



2025 Solutions Payments Conference Agenda

August 25 - 27, 2025

Eastern Time Zone

Sunday, August 24, 2025

5:00 pm - 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!

Day 1

Monday, August 25, 2025

7:30 am - 9:00 am

Dolly's Acoustic Lounge

Attendee Check-in

8:00 am - 9:00 am

HeartSong Ballroom

Join the PaymentsFirst Executive Team and the PAR Team 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 25th Annual Solutions Payments Conference!

9:00 am - 9:05 am

Welcome

HeartSong Ballroom

Mary Gilmeister, AAP, NCP, CEO, PaymentsFirst

Rich Leary, President, PaymentsFirst

9:10 am - 10:10 am

Panel

Heartsong Ballroom

Instant Payments: Is it Really Just About Speed

Keith Melton, SVP, Products Commercialization, The Clearing House

Debbie Smart, AFPP, CTP, Senior Product Marketer, Q2

Robert Lewis, AFPP, Co-Founder, Open Payment Network

Philip Sprague- Federal Reserve Financial Services

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.

Continued...

10:20 am - 11:20 am

Panel

HeartSong Ballroom

Candid Takes - Taking a Look at Next-Gen AI for Banks and Credit Unions

Kevin Miyamoto, Co-Founder and COO, Identifree - Moderator

Trey Ragland, Corporate American Credit Union

Jonathan Shiery, Principal Partner, KPMG US

In this innovative session, Kevin Miyamoto, Co-Founder of Identifree, 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.

11:20 am - 11:30 am

AM Break

HeartSong Pre-Function

Enjoy and quick snack and beverage.

11:30 am - 12:30 pm

Keynote

Heartsong Ballroom

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.

12:30 pm

Dollywood Park

Following the day’s sessions, attendees will be released to enjoy an exciting afternoon at Dollywood!

If you're staying at the HeartSong Lodge, you’ll receive either a complimentary tram ride or free parking to make your trip seamless. Take this opportunity to relax, explore the park, and create memories with your team, friends, and family. From thrilling rides to unforgettable shows, the fun is just getting started!

4:00 pm - 5:15 pm

Dollywood Park Blue Ribbon Pavilion

Speaker - David Peterson, CIO, FNBB

Join the PaymentsFirst team for a delicious early dinner inside Dollywood at the Blue Ribbon Picnic Pavilion, the perfect spot to unwind and connect. With your Dollywood ticket, you’ll receive a Picnic Meal Pass during conference check-in. Bring your appetite, because we’ll be serving up a mouthwatering Southern-style BBQ feast with all the fixings from 4:00 PM to 5:00 PM. At 4:45 PM, don’t miss a special presentation by David Peterson as he takes the stage to deliver an energetic and inspiring talk on Teamwork and how to get the most out of your PaymentsFirst membership. Great food, great insights, and great company — you won’t want to miss it!

Location of Blue Ribbon Picnic Pavilion

- The **Blue Ribbon Picnic Pavilion** is located in the **Country Fair section of Dollywood**, near the arcade (Games) and the Village Carousel.
- It's listed as #97 on the park map.

Day 2

Tuesday, August 26, 2025

8:00 am - 9:00 am

Breakfast

HeartSong Ballroom

Vendor Roundtables Discussion

9:15 am - 10:05 am

Concurrent Session

Inspiration Salon A

Wholistic B2B Strategy - Unlocking Treasury Management Success Through Value Creation

Kevin Miyamoto, Co-Founder and COO, Identifree

Greg Kerwick, Founder & CEO, Beacon Hill Growth Advisors, Inc.

Rob Noon, Atlantic Union Bank

Discover how modern B2B payment solutions transform treasury operations from cost centers into strategic value drivers. This session reveals actionable insights on leveraging AI-powered automation, integrated payment platforms, and payment acceleration/deceleration strategies to optimize cash flow, reduce operational friction, and unlock new revenue opportunities. Learn proven frameworks that leading finance teams use to turn payment processes into competitive advantages while maximizing working capital efficiency.

