



MONDAY, MAY 6

11:00 AM - 12:00 PM									
Navigating Your Conference Journey - Ocean A/B									
TRACK	ACH	Compliance & Regulatory	Cybersecurity & Risk	Disruptive Ideas & Technologies	Faster Payments Experience	Payments in Practice	Practical Strategies	Small to Large Business Perspectives	Smarter Payments Experience
1:00 PM - 1:50 PM	The Power of ACH for Online Retail Payments: Exploring Innovations for E-Commerce Success - Room 246/247	Keeping It Safe: Building Controls to Strengthen Banking-as-a-Service Programs - Smarter Faster Payments Zone Hot Legal Topics in Payments and Fintech - Room 248/249 Kick-Start (Sponsored by Venable LLP)		Leveraging an Agile Ecosystem for Faster Payments Experience and Improved KYC - Room 244/245		Unleashing the Power of Payments for Customers Through Open Payment Systems - Room 238/239			The Need for Speed in the Evolving Payments Landscape - Room 236/237 Kick-Start (Sponsored by Truist)
2:05 PM - 2:55 PM		CFPB Directives: Leveraging Industry Partnerships to Align with Open Banking Regulation - Room 236/237 Kick-Start (Sponsored by Fiserv)	FinTechs: Not Your Ordinary Originator - Room 246/247	Data Revolution in Banking: Unleashing the Power of ISO 20022 Messaging Data - Room 248/249 Kick-Start (Sponsored by Volante Technologies)	Real-Time Wages: The Latest Job Perk in a Highly Competitive Marketplace - Room 244/245		Payments Through Time: Reflecting on the Past and Charting the Future - Room 238/239		Machines Learning from... The Machines: A Layered Machine Learning Defensive and Offensive Fraud Strategy - Smarter Faster Payments Zone
2:55 PM - 3:10 PM									
Quick Grab-and-Go Break - Grand Ballroom Prefunction									
3:10 PM - 4:00 PM		A Needle in a Haystack: The Billion Dollar Heist - Ocean A/B Kick-Start (Sponsored by GoodLabs Studio)	Addressing the Alarming Growth in Scams with Information Sharing - Room 246/247	Payment Modernization: Conceptuality Vs. Practicality - Room 238/239 Y2Q Is Upon Us: Are You Ready? - Smarter Faster Payments Zone	Enabling Commerce in Faster Payments - Room 244/245		Leveraging Payment Information Networks to Reduce Payment Risk and Costs - Room 236/237	What It Takes to Win Small Businesses - Room 248/249 Kick-Start (Sponsored by Fiserv)	
6:30 PM - 7:30 PM									
AAP & APRP Reception - Invitation Only Event									

