

# PAYTHINK

September 18-20, 2017 | Phoenix, AZ

## DIGITAL AGENDA

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## WELCOME TO PAYTHINK 2017

**PayThink** is the premier payments industry event focused on the important inter-connected markets of ATM, Debit, Prepaid and Mobile/Digital payments. This year's conference will be on September 18-20 in Phoenix, bringing together leaders from across the industry to share best practices and identify profitable growth strategies.

**Building** on the conference's roots in debit and extending into the most topical issues facing the payments market today, PayThink's speaker faculty includes some of the top names in the sector including:

- **Bank executives** – Ally Bank's President, Barclaycard's CIO, Synchrony Financial's CIO, U.S. Bank's omni-channel head, Wells Fargo's head of digital
- **Payments strategists** – Enterprise executives with Bank of America and SunTrust
- **Innovators** – President of Alipay, Lyft's head of payments, USAA
- **Industry icons** – The Federal Reserve's Faster Payments Leader, Early Warning's Group President, NACHA's CEO, The Clearing House's SVP of Product & Strategy
- **Leaders in Debit** – Bank of America and Wells Fargo
- **Tech pioneers** – BankMobile Chief Digital Officer, Samsung Pay's general manager, Uber's Chief Counsel
- **Security** – Bank of the West Deputy Chief Security Officer, RBC
- **FinTech** – Affirm, Current, Final, Greenlight, LendUp, Plaid, Ripple, Socure, Token, Zestfinance, Zighra



**PayThink** is designed to be content-rich, combining in-depth sessions by financial institutions with select case studies profiling what's working and lessons learned, together with innovative startups and future leaders demonstrating the best of today's and tomorrow's capabilities. Plus, the annual Network Showcase brings the top payments networks onto one stage at the same time, providing a unique opportunity to see these providers side-by-side.

I look forward to seeing you at PayThink in Phoenix.

Tony Hayes  
Partner, Oliver Wyman  
Conference Chairman

## Monday, September 18

<b>7:30 a.m.</b>	<b>Conference Registration &amp; Morning Coffee</b>	
<b>8:00 a.m. – 12:00 p.m.</b>	<b>Credit Union Summit</b> Peter Davey, <i>VP, Product Innovation</i> , THE CLEARING HOUSE Marcell King, <i>Chief Services Officer</i> , PAYVERIS Darin Garcia, <i>Senior Manager, Internet Banking</i> , MUNICIPAL CREDIT UNION Michael Mattone, <i>Vice President of Public Relations</i> , MUNICIPAL CREDIT UNION Keith Riddle, <i>EVP, Enterprise Solutions Development</i> , CORPORATE ONE FEDERAL CREDIT UNION Kurt M. Schroeder, <i>Chief Experience Officer</i> , AVTEX Docia Myer, <i>VP, U.S. Sales Operations</i> , CPI CARD GROUP Tracy Nelson, <i>Product Manager</i> , PSCU Tim Lipsky, <i>SVP of Digital Strategy</i> , DESERT SCHOOLS FEDERAL CREDIT UNION Stephen Bohanon, <i>Founder, Chief Strategy And Sales Officer</i> , ALKAMI TECHNOLOGY	<b>8:00 a.m. – 9:45 a.m.</b> <b>Credit Scoring Summit</b> Aaron Allred, <i>CEO</i> , ACIMA CREDIT Marc Stein, <i>CEO</i> , UNDERWRITE.AI Mike Lazarus, <i>Chief Scientist</i> , ID ANALYTICS Cosimo Schiavone, <i>Principal</i> , OLIVER WYMAN Mike Armstrong, <i>President</i> , ZESTFINANCE Rob Pfeifer, <i>Chief Risk Officer</i> , AFFIRM Solomon Semere, <i>Director of Market Planning</i> , LEXISNEXIS RISK SOLUTIONS Michael Failor, <i>Head of Portfolio Analytics</i> , ENOVA INTERNATIONAL Steve Ely, <i>CEO</i> , ECREDABLE
<b>10:05 a.m. – 12:00 p.m.</b>	<b>Workshop: Your Roadmap to Building Out a Payments Strategy</b> <b>WORKSHOP CHAIR:</b> Nick Holland, <i>Senior Analyst</i> , PAYMENTSSOURCE This two hour workshop is tailored for executives from small and mid-sized banks who know they need a payments strategy, but don't know where to start. Whether you're looking to take on initiatives involving your debit card, mobile payments, P2P or real-time payments efforts, this workshop will provide you with the latest findings and proven tactics from leading industry executives to help you improve your FI's payments strategy. Deborah Matthews Phillips, <i>AAP, Managing Director – Payment Strategy</i> , JACK HENRY & ASSOCIATES Ernie Buday, <i>Vice President of Product Strategy</i> , FIS	