Inspiration Salon B

Concurrent Session

Current State of Check Fraud

Russell High, Product Manager, FIS

In the ever-evolving landscape of financial crime, check fraud continues to pose a significant threat to financial institutions. This session is designed to provide financial professionals with comprehensive strategies to effectively combat check fraud.

Inspiration Salon CD

Concurrent Session

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 Department of the government has announced that it intends to discontinue the use of paper checks by September 30, 2025, marking a decisive pivot toward a digital-first payment ecosystem. For banks and credit unions, this isn't just a procedural change. It's a wake-up call for the industry and for each FI to reimagine its payment strategy. In this session, we'll examine how the federal check-out will impact the industry and what direction the Treasury will take with payments. With digital rails like ACH, RTP®, FedNow®, and a host of new payment options taking center stage, financial institutions must modernize — not just to comply, but to compete.

10:05 am - 10:15 am

AM Break

Inspiration Pre-Function

Enjoy a quick snack and beverage.

10:15 am - 11:05 am

Concurrent Session

Inspiration Salon A

Sending and Receiving Fund Transfers: What are the Risks?

Scott Jones, Partner, Adams & Reese LLP

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

Continued...

Concurrent Session

Inspiration Salon B

Collaboration: The Secret to a Successful Payments Program

Kristin Stedman, AAP, APRP, SVP, Director of Operational Risk Management, Pinnacle Financial Partners

Imagine creating a payments program solo with only your ideas and knowledge. Now, imagine creating a payments program with a team of associates from your financial institution who bring different ideas and strengths from yours. Which program will be more successful? Join this session to hear the answer, along with ideas on who to engage within your financial institution and why their engagement is valuable.

Concurrent Session

Inspiration Salon CD

Stablecoins Explored: Mechanics, Cross-Border Potential, and Retail Revolution

Chris Colson, Payment Expert, Federal Reserve Bank

Dive into the world of stablecoins – digital currencies designed for stability in an unstable crypto market. This session explores what stablecoins are, how they maintain value through pegging mechanisms, and their growing role in facilitating seamless cross-border transactions. We'll also examine their increasing adoption in retail, from everyday purchases to global remittance, and discuss the opportunities and challenges they present for businesses, consumers, and regulators alike. Join us to understand how stablecoins are reshaping the future of payments.

11:05 am - 12:00 pm

Vendor Networking

HeartSong Main Pre-Function

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.

12:00 pm - 1:20 pm

Keynote Lunch

HeartSong Ballroom

Beyond the Transaction: Rethinking Fraud, Compliance, and Identity in Real-Time

Peter Davey, Principal Advisor, PaymentsJedi Advisory

The rise of instant payments is more than a speed upgrade—it's a fundamental shift in how financial institutions must approach risk. In a world where transactions are irrevocable and settle in seconds, every payment becomes a moment of truth. This presentation explores how real-time payments open the door to rethinking every transaction as an opportunity to verify identity, assess risk, and ensure compliance—instantly. It's not just about defending against fraud; it's about redesigning trust, security, and intelligence into the transaction flow itself.

1:30 pm - 2:20 pm

Concurrent Session

Inspiration Salon A

Staying Ahead of Check Fraud and Scams: Building Awareness in 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.

Continued...

Concurrent Session

Inspiration Salon B

Making Instant Payments Profitable for Your Financial Institution

Jane Hennessy, Senior Payments and Banking Consultant, Finzly

Philip Sprague, VP of Industry Readiness and Onboarding, Federal Reserve Financial Services

Instant payments are here, and the pressure is on. Customers expect money to move in real time, and regulators are watching closely. But for many banks and credit unions, the real question isn't how to implement instant payments, it's why. What's the business case? Where's the ROI? This session goes beyond the hype to tackle the ROI head-on. Industry experts will share how leading banks and credit unions are not just enabling instant payments, they're building profitable, scalable offerings around them. From monetizing business use cases to supporting fintechs and platforms, you'll hear firsthand how others are making the economics of instant work. Packed with real-life examples, this session is designed to help you shift the conversation from "Should we?" to "Here's how."