TUESDAY, MAY 7 – Morning to Afternoon

7:30 AM - 8:00 AM	Continental Breakfast - <i>Grand Ballroom Prefunction</i>								
8:00 AM - 9:10 AM	Opening Keynote: Get Backable—Why Some Ideas Move Ahead While Others Get Ignored with Suneel Gupta - <i>Grand Ballroom</i>								
9:10 AM - 10:10 AM	Refreshment Break in the <i>Exhibit Hall</i>								
9:20 AM - 10:10 AM	ACH Operations - <i>Accreditation Awareness Center</i>								
TRACK	ACH	Compliance & Regulatory	Cybersecurity & Risk	Disruptive Ideas & Technologies	Faster Payments Experience	Payments in Practice	Practical Strategies	Small to Large Business Perspectives	Smarter Payments Experience
10:25 AM - 11:15 AM	ACH Rules & Regulations - <i>Accreditation Awareness Center</i> How FRFS and TCH Are Working Together to Improve ACH Exceptions - <i>Ocean C/D</i>	Authority, Authentication and Account Validation: A Review of Legal Obligations, Liabilities and Risks, and Practical Approaches - <i>Room 238/239</i> Nearing the Finish Line: What to Expect from the CFPB in an Election Year - <i>Ocean G/H</i>	Industry Collaboration on DDA Payment Tokens: A Safer Data Sharing and Payments Ecosystem - <i>Smarter Faster Payments Zone</i>		The Role of Directories in Promoting Faster Payments Adoption: International Lessons Learned - <i>Innovation Center</i>	Advancing Cross-Border Payments to Adapt to an Instant Payment World - <i>Room 236/237</i> Innovating with Real Time Reconciliation - <i>Room 248/249</i>	Spotlight Session: The Frictionless Future of Influencer Payments and Fintech Marketplaces - <i>Ocean A/B</i>	Topical Talk - Risky Business: How to Balance the Risk vs Reward of Third-Party Senders - <i>Northeast Terrace Prefunction (Sponsored by TD Bank, America's Most Convenient Bank)</i>	Embedded Finance: Achieving Growth Through Innovative Solutions - <i>Room 246/247</i> Federal Reserve Town Hall - <i>Ocean E/F</i> Stop the "Scam-demic" from Hurting You and Your Customers - <i>Room 244/245</i>
11:30 AM - 12:30 PM	Industry Focus: The Future State of Faster Payments in the U.S. - <i>Grand Ballroom</i>								
12:30 PM - 2:00 PM	Lunch in the <i>Exhibit Hall</i> - Lunch service from 12:30 - 1:30 PM								
2:15 PM - 3:05 PM	ACH State of the Union - <i>Ocean C/D</i> ACH Risk Management - <i>Accreditation Awareness Center</i>	Consumer Payments Fraud: Trends and Risk Management - <i>Room 238/239</i> Topical Talk - Ask the (Former) CFPB Enforcement Director - <i>Northeast Terrace Prefunction (Sponsored by Sidley Austin LLP)</i>	As Money Moves Faster, So Does Fraud: How Strategic Friction in the Process Can Mitigate Nefarious Activities - <i>Smarter Faster Payments Zone</i>	Preparing for the Future of Consumer Payments with Open Banking - <i>Room 246/247</i> How AI is Changing the Game in B2B Payments - <i>Innovation Center</i>	The Global Payment Juggernaut: How Innovations Are Changing the Playing Field - <i>Ocean E/F</i>	The Impact of Wire Transfer Conversion on U.S. Financial Institution Support of ISO 20022 Across Payment Rails - <i>Room 236/237</i> Spotlight Session: Ripped from the Headlines: Insights into the Top Payments News - <i>Ocean A/B</i>	How an Inclusive Culture Helps to Achieve Diversity - <i>Room 244/245</i> Authorized Push Payment Fraud & Faster Payments: Combatting Scams - <i>Room 248/249</i>		Exploring the Potential of Push Payments - <i>Ocean G/H</i>
3:05 PM - 4:05 PM	Refreshment Break in the <i>Exhibit Hall</i>								
3:15 PM - 4:05 PM	ACH File Formatting - <i>Accreditation Awareness Center</i>								
4:15 PM - 5:15 PM	Lawyers Reception - <i>Room 243</i>								

Schedule is tentative and subject to change.

TUESDAY, MAY 7 – Late Afternoon

TRACK	ACH	Compliance & Regulatory	Cybersecurity & Risk	Disruptive Ideas & Technologies	Faster Payments Experience	Payments in Practice	Practical Strategies	Small to Large Business Perspectives	Smarter Payments Experience
4:20 PM - 5:10 PM	ACH, What Is That Again? Yes, We Still Need ACH Payments - Ocean A/B	Aligning Sustainability and Payments Modernization to Advance ESG Compliance - Room 244/245 Is There a Critical Operations Gap (Perhaps a Fatal Flaw) In Fintech? - Room 238/239	AI: A Powerful Fraud Fighting Tool - Room 248/249 Demystifying the Role of Digital IDs in Modernizing Payments - Smarter Faster Payments Zone Preventing Payments from Going to Fraudsters: Leveraging AI to Outsmart Fraudsters - Room 246/247	Topical Talk - Introducing FedDetect Anomaly Notification - Northeast Terrace Prefunction (Sponsored by Federal Reserve Financial Services)		Protecting Customers from Push Payment Fraud - Ocean E/F	DE&I: Fostering Connection Among Your Hybrid Workforce - Ocean C/D Pillars of Operational Resilience: Preparing Your Organization for When Disaster Strikes - Ocean G/H		Executive Series: The Multi-Rail Future of Bank Payments in the U.S. - Room 236/237
5:15 PM - 6:30 PM	Networking Reception in the Exhibit Hall								
6:00 PM - 6:30 PM	Meet the 15 Under 40 Finalists in the George Throckmorton Innovation Center								