## Main Conference Program Begins

<b>1:00 p.m.</b>	<b>Chairperson's Opening Remarks</b> Tony Hayes, <i>Partner and Co-Head of the Retail and Business Banking Practice</i> , OLIVER WYMAN
<b>1:10 p.m.</b>	<b>Barclaycard's Tech Foundation for Payments Innovation</b> Shelton Shugar, <i>CIO</i> , BARCLAYCARD US
<b>1:40 p.m.</b>	<b>Follow the Leaders: Insights From America's Top Payment Executives</b> Jennifer Lucas, <i>SVP, Head of Enterprise Payments</i> , SUNTRUST Mary Harman, <i>Managing Director, Enterprise Payments Executive</i> , BANK OF AMERICA Rob Mau, <i>Partner, Retail and Business Banking Practice</i> , OLIVER WYMAN
<b>2:25 p.m.</b>	<b>In the Driver's Seat: How Lyft is Changing the Payments Game</b> Ashwin Raj, <i>Head of Payments and Fraud</i> , LYFT

## Monday, September 18 Concurrent Sessions

	FASTER PAYMENTS	MOBILE & DIGITAL PAYMENTS
3:30 p.m.	<b>The U.S. Path to Faster Payments</b> Sean J. Rodriguez, <i>Senior Vice President - Faster Payments Strategy Leader, FEDERAL RESERVE SYSTEM</i>	<b>Case Study: Creating Shared Goals &amp; Success in FinTech Partnerships</b> Kat Taylor, <i>Co-Founder and CEO, Beneficial State Bank</i> Sasha Orloff, <i>Co-Founder and CEO, LendUp</i>
4:00 p.m..	<b>Same Day ACH: The First Year of Faster Payments</b> Janet O. Estep, <i>President &amp; CEO, NACHA</i> Laura Lee Orcutt, <i>Head of Product, Treasury Management, WELLS FARGO</i> Uma Wilson, <i>SVP, Director of Product Management, UMB BANK</i>	<b>Dominating The Digital Wallet</b> Matthew Freeman, <i>Head of Cards, NAVY FEDERAL CREDIT UNION</i> Jason Tinurelli, <i>Senior Vice President, Retail Payment Solution, U.S. BANK</i> AnaLiza Grandner, <i>SVP and Director of Private Label Banking THE BANCORP</i> Salman Syed, <i>Vice President, Business Development, MARQETA</i> Inderpreet Batra, <i>Partner, OLIVER WYMAN</i>
4:45 p.m.	<b>TCH Update: Real-Time Payments</b> Steve Ledford, <i>SVP, Product &amp; Strategy, THE CLEARING HOUSE</i>	<b>Invisible Payments</b> Vince Hruska, <i>Senior Vice President of Product Strategies, CITY NATIONAL BANK</i> Edrizio de la Cruz, <i>CEO, REGALII</i> Ulrike Guigui, <i>Managing Director, DELOITTE</i> Pablo Cohan, <i>Senior Vice President, Digital Payments, MASTERCARD</i> Alex Cooper, <i>Senior Business Development Executive, VANTIV</i>
5:30 -7:00 p.m. Opening Reception		
7:30 a.m.	Registration Opens	
8:30 a.m.	<b>How Ant Financial is Changing the US Payments Landscape</b> Souheil Badran, <i>President, ALIPAY NORTH AMERICA, ANT FINANCIAL</i>	
9:00 a.m.	<b>Debit Trends, Strategies &amp; Insights</b> Kathy Yee, <i>SVP, Debit and Prepaid Cards Product Management, WELLS FARGO</i> Jason Martin, <i>SVP, Checking and Debit Product Management, BANK OF AMERICA</i> Tony Hayes, <i>Partner and Co-Head of the Retail and Business Banking Practice, OLIVER WYMAN</i>	
9:45 a.m. Breakfast & Networking in the Expo Hall		
10:45 a.m.	Stay Tuned! We’re Announcing this Payments Topic in the Coming Days.	
11:15 a.m.	<b>Future of Mobile Wallets</b> Brian Crist, <i>Chief Payments Counsel, UBER TECHNOLOGIES</i> Gareth Gaston, <i>EVP Omnichannel, US BANK</i> Diane Morais, <i>President, Consumer &amp; Commercial Banking Products, ALLY BANK</i> <b>MODERATOR:</b> Penny Crosman, <i>Editor at Large, AMERICAN BANKER</i>	
12:00 p.m.	<b>Newcomers &amp; What’s Next in Payments</b> Stuart Sopp, <i>CEO, CURRENT</i> Tim Sheehan, <i>CEO, GREENLIGHT FINANCIAL TECHNOLOGY, INC.</i> Dario Mutabdzija, <i>President and Head of Business Development, PAYKEY</i>	
12:45 p.m. Lunch		

