

# FINTECH *Meetup*

Venetian, Las Vegas, March 3-6, 2024



## FINAL AGENDA

**5**

Powerful  
Themes

**40+**

Amazing  
Sessions

**200+**

Incredible  
Speakers

**The Second Largest US Fintech Event**

# FINTECH Meetup **AGENDA AT A GLANCE**

Fintech Meetup is where 5,000+ leaders from fintech, banking, payments and lending come together to shape and create the future of fintech. We've revolutionized how the industry connects, collaborates and does business, with staggering results and impact. The Fintech Meetup agenda is no different and is designed to focus on the biggest issues, challenges and opportunities facing our industry and your organization.

Our agenda is:

- **Clear and easy-to-navigate:** It's built around 5 easy-to-navigate themes:
  - Banking & Payments
  - Lending & Credit
  - Innovation & Transformation
  - Fraud, Identity & Risk
  - Legal, Regulatory & Compliance
- **Focused on the future:** 60%+ of our agenda is dedicated to innovation and transformation. We'll cover all the latest innovations, trends, and technologies disrupting fintech, banking, payments and lending.
- **Practical, not theoretical:** We don't spend a lot of time talking about the "why". Your time is too valuable. Every session is focused on "how" you can use all the latest trends and financial technologies to deliver ROI and impact.
- **Jargon free:** We've taken the time to demystify complex topics, and simplify away from using the buzzwords and hype that have become common across today's fintech event agendas. It takes longer to write something simple, and we've taken the time to get it right.
- **No pay-to-play:** There's no pay-to-play on our agenda. You get intellectually honest content based purely on the merits. Unfortunately, at other events, you can't tell if you're at independent or paid content sessions.

# FINTECH Meetup THEMES

## THEME

## DESCRIPTION

### Fast Track

**NEW FOR 2024**

Financial services are being revolutionized, transformed and disrupted in unimaginable ways, fueled by innovators from across the fintech, banking, payments, and lending ecosystem. These pioneering companies are challenging conventional business models and delivering groundbreaking innovations that are reshaping the financial services industry from the ground up. Get the Fast Track from 25 visionary CEOs and leaders who are creating and shaping the future of financial services in these fast paced Keynote sessions on our Main Stage. You'll learn the insights and strategies each leader is using to put their company on the fintech Fast Track to success.

### Banking & Payments

Banking and payments have never experienced so much change and disruption thanks to rapidly shifting customer demands and the impact of fintech. Learn how financial institutions and fintechs of all sizes are using new solutions and technologies to better serve existing customers, enter new markets and win in an increasingly competitive market.

### Lending & Credit

Credit and lending is the engine of the US economy and undergoing rapid disruption with new products and services like BNPL, alternative credit scoring models, and AI. Discover all the latest innovations and the impact they're having on lenders, consumers, businesses and the broader economy.

### Innovation & Transformation

Innovation and transformation is at the heart of the financial services revolution and has changed the industry dramatically over the last decade. Explore the latest innovations and disruptions across the fintech, banking, payments and lending ecosystem and learn how you can take advantage of them in the next decade.

### Fraud, Identity & Risk

The financial services ecosystem is now more interconnected than ever, creating big opportunities and heightened risk from a growing number of sophisticated bad actors. Learn about the latest innovations in fraud, identity and risk to better protect your customers and organization.

### Legal, Regulatory & Compliance

The current pace of innovation in financial services offers enormous benefits for customers and opportunities for founders and investors, but it poses a significant challenge for regulators. Learn how regulators are attempting to keep pace with fintech and what the best practices are for building a proactive, scalable strategy for compliance.