Concurrent Session

Inspiration Salon CD

Embedded Banking and Direct Access Fraud Mitigation

Holly Bogle, NCP, VP, Director of Deposit Operations, Sonata Bank

Paul Gallagher, Managing Member, Fin-Fox, LLC

Robert Gardner, AAP, Deposit Operations Supervisor, Thread Bank

Embedded Banking and First-Party Fraud are very hot topics right now. Thread Bank is one of the few that sponsor Direct Access partners and has much experience and knowledge to share on how everything is connected. As well as combating first-party fraud, and what we have experienced.

2:30 pm - 3:20 pm

Concurrent Session

Inspiration Salon A

The ACH Risk Management Challenge

Jessica Lelii, AAP, AFPP, APRP, NCP, Director of Education, PaymentsFirst

Randy Traynham, AAP, AFPP, APRP, CTP, NCP, Director of Education, PaymentsFirst

Managing ACH risk is a complex and ever-evolving challenge for financial institutions, requiring compliance with extensive regulatory requirements while ensuring data is accurately tracked and monitored. Yet, one of the biggest obstacles is access to clean, organized transaction data, a struggle that makes regulatory reporting, fraud prevention, and risk assessment incredibly difficult. Attendees will find this session helpful as we break down the ACH risk management landscape, including key compliance requirements, the risks of inadequate controls, and the critical reports every financial institution needs to monitor ACH activity effectively.

Concurrent Session

Inspiration Salon B

Duplicate Checks: A Review of a Financial Institution's Regulatory Rights

Jackie Pagan, VP, The Clearing House

Even in the digital world, a paper check remains a valid form of payment. Learn more about why duplicate checks cause an issue for a financial institution and why Regulation CC's duplicate presentment warranty places the liability on the depository bank. We will also review what liabilities a financial institution has when its customer causes a duplicate incident through a remote deposit capture device, such as a mobile phone (mRDC).

Inspiration Salon CD

Cross-Border Faster Payments

Karen Brown, Payment Product Group, CGI

Cross-border instant payments promise to transform global financial connectivity, but is faster always better? This session examines whether real-time international transactions truly meet market needs. While faster payments offer benefits like efficiency and financial inclusion, challenges include technological fragmentation, complex regulations, and interoperability. We will explore who benefits and who may be left behind, the balance of cost versus value, and risks related to privacy and resilience. Alternative approaches, such as improving existing payment systems, will also be discussed. Participants are encouraged to pause and ask what problem they are solving before prioritizing speed.

Continued...

3:20 pm - 3:30 pm

Afternoon Break

Inspiration Pre-Function

Enjoy a quick snack and beverage.

3:30 pm - 4:20 pm

Concurrent Session

Inspiration Salon A

Live Demo: Real Time Payments in Action with QR Codes

Sarah Hoisington, VP Strategy & Marketing, Matera

Keith Riddle, General Manager, Payfinia

Peter Taping, 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.

Concurrent Session

Inspiration Salon B

Efficiency & Effectiveness with Unified Fraud & AML (FRAML)

Brian Keefe, Head of Premier Portfolio Presales, Nice Actimize

Fraud and AML compliance is soon becoming unsustainable for mid-market and small banks and credit unions. Limited resources, high false positive rates, and manual risk assessments create operational strain, while fraudsters increasingly exploit these weaknesses before moving to larger institutions. But there's a way to fight back. Unified Fraud + AML (FRAML) is the key to reducing investigative redundancy, cutting compliance costs, and strengthening fraud detection, all without scaling up your team or infrastructure.