## Tuesday, September 19 Concurrent Sessions

	INNOVATION IN PAYMENTS	FRAUD, SECURITY & WHAT'S NEXT
2:15 p.m.	<b>P2P Update: Consumer Behavior Trends &amp; Adoption</b> Michael Moeser, <i>Director of Payments</i> , JAVELIN STRATEGY & RESEARCH	<b>Evolving Threats and Fraud in the Post EMV Environment</b> Frank Mogollon, <i>CEO</i> , PERSOKEY David Pollino, <i>Deputy Chief Security Officer</i> , BANK OF THE WEST
2:45 p.m.	<b>What Does the Future of Cross-Border Payments Look Like?</b> Asheesh Birl, <i>VP of Product</i> , RIPPLE Michael Dunworth, <i>CEO</i> , WYRE Moshe Katri, <i>Managing Director and Senior Equity Research Analyst</i> , WEDBUSH SECURITIES	<b>Using AI to Detect Fraud</b> Pawan Khandavilli, <i>Director of Security and Innovation</i> , RBC Deepak Dutt, <i>CEO</i> , ZIGHRA
3:15 p.m.	<b>Are Virtual Cards The Next Big Thing?</b> Aaron Frank, <i>Co-Founder, CEO</i> , FINAL Zohar Steinberg, <i>Founder and CEO</i> , TOKEN David Peraino, <i>SVP, Commercial Products, Large Market Products &amp; Platforms</i> , MASTERCARD	<b>Breakout Discussion Groups</b> <b>MODERATORS:</b> Kathy Boden Holland, <i>EVP Bank Products</i> , ELEVATE Andrew Siden, <i>CEO &amp; Founder</i> , PREPAID VENTURES Gary Singh, <i>VP of Marketing</i> , ONDOT SYSTEMS Mathew Stenger, <i>Corporate Finance and Strategy Associate</i> , CONTINENTAL, DIVIDE GROUP Jon Karl, <i>VP, Corporate Development &amp; Co-Founder</i> , IOVATION
4:00 p.m. Networking Break & Refreshments in the Expo Hall		
4:30 p.m.	<b>Chat-bot Adopters: Lessons Learned</b> Dr. Jason Mars, <i>Co-Founder and CEO</i> , CLINC	<b>Strategies For Improving Your Security &amp; Allocating Losses</b> Mark Hargrave, <i>Partner</i> , STINSON LEONARD STREET LLP Skeet Rolling, <i>Chief Operating Officer</i> , INCOMM
5:00 p.m.	<b>Fireside Chat: Rolling Out Zelle</b> Lou Anne Alexander, <i>Group President of Payment Solutions</i> , EARLY WARNING Rodman Reef, <i>MANAGING PRINCIPAL</i> , REEF KARSON CONSULTING, LLC Gareth Gaston, <i>Executive Vice President and Head of Omnichannel Banking</i> , U.S. BANK	<b>Mobile Payment Security: Managing Identification, Authentication &amp; Authorization</b> Sunil Madhu, <i>CEO and President</i> , SOCURE Dan Armstrong, <i>Chief Digital Officer and Managing Director</i> , BANKMOBILE Kevin Brown, <i>Head of Product &amp; Marketing</i> , WIRECARD <b>MODERATOR:</b> Ali Raza, <i>Lead Principal Advisor, North America</i> , UL TRANSACTION SECURITY
5:45 - 7:00 p.m. PayThink 2017 Cocktail Reception		

## Wednesday, September 20

**8:00 a.m.** Espresso Bar & Morning Coffee in the Foyer

**8:30 a.m.** Fireside Chat: Staying at the Forefront of Mobile Payments

Carol Juel, *Executive Vice President & Chief Information Officer, SYNCHRONY FINANCIAL*

Mamta Rodrigues, *Senior Vice President, Network & Strategic Relationships, SYNCHRONY FINANCIAL*

**MODERATOR:** Penny Crosman, *Editor at Large, AMERICAN BANKER*

**9:00 a.m.** IoT, Car Payments & What Lies Ahead

Avin Arumugam, *Senior Vice President, Internet of Things, VISA*

Sang W. Ahn, *VP & General Manager, SAMSUNG PAY, INC.*

Arif Ahmed, *SVP, Mobile Payments & Emerging Tech Innovation, U.S. BANK*

Steven Thompson, *Vice President of Innovation, USAA LABS, USAA*

**MODERATOR:** Nick Holland, *Senior Analyst, PAYMENTSSOURCE*

**9:45 a.m.** Breakfast & Networking in the Expo Hall

**10:30 a.m.** PayThink Network Showcase

Bob Woodbury, *SVP and GM, NYCE PAYMENTS NETWORK*

Doug Leighton, *Head of Community Accounts, VISA*

Kathy Herziger-Snider, *PhD, Senior Vice President, ATM/Debit, CO-OP FINANCIAL SERVICES*

Judith McGuire, *EVP Product Management, PULSE NETWORK*

Hugh H. Gallagher, *SVP, Head of STAR Network, FIRST DATA CORPORATION*

**MODERATOR:** Tony Hayes, *Partner and Co-Head of the Retail and Business Banking Practice, OLIVER WYMAN*

**11:15 a.m.** The Data Sharing Debate

Beth Brockland, *Managing Director, CFSI*

Brett Pitts, *EVP, Head of Digital, WELLS FARGO*

Zach Perret, *Co-Founder and CEO, PLAID*

**MODERATOR:** Penny Crosman, *Editor at Large, AMERICAN BANKER*

**12:00 p.m.** PayThink 2017 Concludes

**GET YOUR  
TICKET TODAY!**



Click to sign-up online or contact  
Ingrid Olsen at 212-803-8456 or  
Vernesa Merdanovic at 212-803-8393.