# FINTECH Meetup SCHEDULE

**SUNDAY**  
MARCH 3

**MONDAY**  
MARCH 4

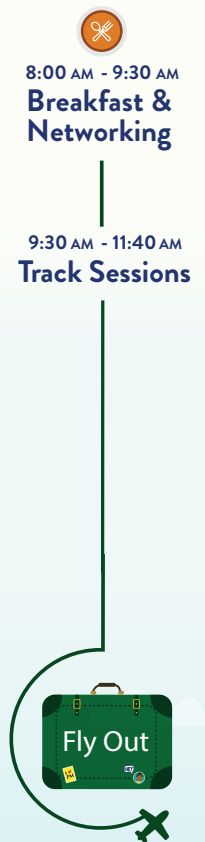
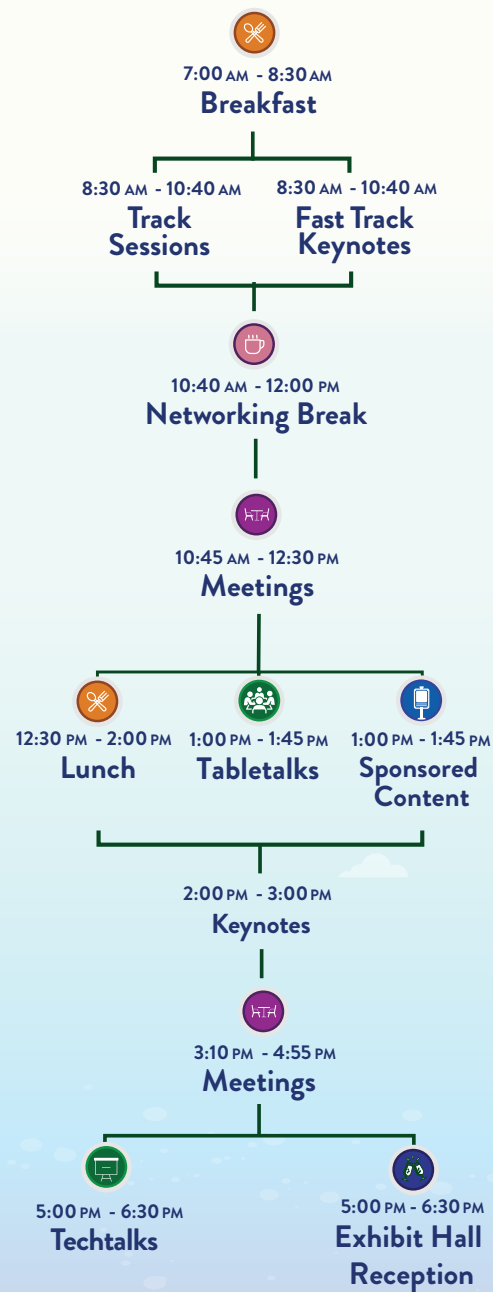
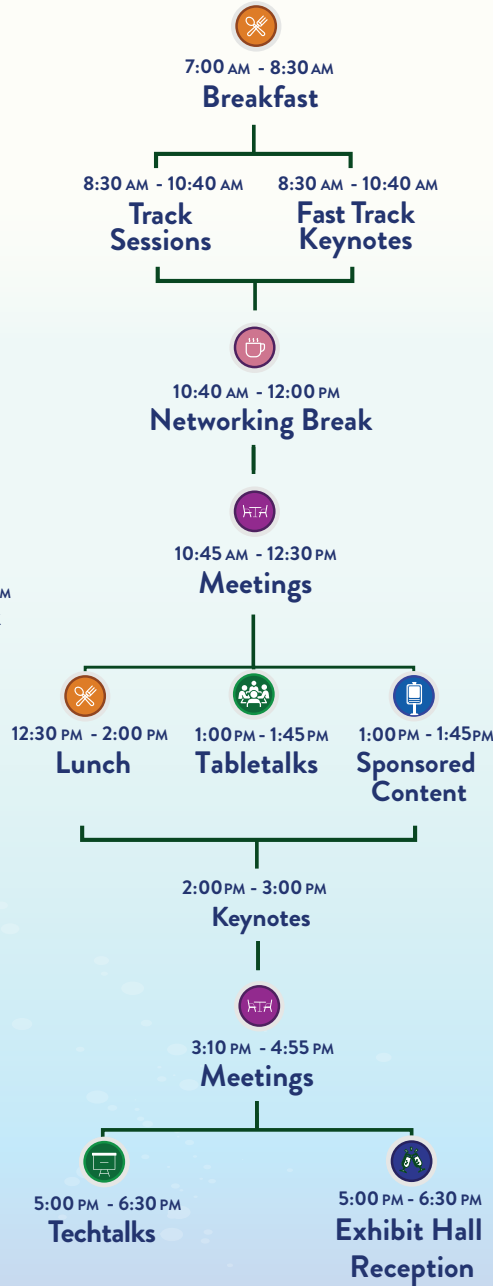
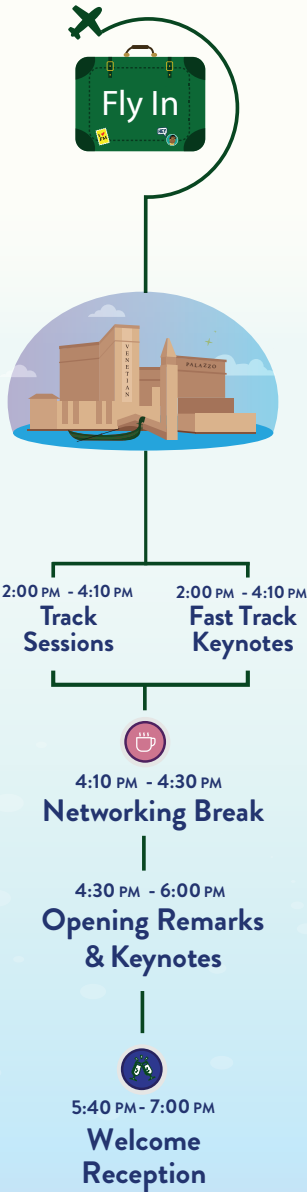
**TUESDAY**  
MARCH 5

**WEDNESDAY**  
MARCH 6

MORNING

AFTERNOON

EVENING



## SUNDAY

4:30 PM - 4:50 PM

**Opening Remarks:**

Anil Aggarwal, Founder | **Fintech Meetup**

Simran Rekhi Aggarwal, Founder | **Fintech Meetup**

Caroline Farley, Co-Founder & Chief Growth Officer | **Fintech Meetup**

Sanjib Kalita, Head of Industry | **Fintech Meetup**

4:50 PM - 5:10 PM

**Keynote:** Matt Harris, Partner | **Bain Capital Ventures**

**Interviewer:** Sanjib Kalita, Head of Industry | **Fintech Meetup**

5:10 PM - 5:30 PM

**Keynote:** Zach Perret, CEO | **Plaid**

**Interviewer:** Rex Salisbury, Founder & General Partner | **Cambrian Ventures**

5:30 PM - 5:50 PM

**Keynote:** Ankur Jain, Founder & CEO | **Bilt Rewards**

**Interviewer:** Steve McLaughlin, Founder, CEO, & Managing Partner | **FT Partners**

## MONDAY

2:00 PM - 2:20 PM

**Keynote:** Roy Sosa, Co-Founder, CEO and Chairman | **Ouro Global, Inc.**

**Keynote:** Bertrand Sosa, Co-Founder, President and Chief Brand Officer | **Ouro Global, Inc.**

**Interviewer:** Steve McLaughlin, Founder, CEO, & Managing Partner | **FT Partners**

2:20 PM - 2:40 PM

**Keynote:** Kevin "Mr. Wonderful" O'Leary, Co-Owner & Chairman | **Beanstox**

**Interviewer:** Peter Hazlehurst, Co-Founder & CEO | **Synctera**

2:40 PM - 3:00 PM

**Keynote:** Sukhinder Singh Cassidy, CEO | **Xero Limited**

**Interviewer:** Steve McLaughlin, Founder, CEO, & Managing Partner | **FT Partners**

## TUESDAY

2:00 PM - 2:20 PM

**Keynote:** Max Neukirchen, Global Head of Payments & Commerce Solutions | **JPMorgan Chase & Co.**

**Interviewer:** Prashant Gandhi, Chief Business Officer | **Melio**

2:20 PM - 2:40 PM

**Keynote:** Angela Strange, General Partner | **Andreessen Horowitz (a16z)**

**Interviewer:** Erin McCune, Expert Partner | **Bain & Company**

2:40 PM - 3:00 PM

**Keynote:** Ed McLaughlin, President & CTO | **Mastercard**

# FINTECH Meetup FAST TRACK KEYNOTES

## SUNDAY

- 3:15 PM - 3:28 PM** Shamir Karkal, Co-Founder & CSO | **Sila**
- 3:30 PM - 3:43 PM** Gilles Gade, Founder, President & CEO | **Cross River**
- 3:44 PM - 3:57 PM** Edward Maslaveckas, Co-Founder & CEO | **Bud Financial (Bud)**
- 3:58 PM - 4:11 PM** Debbie Guerra, CPO | **ACI Worldwide**