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WEDNESDAY, MAY 8 – Morning

7:30 AM - 8:00 AM									
Continental Breakfast - Grand Ballroom Pre-Function & Hall A Foyer									
TRACK	ACH	Compliance & Regulatory	Cybersecurity & Risk	Disruptive Ideas & Technologies	Faster Payments Experience	Payments in Practice	Practical Strategies	Small to Large Business Perspectives	Smarter Payments Experience
8:00 AM - 8:50 AM		Funds Transfer Case Update: An Overview of Recent Cases Related to Funds Transfer Fraud and Other Funds Transfer Issues - Room 238/239		Payments, Digital Currency, and Data: Oh My! - Room 236/237 Navigating Payments Interoperability: The Blueprint for Success - Ocean G/H	A 13,000 Mile Tour of the World of Instant Payments - Ocean E/F Embedded & Faster Payments Are Shifting Your Client's Outlook on Their Banking Relationship With You - Room 248/249	Outsmarting Instant Payment Fraudsters with Streamlined End-to-End Mitigation - Room 244/245	It's a New World! How Does the Updated Payments Landscape Adjust to Fit the New Workforce Dynamic? - Ocean C/D Get Ready for the Payments Revolution in the Financial Services Industry! - Room 246/247		Deploying Next-Gen Payments Solutions in Cloud to Drive Agility - Smarter Faster Payments Zone Spotlight Session: AI Is Coming for Your Payments: The Growing Impact of ChatGPT - Ocean A/B
9:05 AM - 9:55 AM	Pay by Bank: Delivering on the Promise of a Better Payment Experience - Ocean C/D	Recent Developments in Electronic Payments Law - Room 238/239	Catch Me If You Can: Cybersecurity Threats and Bad Actors - Ocean G/H Spotlight Session: The Human Element of Fraud - Ocean A/B		The Middle Market's Latest Asset: Working Capital Solutions - Room 248/249 The Real Time Customer Experience - Ocean E/F	What's in the Cards for B2b Payments? The Growing Role of Prepaid Cards - Smarter Faster Payments Zone	Topical Talk - Competing in the Use Case Race with Instant Payments - Northeast Terrace Prefunction (Sponsored by Federal Reserve Financial Services)	Validating B2B Insights on Faster Payments - Room 246/247	Exploring Advancements from The Clearing House - Room 236/237 Pay by Bank and the Rise of Account-to-Account Payments - Room 244/245
9:55 AM - 10:55 AM	Refreshment Break in the Exhibit Hall								
10:05 AM - 10:55 AM	Fundamentals of Risk Management - Accreditation Awareness Center								
11:10 AM - 12:00 PM		Risk & Regulatory Environment - Accreditation Awareness Center Using Industry Standards to Drive Open Finance Adoption in the U.S. - Ocean E/F	The Importance of Proactive Cybersecurity Measures - Ocean C/D How Can FIs of All Sizes Develop Fraud Models and Assess Risk Profiles - without 'Breaking the Bank' - Room 248/249	AI- and Data-Driven Payments: Demystifying the Legal Complexities - Room 238/239 Topical Talk - Innovating Payments: The SaaS Advantage in an Instant, ISO 20022 World - Northeast Terrace Prefunction (Sponsored by Volante Technologies)	RTP and FedNow: Real Time Payments in the U.S. - Ocean A/B	Payment Automation: The Future is Now! - Innovation Center The Truth About Payment Hubs: Separating Myth from Reality - Smarter Faster Payments Zone	Executive Series: The Road Less Traveled - The Intersection of Treasury and Commerce - Room 236/237	What Do SMBs Need from Financial Institutions? - Room 246/247	The Answer to Treasury Troubles: Integrated Receivables? - Ocean G/H Having More Than Your Head in the Cloud: Benefits of Cloud Computing - Room 244/245