Concurrent Session

Inspiration Salon CD

From Undersold to Essential: How FIs Can Drive Positive Pay

Debbie Smart, AFPP, CTP, Senior Product Marketer, 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.

4:30 pm - 5:30 pm

Keynote

HeartSong Ballroom

Futureproofing Instant Payments: Ensuring Instant is the New Go-To Option

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

Instant payments adoption is growing quickly. The Faster Payments Council's 2025 Barometer shows 64% of respondents have implemented or plan to implement RTP, and nearly 90% are moving forward with FedNow. Growth is expected to make instant payments a leading option in the next five years. However, challenges like fraud and interoperability remain. This session covers the current state of instant payments, how they're used by businesses and financial institutions, and steps you can take to ensure they are safe, efficient, and preferred moving forward.

Continued..

5:30 pm - 7:00 pm

Network Reception

HeartSong Event Lawn

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.

Day 3

Wednesday, August 27, 2025

8:00 am - 9:00 am

Breakfast

HeartSong Ballroom

Vendor Roundtables Discussions

8:25 am - 8:40 am

Vendor Showcase - Q2

8:45 am - 9:00 am

Vendor Showcase - PrintMail Solutions

9:00 am - 9:10 am

HeartSong Ballroom

Accreditation Recognition and ElevateU Certificate Recognition

Mary Gilmeister and Rich Leary

9:10 am - 10:10 am

Keynote

HeartSong Ballroom

FI Innovation in the Shifting Landscape

Peter Tapling, AFPP, APRP, Managing Director, PTap Advisory

Innovation has always been difficult for community financial institutions. Under the new administration, many changes have been started, and it is unclear where they will land. Stablecoins – in. Late fee cap – out. Open Banking – who knows! What does this new variable add to the innovation equation? How should executives be thinking about managing innovation in the current landscape? This session will be an interactive discussion on how to think about a few areas of innovation. Be prepared to ask questions and be asked some questions!

10:10 am - 10:40 am

Vendor Networking

HeartSong Pre-Function

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!

Continued..

10:40 am - 11:40 am

Panel

HeartSong Ballroom

Unlocking the Power of Pay-by-Bank Payments

Matthew Friend, Managing Director, JPMorgan Chase & Co.

Michael Herd, EVP, ACH Network Administration, Nacha

Pay-by-Bank, also known as account-to-account or open banking payments, is poised to disrupt the traditional payments landscape. By leveraging modern payment rails and open banking APIs, this innovative solution enables direct, secure transfers from a customer's bank account to a merchant's. Join this session to explore the business case for Pay-by-Bank and its potential to revolutionize the way we pay.

11:40 am - 1:10 pm

Keynote Lunch

HeartSong Ballroom

Nacha Update

Michael Herd, EVP, ACH Network Administration, Nacha

What are the most significant developments for the ACH Network in 2025? In this address, Michael Herd of Nacha provides key insights on Nacha's latest initiatives to advance the ACH Network. These include Nacha Rules topics such as International ACH Transactions (IAT) and same-day returns; enhanced risk management tools for fraud mitigation and exception resolution; and significant policy and advocacy topics that support ACH adoption.

1:20 pm - 2:20 pm

Keynote

HeartSong Ballroom

Payments Jeopardy

Ashauntis O'Neal, Product Liaison, Relationship Manager - Industry Relations, Federal Reserve Financial Services

Our payment world continues to evolve with "answers that prompt questions", "questions that prompt answers", on and on and on! As professionals in the payments space, we are helping to shape this evolving landscape, so having a broad knowledge of payments is a plus. Join this interactive session to showcase your payments knowledge and fact-check that of your colleagues and others!

2:25 pm - 3:00 pm

HeartSong Ballroom

Smoky Mountain Children's Home - Supply Presentation

Vendor Door Prizes - Must be present to win

PaymentsFirst Door Prizes - Must be present to win

Closing Remarks