## MONDAY

- 8:30 AM - 8:43 AM** Irana Wasti, CPO | **Bill**
- 8:44 AM - 8:57 AM** Michael Sindicich, CEO, Navan Expense | **Navan**
- 8:58 AM - 9:11 AM** Roy Ng, EVP, Chief Business Officer Platform and Enterprise Solutions | **FIS**
- 9:15 AM - 9:28 AM** Immad Akhund, Co-Founder & CEO | **Mercury**
- 9:29 AM - 9:42 AM** Nick Peddy, CTO | **CLEAR**
- 9:43 AM - 9:56 AM** Art Levy, Chief Business Officer | **Brex**
- 10:00 AM - 10:13 AM** Derek White, CEO | **Galileo Financial Technologies**
- 10:14 AM - 10:27 AM** Johnny Ayers, Founder & CEO | **Socure**
- 10:28 AM - 10:41 AM** Misha Esipov, Co-Founder & CEO | **Nova Credit**

## TUESDAY

- 8:30 AM - 8:43 AM** Sunil Sachdev, Head of Embedded Finance | **Fiserv**
- 8:44 AM - 8:57 AM** Dr. Rikard Bandebo, EVP & CPO | **VantageScore**
- 8:58 AM - 9:11 AM** Tracy Monson, CPO | **Onbe**
- 9:15 AM - 9:28 AM** Ruth Foxe Blader, General Partner | **Foxe Capital**
- 9:29 AM - 9:42 AM** Kareem Saleh, Founder & CEO | **FairPlay & Renaud Laplanche, Co-Founder & CEO, Upgrade**
- 9:43 AM - 9:56 AM** Trish Mosconi, EVP, Chief Strategy Officer | **Synchrony**
- 10:00 AM - 10:13 AM** Rodger Desai, Co-Founder & CEO | **Prove**
- 10:14 AM - 10:27 AM** Edward Woodford, Founder & CEO | **Zero Hash**
- 10:28 AM - 10:41 AM** **Fintech Meetup Start-up Pitch Final 2024:** Dan Rosen, Partner | **Commerce Ventures**

2:00 PM - 4:10 PM

Track Sessions

FAST TRACK	TRACK 1	TRACK 2	TRACK 3
General Sessions	Banking & Payments	Innovation & Transformation	Lending & Credit
<p><b>Session 1A: 3:15 PM - 3:28 PM</b>  <b>Fast Track Keynote</b>                      Shamir Karkal, Co-Founder &amp; CSO   Sila</p>	<p><b>Session 1: 2:00 PM - 2:40 PM</b>  <b>Revolutionizing Financial Health with Fintech</b></p> <ul style="list-style-type: none"> <li>• Devin Miller, Co-Founder &amp; CEO   <b>SecureSave</b></li> <li>• Laurel Taylor, Founder &amp; CEO   <b>Candidly</b></li> <li>• Liza Landsman, CEO   <b>Stash</b></li> <li>• Kathleen Peters, Chief Innovation Officer   <b>Experian</b></li> <li>• <b>Moderator:</b> Nicole Casperson, Founder   <b>Fintech Is Femme</b></li> </ul> <hr/> <p><b>Session 2: 2:45 PM - 3:25 PM</b>  <b>How Banks are Using Fintech to Win in Consumer Banking</b></p> <ul style="list-style-type: none"> <li>• Adam Hughes, CEO   <b>Amount</b></li> <li>• Dee Choubey, Founder &amp; CEO   <b>MoneyLion</b></li> <li>• Christina Bechhold Russ, Head of Payments, Technology and Operations Strategy, &amp; Ventures Outreach   <b>Truist</b></li> <li>• <b>Moderator:</b> Vik Iyer, Partner   <b>McKinsey &amp; Company</b></li> </ul>	<p><b>Session 1: 2:00 PM - 2:40 PM</b>  <b>Financial Super Apps: Unlocking the Future Potential of Digital Wallets</b></p> <ul style="list-style-type: none"> <li>• James Anderson, MD, Paze   <b>Early Warning Services, LLC</b></li> <li>• Michael Vaughan, Former COO, Venmo, \ Co-founder &amp; GP   <b>Vera Equity</b></li> <li>• Ryan Budd, Head of Financial Services   <b>Cash App</b></li> <li>• <b>Moderator:</b> Miles Tullo, MD, Financial Services   <b>J.D. Power</b></li> </ul> <hr/> <p><b>Session 2: 2:45 PM - 3:25 PM</b>  <b>Using CBDCs &amp; Stablecoins to Revolutionize Global Payments Infrastructure</b></p> <ul style="list-style-type: none"> <li>• Jennifer B. Lassiter, Executive Director   <b>Digital Dollar Project</b></li> <li>• Cleve Mesidor, Executive Director   <b>Blockchain Foundation</b></li> <li>• Pat Patel, Executive Director, <b>Elevandi   Monetary Authority of Singapore (MAS)</b></li> <li>• Michelle Zhao, US Head of Cross-border Cross-currency Payments   <b>HSBC</b></li> <li>• <b>Moderator:</b> Sanjib Kalita, Head of Industry   <b>Fintech Meetup</b></li> </ul>	<p><b>Session 1: 2:00 PM - 2:40 PM</b>  <b>Innovations in Consumer Lending &amp; Credit - What Comes Next?