1
Tuesday, October 14, 2025, Continued

10:45 am - 11:35 am
Breakout Sessions

Geneva

Paper Checks are Ending: Is Your Payments Strategy Ready?
Eric Dotson, Co-Founder and Executive Vice President of Sales and Marketing, Aptys Solutions

The Treasury is phasing out paper checks by September 30, 2025, pushing the industry toward a digital-first future. This session explores the impact of the federal check-out, the Treasury's next steps, and how FIs can modernize with ACH, RTP®, FedNow®, and other digital rails—moving beyond compliance to staying competitive.

Mendota

Sending and Receiving Fund Transfers: What are the Risks?
Paul Carrubba, Partner, Adams & Reese, LLP
Mary Gilmeister, AAP, NCP, CEO, PaymentsFirst
Scott Jones, Partner, Adams & Reese, LLP

This session will provide a summary of the rights, obligations, and risks associated with sending and receiving fund transfers. We will also review recent cases and upcoming Nacha rule changes.

Green/MKE/LAX

Stablecoins Explored: Mechanics, Cross-Border Potential, and Retail Revolution
Chris Colson, Payments Expert, Federal Reserve Financial Services

Discover how stablecoins are reshaping payments. Learn what they are, how they maintain value, and their growing role in cross-border transactions, retail purchases, and global remittances. We'll explore the opportunities and challenges for businesses, consumers, and regulators, and why stablecoins are becoming central to the future of digital payments.

11:45 am - 12:10 pm
Vendor Showcases

Geneva

Nacha
Discover what's next in payments with Nacha. Learn how upcoming rules, innovations, and resources can support your institution.

Mendota

Q2
Q2 delivers digital banking solutions that help financial institutions innovate faster, serve smarter, and build deeper connections with their account holders. Explore how Q2's technology, data, and security tools empower growth and enhance the customer experience.

Grren/MKE/LAX

identifee
Identifee transforms how financial institutions connect with clients by combining data, insights, AI-powered tools, and education into one powerful platform. Discover how Identifee helps you strengthen relationships, drive growth, and deliver value faster.

Day 1
Tuesday, October 14, 2025, Continued

12:15 pm - 1:10 pm
Lunch
Salon Ballroom

1:15 pm - 2:15 pm
Panel
Salon Ballroom
Candid Takes - Taking a Look at Next-Gen AI for Banks and Credit Unions
Kevin Miyamoto, Co-Founder and COO, identifee
Nanci McKenzie, AAP, APRP, Treasury Management Expert, Capital One
In this innovative session, Kevin Miyamoto, Co-Founder of Identifee, leads a discussion of industry experts in an unscripted exploration of cutting-edge AI trends and applications for banks and credit unions. The panel will provide real-time, honest assessments of emerging technologies, distinguishing between practical solutions and overhyped concepts. This unique format, where panelists encounter the presentation content for the first time alongside the audience, promises fresh insights and candid discussions on AI's potential to transform financial institutions.

2:30 pm - 3:20 pm
Breakout Sessions
Geneva
Financial Fraud Trends in US Retail Payment Systems
Brian Keefe, Head of Premier Portfolio Presales, NICE Actimize
Fraud in U.S. retail payments is accelerating as criminals use AI to scale attacks. This session highlights emerging trends, rising risks, and AI-driven strategies financial institutions can adopt to fight back.
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Check Fraud: An Overview of Fraud Statistics, the UCC, Case Law, and Trends Pertaining to Checks
Scott Jones. Partner, Adams & Reese
This session provides a comprehensive look at check fraud, combining the latest fraud statistics with practical insights into Uniform Commercial Code provisions and key case law. Attendees will learn how evolving trends in fraud impact financial institutions and what strategies are available to mitigate risks while maintaining compliance.

Green/MKE/LAX
If Reddit Had a Debit Card Thread...
Diana Kern, Senior Financial Solutions Consultant, SHAZAM
fraud, disputes, and “swipe fees” would be at the top. Call them hot topics or simply buzzworthy, they’re making headlines beyond industry publications. Join a lively discussion covering 2024 fraud data, dispute pain points, and the latest news on merchant surcharges.

Day 1
Tuesday, October 14, 2025, Continued

3:20 pm - 3:45 pm
PM Networking Break
Salon Ballroom
Take a moment to connect with exhibitors while enjoying a quick snack and beverage.

3:45 pm - 4:45 pm
General Session
Salon Ballroom
Around the ACH Network in 60 Minutes
Michael Herd, EVP, ACH Network Administration, Nacha
Stay current on the latest ACH Rules and network developments. This session will provide timely updates, upcoming changes, and insights to help your institution stay compliant and prepared for what's ahead in the ACH Network.

5:00 pm - 6:00 pm
Salon Ballroom
Networking Reception

Day 2
Wednesday, October 15, 2025

7:00 am - 7:50 am
Accreditation Breakfast
Wisconsin Room
Start your day with a special celebration honoring accredited professionals. This breakfast is open to all **AAP, AFPP, APRP, and NCP attendees**. Join us as we recognize your hard work, dedication, and commitment to professional growth.

7:00 am - 7:50 am
Breakfast
Salon Ballroom
Start your morning with good food and great conversation before diving into the sessions.