WEDNESDAY, MAY 8 – Afternoon

12:15 PM - 1:45 PM	Life is Magic with Jon Dorenbos - Grand Ballroom (Only full conference attendees may attend this event.)								
TRACK	ACH	Compliance & Regulatory	Cybersecurity & Risk	Disruptive Ideas & Technologies	Faster Payments Experience	Payments in Practice	Practical Strategies	Small to Large Business Perspectives	Smarter Payments Experience
2:00 PM - 2:50 PM		Ask a Payments Attorney - Room 238/239	Payments Risk Policy & Governance - Accreditation Awareness Center Topical Talk - Building Resilient Security Practices from Onboarding to APP and Account Takeover - Northeast Terrace Prefunction (Sponsored by Telesign)	Open Banking: Game-Changer or Hype? - Room 244/245 When Is a Payment Not a Payment? When It's a Customer Journey - Ocean C/D Market Disruptors: What's Shaping the Future of Digital Payments? - Smarter Faster Payments Zone	Executive Series: Building Successful Bank-Fintech Partnerships That Transform Financial Services - Room 236/237 Real-Time Payments Scorecard: Where Is There Room for Growth? - Ocean A/B	Unlocking the Benefits of ISO 20022: Lessons Learned from Global Implementations - Room 248/249	Speed Bumps on the Road to Digital Transformation - Innovation Center	Payments Transformed: How AI and ML Are Optimizing Processes - Room 246/247	Payment Trends Roulette: Test Your Knowledge of Industry Drivers - Ocean E/F Unlocking Seamless Interbank Connectivity Through ISO Standards: Harmonizing FedNow, RTP Fedwire and CHIPS - Ocean G/H
2:50 PM - 3:50 PM	Refreshment Break in the Exhibit Hall								
3:00 PM - 3:50 PM	Physical & Information Security - Accreditation Awareness Center								
4:05 PM - 4:55 PM		Recent AML Developments for Payments - Room 238/239	Synthetic Money Movers: The Growing, Undetected Multi-Billion Dollar Problem - Room 244/245	Driving Pay by Bank Adoption to Retail Customers - Room 248/249 Using Payee Intelligence to Future Proof and Simplify Your Accounts Payable Operation - Smarter Faster Payments Zone	Is Your Bank Truly a Real-Time Bank? - Ocean C/D	Profit Through Personalization: Unlock the Potential of Your SMB Portfolio - Ocean A/B Protecting Consumers in a World of Big Data and Payments Transformation - Ocean G/H	Executive Series: In an ESG World, the Financial Services Industry Can Win Big with Faster Payments - Room 236/237	Unleashing Innovation in B2B Payments - Room 246/247	Boosting Financial Inclusion & Payee Choice Through Improved Corporate Treasury Payment Options - Ocean E/F
6:00 PM - 8:00 PM	Wednesday Night Out - Sunset Vista Ballroom								

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THURSDAY, MAY 9

TRACK	ACH	Compliance & Regulatory	Cybersecurity & Risk	Disruptive Ideas & Technologies	Faster Payments Experience	Payments in Practice	Practical Strategies	Small to Large Business Perspectives	Smarter Payments Experience
7:30 AM - 8:00 AM	Continental Breakfast - Grand Ballroom Pre-Function & Hall A Foyer								
8:00 AM - 8:50 AM	What Happens to ACH in a Real-Time Payment World? Lessons From Other Countries - Room 246/247	Automating Federal Government Reclamations and Exceptions - Ocean A/B	Social Media and the Underground Fraud Economy - Ocean E/F		Instant Payment Use Cases Driving Customer Adoption - Room 236/237	Tapping Into Supplier Data to Reveal New Opportunities to Optimize B2B Payments - Smarter Faster Payments Zone			
9:05 AM - 9:55 AM		Exploring Federal Banking Regulators Guidance on Third-Party Risk Management - Room 238/239	Where Law Enforcement and Banking Intersect - Smarter Faster Payments Zone		Instant Payments Opportunities for Community Banks & Credit Unions - Room 246/247	Increasing Payables Automation in the Middle-Market Business and Corporate Banking Environment - Room 236/247	Corporate Treasury Critical Initiatives: A 12 Month Roadmap - Ocean A/B		Quick Wits & Payments Quips: Improving Payments - Ocean E/F
10:10 AM - 11:00 AM		Voice Recognition for Payments: Obligations and Rights of Customers and Financial Institutions - Room 238/239 Examining the Larger Participants in Payments Rule - Room 246/247		Financial Institutions or Big Tech: Who Wins? - Ocean A/B	FedNow Is Here – Now What? - Ocean E/F	How to Successfully Expand Your Company's Role in the ACH Network: A Case Study - Room 236/237			

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