</b></p> <ul style="list-style-type: none"> <li>• Matt Bochenek, CEO   <b>Avant</b></li> <li>• Brian Geary, Chief Commercial Officer   <b>Argyle</b></li> <li>• Jaime Jerusalem, EVP, Product Management Executive for Personal Lending   <b>Wells Fargo</b></li> <li>• Mia Huntington, EVP, Buy Now Pay Later / POS Lending, Elevant   <b>U.S. Bank</b></li> <li>• <b>Moderator:</b> Penny Lee, President &amp; CEO   <b>Financial Technology Association</b></li> </ul> <hr/> <p><b>Session 2: 2:45 PM - 3:25 PM</b>  <b>How Fintech is Set to Disrupt Business Lending</b></p> <ul style="list-style-type: none"> <li>• Namrata Ganatra, CPO &amp; CTO   <b>Pipe</b></li> <li>• Evan Singer, President &amp; CEO   <b>SmartBiz Loans</b></li> <li>• Steve Allocca, President &amp; U.S. MD   <b>Funding Circle</b></li> <li>• Rina Jariwala, COO   <b>Fundbox</b></li> <li>• <b>Moderator:</b> Kim Gerhardt, Owner &amp; Principal Advisor   <b>The FinTech Interactive</b></li> </ul>
General Sessions	Banking & Payments	Innovation & Transformation	Banking & Payments
<p><b>Session 1B: 3:30 PM - 3:43 PM</b>  <b>Fast Track Keynote</b>                      Gilles Gade, Founder, President &amp; CEO   <b>Cross River</b></p> <p><b>Interviewer:</b> Phil Goldfeder, CEO   <b>American Fintech Council (AFC)</b></p> <hr/> <p><b>Session 1C: 3:44 PM - 3:57 PM</b>  <b>Fast Track Keynote:</b>                      Edward Maslaveckas, Co-Founder &amp; CEO   <b>Bud Financial (Bud)</b></p> <hr/> <p><b>Session 1D: 3:58 PM - 4:11 PM</b>  <b>Fast Track Keynote:</b>                      Debbie Guerra, CPO   <b>ACI Worldwide</b></p>	<p><b>Session 3: 3:30 PM - 4:10 PM</b>  <b>Transforming Customer Engagement Using Generative AI</b></p> <ul style="list-style-type: none"> <li>• Srinivas Njay, Founder &amp; CEO   <b>interface.ai</b></li> <li>• John Spottiswood, Chief Operating &amp; Data Officer   <b>Jerry</b></li> <li>• Ryan Hildebrand, EVP, Chief Innovation Officer   <b>Bankwell</b></li> <li>• <b>Moderator:</b> Mary Wisniewski, Editor-at-Large   <b>Cornerstone Advisors</b></li> </ul>	<p><b>Session 3: 3:30 PM - 4:10 PM</b>  <b>The Future of Cards: Opportunities &amp; Risks for Issuers, Processors &amp; Networks</b></p> <ul style="list-style-type: none"> <li>• Kalpesh Kapadia, Co-Founder &amp; CEO   <b>Deserve</b></li> <li>• Marc Baghdijian, Co-Founder &amp; CEO   <b>Hypercard</b></li> <li>• Edward Blatnik, Deputy Director, Office of Competition &amp; Innovation   <b>Consumer Financial Protection Bureau (CFPB)</b></li> <li>• <b>Moderator:</b> Ryan Lawler, Fintech Reporter   <b>Axios Pro</b></li> </ul>	<p><b>Session 3: 3:30 PM - 4:10 PM</b>  <b>Transforming the Payroll Landscape with Earned Wage Access</b></p> <ul style="list-style-type: none"> <li>• Atif Siddiqi, Founder &amp; CEO   <b>Branch</b></li> <li>• Senator Nicole Cannizzaro   <b>NV Senate Majority Leader</b></li> <li>• Nico Simko, Founder &amp; CEO   <b>Clair</b></li> <li>• <b>Moderator:</b> Peter Renton, Chairman   <b>Fintech Nexus</b></li> </ul>