Day 2
Wednesday, October 15, 2025, Continued

8:00 am - 9:00 am
General Session
Salon Ballroom
FI Innovation in the Shifting Landscape
Peter Tapling, AFPP, APRP, Managing Director, PTap Advisory

Innovation has never been easy for community financial institutions, and the new administration adds even more uncertainty. From stablecoins to open banking, what does this mean for the future of innovation? Join this interactive session to explore key areas of change, share insights, and ask the questions that matter most.

9:15 am - 10:05 am
Breakout Sessions
Geneva
From Undersold to Essential: How FIs Can Drive Positive Pay
Bruce Dragoo, Solutions Consultant, Q2

Fraud attempts on business payments—especially checks and ACH—are escalating, putting financial institutions and their customers at risk. At the same time, FIs are under pressure to find new revenue streams but often overlook the potential of Positive Pay. This session will explore how FIs can reposition Positive Pay from an underutilized tool to an essential fraud prevention service. Attendees will learn strategies for integrating Positive Pay into onboarding, educating clients on fraud risks, and structuring pricing models that drive non-interest income while maintaining customer satisfaction.

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Staying Ahead of Check Fraud and Scams: Building Awareness in a Shifting Fraud Landscape
Mike Timoney, VP, Secure Payments, Federal Reserve Financial Services

As the fraud landscape evolves, check fraud and scams are re-emerging as significant threats across industries. This session will explore current fraud trends, the methods bad actors are using, and how these schemes are adapting to modern financial environments. Attendees will gain a deeper understanding of the fraud ecosystem and learn how education and awareness efforts can serve as powerful tools in mitigating risk. Join us to enhance your knowledge and empower your teams with up-to-date fraud insights.

Green/MKE/LAX
Wholistic B2B Strategy - Unlocking Treasury Management Success Through Value Creation
Kevin Miyamoto, Co-Founder & COO, identifee
Greg Kerwick, Founder & CEO, Beacon Hill Growth Advisors, Inc.

Discover how modern B2B payment solutions turn treasury operations into strategic drivers of value. Learn how AI-powered automation, integrated platforms, and payment timing strategies can optimize cash flow, reduce friction, and unlock new revenue opportunities.

Day 2
Wednesday, October 15, 2025, Continued

10:15 am - 11:05 am
Breakout Sessions

Geneva

Fraud and Dispute Claims: ACH and Check
Jennifer Aguilar, APRP, Senior Associate, Alston & Bird, LLP
An experienced attorney will break down the legal and regulatory considerations surrounding ACH and check fraud. Gain practical guidance on handling dispute claims, managing liability, and protecting your institution from risk.

Mendota

How to Get Your Originators Compliant, and Keep Them That Way
Debbie Barr, AAP, AFPP, CTP, Associate Managing Director, ACH Network Rules, Nacha
Keeping originators compliant is one of the biggest challenges for financial institutions. This session will provide practical guidance on educating, monitoring, and managing originators to reduce risk and ensure ongoing compliance. Walk away with tools and strategies to build stronger relationships while protecting your institution.

Green/MKE/LAX

Live Demo: Real-Time Payments in Action with QR Codes
Sarah Hoisington, VP Strategy & Marketing, Matera
Keith Riddle, General Manager, Payfinia
Peter Tapling, AFPP, APRP, Managing Director, PTap Advisory
In this live demo, we'll show how a simple QR Code can initiate a real-time payment between two bank accounts in seconds. We'll walk through how the new X9 U.S. QR Code standard makes this possible, how it works across banks and payment networks, and why it could be the missing link to widespread instant payment adoption. For banks and credit unions, Payment QR Codes help them stay competitive in a market crowded with new payment apps, turning existing faster payment rails into instant, low-cost options businesses actually want. Join us to see instant payments in action — no apps to download, no account numbers to enter, just scan and pay.

11:15 am - 11:40 am
Last Chance Vendor Networking

Salon Ballroom

Use this time to connect with vendors, ask questions, and explore solutions

11:45 am - 12:40 pm
Lunch

Salon Ballroom

Day 2
Wednesday, October 15, 2025, Continued

12:45 pm - 1:45 pm
Panel
Salon Ballroom
Unlocking the Power of Pay-by-Bank Payments
Virginia Chappell, JPMorgan Chase
Michael Herd, EVP, ACH Network Administration, Nacha
Pay-by-Bank, also known as account-to-account or open banking payments, is redefining how money moves. By leveraging modern payment rails and APIs, it enables secure transfers directly from a customer's bank account to a merchant. This session will explore the business case for Pay-by-Bank and its potential to revolutionize payments for financial institutions and their clients.

2:00 pm - 3:00 pm
General Session
Salon Ballroom
Payments Jeopardy
Nell Campbell- Drake, VP, Federal Reserve Financial Services
Special Audience Contestants
We all love the classic trivia game show, and now it comes with a payments twist. Join your host, Nell Campbell-Drake, as special audience contestants take the stage for a fun and interactive challenge. Packed with entertainment, laughter, and industry insights, this session is guaranteed to be a great way to wrap up our conference programming.

3:00 pm - 3:05 pm
Service Project Presentation
Salon Ballroom
In partnership with the Wisconsin Lions Camp, we will take a few minutes to present all donations collected and recognize the impact of this year's service project.

3:05 pm - 3:20 pm
Vendor Door Prize Giveaways - Must be present to win.
Salon Ballroom

3:20 pm - 3:35 pm
PaymentsFirst Door Prize Giveaways - Must be present to win.
Closing of 2025 Solutions Payments Conference - WI
Salon Ballroom