2:00 PM - 4:10 PM

Track Sessions

## KEYNOTE STAGE

4:30 PM - 4:50 PM

**Opening Remarks:**Anil Aggarwal, Founder | **Fintech Meetup**Simran Rekhi Aggarwal, Founder | **Fintech Meetup**Caroline Farley, Co-Founder & Chief Growth Officer | **Fintech Meetup**Sanjib Kalita, Head of Industry | **Fintech Meetup**

4:50 PM - 5:10 PM

**Keynote:** Matt Harris, Partner | **Bain Capital Ventures****Interviewer:** Sanjib Kalita, Head of Industry | **Fintech Meetup**

5:10 PM - 5:30 PM

**Keynote:** Zach Perret, CEO | **Plaid****Interviewer:** Rex Salisbury, Founder & General Partner | **Cambrian Ventures**

5:30 PM - 5:50 PM

**Keynote:** Ankur Jain, Founder & CEO | **Bilt Rewards****Interviewer:** Steve McLaughlin, Founder, CEO, & Managing Partner | **FT Partners**



8:30 AM - 10:40 AM Track Sessions

FAST TRACK	TRACK 1	TRACK 2	TRACK 3
General Sessions	Innovation & Transformation	Innovation & Transformation	Banking & Payments
<p><b>Session 1A: 8:30 AM - 8:43 AM</b>  <b>Fast Track Keynote:</b>                      Irana Wasti, CPO   <b>Bill</b></p> <hr/> <p><b>Session 1B: 8:44 AM - 8:57 AM</b>  <b>Fast Track Keynote:</b>                      Michael Sindicich, CEO, Navan Expense   <b>Navan</b></p> <hr/> <p><b>Session 1C: 8:58 AM - 9:11 AM</b>  <b>Fast Track Keynote:</b>                      Roy Ng, EVP, Chief Business Officer Platform and Enterprise Solutions   <b>FIS</b>  <b>Interviewer:</b> Rex Salisbury, Founder &amp; General Partner   <b>Cambrian Ventures</b></p>	<p><b>Session 1: 8:30 AM - 9:10 AM</b>  <b>How AI is Set to Revolutionize Banking &amp; Fintech</b></p> <ul style="list-style-type: none"> <li>Toby Brown, MD, Global Banking Solutions   <b>Google Cloud</b></li> <li>Yogesh Agrawal, VP, Data Center GPU Business   <b>NVIDIA</b></li> <li>Sandeep Mangaraj, MD, Fintech   <b>Microsoft Corporation</b></li> <li>Sunayna Tuteja, Chief Innovation Officer   <b>Federal Reserve System</b></li> <li><b>Moderator:</b> Tawanda Sibanda, Partner   <b>McKinsey &amp; Company</b></li> </ul>	<p><b>Session 1: 8:30 AM - 9:10 AM</b>  <b>The Future of Fintech Investing: Where Top VC's are Placing Their Bets</b></p> <ul style="list-style-type: none"> <li>Matt Streisfeld, General Partner   <b>Oak HC/FT</b></li> <li>Ryan Gilbert, Founder &amp; Managing Partner   <b>Launchpad Capital</b></li> <li>Lizzie Guynn, Partner   <b>TTV Capital</b></li> <li>Luis Valdich, Managing Director, Venture Investing   <b>Citi Ventures</b></li> <li>Seema Amble, Partner   <b>Andreessen Horowitz (a16z)</b></li> <li><b>Moderator:</b> Sarah Hinkfuss, Partner   <b>Bain Capital Ventures</b></li> </ul>	<p><b>Session 1: 8:30 AM - 9:10 AM</b>  <b>Unlocking New Revenue Streams in B2B Payments</b></p> <ul style="list-style-type: none"> <li>Taira Hall, EVP, Enterprise Payments &amp; Embedded Finance   <b>Citizens Financial Group</b></li> <li>Ivan Maryasin, Co-Founder &amp; CEO   <b>Monite</b></li> <li>Abid Mumtaz, Global Commercial Lead   <b>Wise Platform</b></li> <li>Fabian Khoshbakht, Global Head of Client Insight &amp; Innovation   <b>Bank of New York Mellon</b></li> <li><b>Moderator:</b> Ali Paterson, Founder &amp; CEO <b>FF News   Fintech Finance</b></li> </ul>
<p><b>Session 2A: 9:15 AM - 9:28 AM</b>  <b>Fast Track Keynote:</b>                      Immad Akhund, Co-Founder &amp; CEO   <b>Mercury</b></p> <p><b>Interviewer:</b> Rex Salisbury, Founder &amp; General Partner   <b>Cambrian Ventures</b></p> <hr/> <p><b>Session 2B: 9:29 AM - 9:42 AM</b>  <b>Fast Track Keynote:</b>                      Nick Peddy, CTO   <b>CLEAR</b></p> <hr/> <p><b>Session 2C: 9:43 AM - 9:56 AM</b>  <b>Fast Track Keynote:</b>                      Art Levy, Chief Business Officer   <b>Brex</b>  <b>Interviewer:</b> Lucinda Shen, Fintech Reporter   <b>Axios</b></p>	<p><b>Session 2: 9:15 AM - 9:55 AM</b>  <b>How AI is Transforming Traditional Credit Scoring &amp; Lending</b></p> <ul style="list-style-type: none"> <li>Maik Taro Wehmeyer, Co-Founder &amp; CEO   <b>Taktile</b></li> <li>Robert Boxberger, President, North American Decision Analytics   <b>Experian</b></li> <li>Harald Schneider, Chief Data &amp; Analytics Officer   <b>Equifax</b></li> <li>Michael Umlauf, SVP, Global Data &amp; Analytics   <b>TransUnion</b></li> <li><b>Moderator:</b> Melissa Koide, CEO   <b>FinRegLab</b></li> </ul>	<p><b>Session 2: 9:15 AM - 9:55 AM</b>  <b>Fintech Meetup Start-up Pitch 2024: Pitch 1 Presented in partnership with Commerce Ventures, Stifel Venture Banking and Visa.</b></p> <p><b>Judges:</b></p> <ul style="list-style-type: none"> <li>Jake Moseley, MD, Venture Banking   <b>Stifel Bank</b></li> <li>Tiffany Chang, Global Digital Partnerships   <b>Visa</b></li> <li>Dan Rosen, Partner   <b>Commerce Ventures</b></li> <li>Susanna Sedrak, Partner   <b>Orrick</b></li> </ul> <p><b>Startups:</b></p> <ul style="list-style-type: none"> <li>Siqi Chen, CEO   <b>Runway</b></li> <li>Shanthi Shanmugam, CEO   <b>Casap</b></li> <li>Alejandro Pinzon, CEO   <b>DRUO</b></li> <li>Stephanie Hanson, Co-Founder &amp; CEO   <b>Gestalt</b></li> <li>Jorge Garcia, Founder &amp; CEO   <b>Linker Finance</b></li> <li>Jayaram Bhat, CEO &amp; President   <b>Monetize360</b></li> </ul>	<p><b>Session 2: 9:15 AM - 9:55 AM</b>  <b>How Fintech is Shaping the Future of Corporate &amp; SMB Banking</b></p> <ul style="list-style-type: none"> <li>Mike Butler, President &amp; CEO   <b>Grasshopper Bank</b></li> <li>Christina Riechers, GM, Square Banking   <b>Square</b></li> <li>Shruti Patel, CPO, Business Banking Segment   <b>U.S. Bank</b></li> <li>Kristel Adler, VP Product Development for Small Business Products &amp; Business Blueprint   <b>American Express</b></li> <li><b>Moderator:</b> Erin McCune, Expert Partner   <b>Bain &amp; Company</b></li> </ul>

8:30 AM - 10:40 AM Track Sessions

## FAST TRACK

## General Sessions

Session 3A: 10:00 AM - 10:13 AM

## Fast Track Keynote:

Derek White, CEO | Galileo Financial Technologies

Session 3B: 10:14 AM - 10:27 AM

## Fast Track Keynote:

Johnny Ayers, Founder &amp; CEO | Secure

Interviewer: Dave Birch, Director of Innovation &amp; Global Ambassador | Consult Hyperion

Session 3C: 10:28 AM - 10:41 AM

## Fast Track Keynote:

Misha Esipov, Co-Founder and CEO | Nova Credit

## TRACK 1

## Innovation &amp; Transformation

Session 3: 10:00 AM - 10:40 AM

## Using Open Finance &amp; APIs to Unlock New Customer &amp; Revenue Opportunities

- Jordan Wright, Co-Founder & CEO | Atomic
- Dani Pensack, Co-founder & CEO | Rightfoot
- Jane Barratt, Chief Commercial Officer, Financial Institutions | MX Technologies, Inc.
- Moderator: Michelle Beyo, CEO and Founder | Finavator INC

## TRACK 2

## Innovation &amp; Transformation

Session 3: 10:00 AM - 10:40 AM

## Fintech Meetup Start-up Pitch 2024: Pitch 2 Presented in partnership with Commerce Ventures, Stifel Venture Banking and Visa.

## Judges:

- Jacob Moseley, MD, Venture Banking | Stifel Bank
- Tiffany Chang, Global Digital Partnerships | Visa
- Dan Rosen, Partner | Commerce Ventures
- Susanna Sedrak, Partner | Orrick

## Startups:

- Arjun Sahgal, Co-Founder & CEO | Ascent Platform Corporationy
- Kelsey Willock, Co-Founder & CEO | Aura Finance
- Jerome d'Orchimont, Founder | Pockyt
- Vincent Lucero, Founder & CEO | DubPrime, Inc.
- Rohan Ramanath, Co-Founder | Hyperplane AI
- Jessica Chen Riolfi, Co-Founder & CEO | Uprise

## TRACK 3

## Banking &amp; Payments

Session 3: 10:00 AM - 10:40 AM

## Modernizing the CFO Suite with Fintech

- Sruthi Lanka, CFO | Public
- Jason Mok, Head of Startups and Channel Sales | Brex
- Siqi Chen, CEO | Runway Financial Inc.
- Hans Tung, Managing Partner | GGV Capital
- Moderator: Jennifer Kested, Partner, Global Finance Transformation | IBM

## SPONSORED CONTENT

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TRACK 1 - 1:00 PM - 1:45 PM

## Brought to you by FinWise Bank

FinWise Bank Sponsored Session: How Banking-as-a-Service Partnerships are Redefining the Art of What's Possible

- Robert Keil, Chief Fintech Officer | FinWise Bank
- Eric Sprink, CEO | Coastal Community Bank
- Jason Chorlins, Principal Risk Advisory Services | Kaufman Rossin
- Moderator: Jason Mikula, MD | Fintech Business Weekly

TRACK 2 - 1:00 PM - 1:45 PM

## Brought to you by DefenseStorm

Mastering Cyber Risk Management: Innovating to Stay Ahead of Cyber Criminals

- Steve Soukup, CEO | DefenseStorm
- Moderator: Dave Birch, Director of Innovation & Global Ambassador | Consult Hyperion

## KEYNOTE STAGE

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Interviewer: Peter Hazlehurst, Co-Founder &amp; CEO | Synctera

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FAST TRACK	TRACK 1	TRACK 2	TRACK 3
General Sessions	Innovation & Transformation	Innovation & Transformation	Banking & Payments
<p><b>Session 1A: 8:30 AM - 8:43 AM</b>  <b>Fast Track Keynote:</b>                      Sunil Sachdev, Head of Embedded Finance   <b>Fiserv</b></p> <hr/> <p><b>Session 1B: 8:44 AM - 8:57 AM</b>  <b>Fast Track Keynote:</b>                      Dr. Rikard Bandebo, EVP &amp; CPO   <b>VantageScore</b></p> <hr/> <p><b>Session 1C: 8:58 AM - 9:11 AM</b>  <b>Fast Track Keynote:</b>                      Tracy Monson, CPO   <b>Onbe</b></p>	<p><b>Session 1: 8:30 AM - 9:10 AM</b>  <b>Navigating Volatility and Uncertainty in a Disrupted VC Landscape</b></p> <ul style="list-style-type: none"> <li>• Christopher Cruz, Partner   <b>Searchlight Capital Partners</b></li> <li>• Katie Palencsar, Partner   <b>Anthemis Group</b></li> <li>• Daniel Kimerling, Managing Partner   <b>Deciens Capital</b></li> <li>• Amanda Abrams, CEO   <b>Cohen Circle</b></li> <li>• <b>Moderator:</b> Aditi Maliwal, Partner   <b>Upfront Ventures</b></li> </ul>	<p><b>Session 1: 8:30 AM - 9:10 AM</b>  <b>What is the State and Future of Crypto &amp; DeFi in the US?</b></p> <ul style="list-style-type: none"> <li>• Lindsey Argalas, CEO   <b>TaxBit</b></li> <li>• Nadine Chakar, MD, Global Head of DTCC Digital Assets   <b>DTCC</b></li> <li>• Ryan Rugg, Global Head of Digital Assets, TTS   <b>Citi TTS</b></li> <li>• Lisa Hrabosky, VP, Payments Operations Strategy &amp; Compliance   <b>Circle</b></li> <li>• <b>Moderator:</b> Lex Sokolin, Managing Partner   <b>Generative Ventures</b></li> </ul>	<p><b>Session 1: 8:30 AM - 9:10 AM</b>  <b>Ubiquitous Real-Time Payments: Implications, Opportunities &amp; Risks</b></p> <ul style="list-style-type: none"> <li>• Stephany Kirkpatrick, CEO   <b>Orum</b></li> <li>• Mark Gould, Chief Payments Executive   <b>Federal Reserve Financial Services</b></li> <li>• Jane Larimer, President &amp; CEO   <b>Nacha</b></li> <li>• David Watson, President &amp; CEO   <b>The Clearing House</b></li> <li>• <b>Moderator:</b> Tony Hayes, Managing Partner   <b>Banking &amp; Payments Group</b></li> </ul>
<p><b>Session 2A: 9:15 AM - 9:28 AM</b>  <b>Fast Track Keynote:</b>                      Ruth Foxe Blader, General Partner   <b>Foxe Capital</b>  <b>Interviewer:</b> Dan Dall'Asta, SVP, Head of Revenue - Newline   <b>Fifth Third Bank</b></p> <hr/> <p><b>Session 2B: 9:29 AM - 9:42 AM</b>  <b>Fast Track Keynote:</b>                      Kareem Saleh, Founder &amp; CEO   <b>FairPlay &amp; Renaud Laplanche, Co-Founder &amp; CEO, Upgrade</b>  <b>Interviewer:</b> Peter Renton, Chairman   <b>Fintech Nexus</b></p> <hr/> <p><b>Session 2C: 9:43 AM - 9:56 AM</b>  <b>Fast Track Keynote:</b>                      Trish Mosconi, EVP, Chief Strategy Officer   <b>Synchrony</b>  <b>Interviewer:</b> Ryan Lawler, Fintech Reporter   <b>Axios Pro</b></p>	<p><b>Session 2: 9:15 AM - 9:55 AM</b>  <b>What's the Future of Banking-as-a-Service?</b></p> <ul style="list-style-type: none"> <li>• Amanda Swoverland, Chief Compliance Officer   <b>Unit</b></li> <li>• Will Sowell, Divisional President Banking as a Service   <b>Pathward</b></li> <li>• Meg K. Garand, MD, Global Transaction Services   <b>Bank of America</b></li> <li>• <b>Moderator:</b> Jason Mikula, MD   <b>Fintech Business Weekly</b></li> </ul>	<p><b>Session 2: 9:15 AM - 9:55 AM</b>  <b>Navigating the Fintech Infrastructure Decision - Build, Buy or Partner?</b></p> <ul style="list-style-type: none"> <li>• Alex Gonikman, Co-Founder &amp; CEO   <b>TrueNorth</b></li> <li>• Barry O'Connell, MD   <b>Thought Machine</b></li> <li>• Ninish Ukkan, CTO   <b>Arvest Bank</b></li> <li>• Julie Lévesque, EVP Technology &amp; Operations   <b>National Bank of Canada</b></li> <li>• <b>Moderator:</b> Alka Gupta, Board Director, National Bank Holding   <b>National Bank Holdings</b></li> </ul>	<p><b>Session 2: 9:15 AM - 9:55 AM</b>  <b>How Banks &amp; Fintechs are Powering Seamless Global Ecommerce</b></p> <ul style="list-style-type: none"> <li>• Erika Wool, Head of Product Partnerships   <b>Stripe</b></li> <li>• Anand Natarajan, TMT &amp; Fintech Head, Cash Management   <b>Standard Chartered Bank</b></li> <li>• Matt Denham, Co-Founder &amp; CPO   <b>Prizeout</b></li> <li>• <b>Moderator:</b> Avin Arumugam, Operating Partner   <b>Searchlight Capital</b></li> </ul>

# AT-A-GLANCE | TUESDAY AGENDA

8:30 AM - 10:40 AM Track Sessions

FAST TRACK	TRACK 1	TRACK 2	TRACK 3
<b>General Sessions</b>	<b>Innovation &amp; Transformation</b>	<b>Innovation &amp; Transformation</b>	<b>Banking &amp; Payments</b>
<p><b>Session 3A: 10:00 AM - 10:13 AM</b>  <b>Fast Track Keynote:</b>                      Rodger Desai, Co-Founder &amp; CEO   <b>Prove</b>  <b>Interviewer:</b> Aman Sharma, Founder &amp; Managing Partner   <b>Accordian Ventures</b></p> <hr/> <p><b>Session 3B: 10:14 AM - 10:27 AM</b>  <b>Fast Track Keynote:</b>                      Edward Woodford, Founder &amp; CEO   <b>Zero Hash</b></p> <hr/> <p><b>Session 3C: 10:28 AM - 10:41 AM</b>  <b>Fintech Meetup Start-up Pitch Final 2024</b>                      • Dan Rosen, Partner   <b>Commerce Ventures</b></p>	<p><b>Session 3: 10:00 AM - 10:40 AM</b>  <b>How to Win the Embedded Finance Game</b></p> <ul style="list-style-type: none"> <li>• Bridgit Chayt, EVP, Head of Commercial Payments &amp; Treasury Management   <b>Fifth Third Bank</b></li> <li>• Brian O'Connor, MD, Head of Embedded Finance &amp; Hosted Services   <b>JPMorgan Chase &amp; Co.</b></li> <li>• Greg Cohen, Chief Executive Officer   <b>Fortis</b></li> <li>• Gagan Kanjlia, Chief Product Officer   <b>Silicon Valley Bank</b></li> <li>• <b>Moderator:</b> Jeff Tijssen, Expert Partner &amp; Global Head of FinTech   <b>Bain &amp; Company</b></li> </ul>	<p><b>Session 3: 10:00 AM - 10:40 AM</b>  <b>How to Build a Successful Bank-Fintech Partnership</b></p> <ul style="list-style-type: none"> <li>• Chris Dean, Co-Founder &amp; CEO   <b>Treasury Prime</b></li> <li>• Kathleen Craig, Founder &amp; CEO   <b>Plinqit</b></li> <li>• Carey Ransom, MD   <b>BankTech Ventures</b></li> <li>• Ben Maxim, Chief Digital Strategy &amp; Innovation Officer   <b>Michigan State University FCU</b></li> <li>• <b>Moderator:</b> Michele Alt, Co-Founder &amp; Partner   <b>Klaros Group</b></li> </ul>	<p><b>Session 3: 10:00 AM - 10:40 AM</b>  <b>How Fintech Is Transforming Global Payments</b></p> <ul style="list-style-type: none"> <li>• Matthew Oppenheimer, Co-Founder &amp; CEO   <b>Remitly</b></li> <li>• Ryan Frere, EVP &amp; GM of B2B   <b>Flywire</b></li> <li>• Laetitia Moncarz, SVP Payments   <b>Papaya Global</b></li> <li>• Debopama Sen, Head of Payments   <b>Citi</b></li> <li>• <b>Moderator:</b> Daniel Webber, Founder &amp; CEO   <b>FXC Intelligence</b></li> </ul>

## SPONSORED CONTENT

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**TRACK 1 - 1:00 PM - 1:45 PM**

**Brought to you by Visa**

**Capitalizing on Demand: How the Payments Ecosystem is Empowering Fintechs to Harness the Potential of Real-Time Payments**

- **Moderator:** Jim Filice, Head of NA Money Movement & Global Enablers | **Visa**
- Aleksandra Teichman, SVP, BD & Product Strategy | **Pathward**
- Naomi Donaldson, Director of Product Management | **Fiserv**
- Brian Thornsberry, SVP, Strategic Partnerships & Embedded Payments | **Dash Solutions**
- Akash Shah, Head of Platform Product | **Coinbases**

**TRACK 2 - 1:00 PM - 1:45 PM**

**Brought to you by Wysh**

**How Embedded Protection is Changing the Consumer Deposit Landscape**

- Alexander Matjanec, Founder & CEO | **Wysh**
- Alana Levine, Chief Revenue Officer | **Fintel Connect**
- **Moderator:** Carey Ransom, MD | **BankTech Ventures**

## KEYNOTE STAGE

**2:00 PM - 2:20 PM**

**Keynote:** Max Neukirchen, Global Head of Payments & Commerce Solutions | **JPMorgan Chase & Co.**  
**Interviewer:** Prashant Gandhi, Chief Business Officer | **Melio**

**2:20 PM - 2:40 PM**

**Keynote:** Angela Strange, General Partner | **Andreessen Horowitz (a16z)**  
**Interviewer:** Erin McCune, Expert Partner | **Bain & Company**

**2:40 PM - 3:00 PM**

**Keynote:** Ed McLaughlin, President & CTO | **Mastercard**

9:30 AM - 11:40 AM Track Sessions

**TRACK 1**

**Fraud, Identity & Risk**

**Session 1: 9:30 AM - 10:10 AM**

**New Innovations in Digital Identity & Trust**

- Rick Song, Co-Founder & CEO | **Persona**
- Sarah Biller, Co-Founder | **Fintech Sandbox**
- **Moderator:** Dave Birch, Director of Innovation & Global Ambassador | **Consult Hyperion**

**Fraud, Identity & Risk**

**Session 2: 10:15 AM - 10:55 AM**

**How Fintech is Transforming AML & KYC**

- Tommy Nicholas, Co-Founder & CEO | **Alloy**
- Trisha Kothari, Co-Founder & CEO | **Unit21**
- Rodrigo Suarez, Chief Banking & Innovation Officer | **Piermont Bank**
- **Moderator:** Kay Turner, Chief Digital Identity Advisor | **FinCEN**

**Fraud, Identity & Risk**

**Session 3: 11:00 AM - 11:40 AM**

**Leveraging AI & Data for Real-Time Fraud Detection**

- Ryan Schmiedl, MD, Global Head of Payments Trust & Safety + AI/ML | **JPMorgan Chase & Co.**
- Yinglian Xie, Co-Founder & CEO | **DataVisor**
- Neha Narkhede, Co-Founder & CEO | **Oscilar Inc.**
- **Moderator:** Kay Turner, Chief Digital Identity Advisor | **FinCEN**

**TRACK 2**

**Legal, Regulatory & Compliance**

**Session 1: 9:30 AM - 10:10 AM**

**Dealing with Uncertainty: Navigating the Crypto Regulatory Landscape**

- CJ Rinaldi, Chief Compliance Officer | **Kraken**
- Robert Grant, VP, Global Public Policy | **Ripple**
- Amelia Childress, Chief Compliance Officer | **Block Inc.**
- **Moderator:** Simon Taylor, Founder of Fintech Brainfood | **Sardine**

**Legal, Regulatory & Compliance**

**Session 2: 10:15 AM - 10:55 AM**

**Managing Counterparty Risk in an Increasingly Connected Ecosystem**

- Michelle Prohaska, Chief Risk & Compliance Officer | **Nimbus**
- Derek Higginbotham, CEO & President | **First Electronic Bank**
- Brian Crist, VP, Legal | **eBay**
- Ryan Christiansen, Executive Director | **Stena Center for Financial Technology**
- **Moderator:** Konrad Alt, Co-Founder & Partner | **Klaros Group**

**Legal, Regulatory & Compliance**

**Session 3: 11:00 AM - 11:40 AM**

**Regulating AI in Financial Services: Current State & Future Outlook**

- Aditi Shekar, Co-Founder & CEO | **Zeta**
- Amias Gerety, Partner | **QED Investors**
- Maggie Colvin, Financial Technology Policy Specialist | **Office of the Comptroller of the Currency (OCC)**
- **Moderator:** Phil Goldfeder, CEO | **American Fintech Council (AFC)**

**TRACK 3**

**Banking & Payments**

**Session 1: 9:30 AM - 10:10 AM**

**How Real-Time Payments are Ushering a New Era of Payments Innovation**

- Jon Briggs, EVP, Commercial Payments | **KeyBank**
- Elizabeth St-Onge, Head of Product Management, Global Transaction Banking | **TD Securities**
- Irfan Ahmad, MD, Head of US Payments, GTS | **Bank of America**
- **Moderator:** Tony Hayes, Managing Partner | **Banking & Payments Group**

**Legal, Regulatory & Compliance**

**Session 2: 10:15 AM - 10:55 AM**

**How to Take Advantage of the New Open Banking Rules**

- Camellia George, Co-Founder & CTO | **Koxa**
- Lisa Novier, Head of Governance, Risk & Compliance | **Envestnet | Yodlee**
- Ashwin Vasani, Senior Advisor | **FS Vector**
- **Moderator:** Don Cardinal, MD | **Financial Data Exchange**

**Lending & Credit**

**Session 3: 11:00 AM - 11:40 AM**

**Why Cash Flow Underwriting is the Future of Lending**

- Mike Saunders, Head of Credit | **Plaid**
- Erin Allard, President | **Prism Data**
- John Chambers, Chief Compliance Officer | **Upstart**
- **Moderator:** McKayla Wooldridge, Fintech Research Analyst | **S&P Global Market Intelligence**

## TRACK 1

## BANKING &amp; PAYMENTS

## 1. 2:00 PM - 2:40 PM | Panel | Revolutionizing Financial Health with Fintech

Fintech's promise is to improve financial health for everyone. But we are still a long way from achieving that goal. This session will highlight different approaches to financial health that are making a real impact and discuss what more needs to be done.

- **Moderator:** Nicole Casperson, Founder | **Fintech Is Femme**
- Devin Miller, Co-Founder & CEO | **SecureSave**
- Laurel Taylor, Founder & CEO | **Candidly**
- Liza Landsman, CEO | **Stash**
- Kathleen Peters, Chief Innovation Officer | **Experian**

## 2. 2:45 PM - 3:25 PM | Panel | How Banks are Using Fintech to Win in Consumer Banking

Thanks to fintech, consumer expectations for retail banking have never been higher. This session will offer perspectives from senior consumer banking executives on how to meet these heightened expectations and win without compromising safety, soundness or profitability.

- **Moderator:** Vik Iyer, Partner | **McKinsey & Company**
- Adam Hughes, CEO | **Amount**
- Dee Choubey, Founder & CEO | **MoneyLion**
- Christina Bechhold Russ, Head of Payments, Technology and Operations Strategy, & Ventures Outreach | **Truist**

## 3. 3:30 PM - 4:10 PM | Panel | Transforming Customer Engagement Using Generative AI

Generative AI has the potential to fundamentally change how financial services are delivered to customers, paving the way for more personalized and informed products and services. This session will explore how Generative AI can increase customer satisfaction and loyalty, and ultimately strengthen customer relationships.

- **Moderator:** Mary Wisniewski, Editor-at-Large | **Cornerstone Advisors**
- Srinivas Njay, Founder & CEO | **interface.ai**
- John Spottiswood, Chief Operating & Data Officer | **Jerry**
- Ryan Hildebrand, EVP, Chief Innovation Officer | **Bankwell**

## TRACK 2

## INNOVATION &amp; TRANSFORMATION

## 1. 2:00 PM - 2:40 PM | Panel | Financial Super Apps: Unlocking the Future Potential of Digital Wallets

The promise of Financial Super Apps possess vast and transformative potential for digital wallets, ushering in a new era of financial convenience and connectivity. This session will explore how these multifunctional platforms are revolutionizing the way we manage finances, make transactions, and access a myriad of services all within a single, seamlessly integrated ecosystem.

- **Moderator:** Miles Tullo, MD, Financial Services | **J.D. Power**
- James Anderson, MD, Paze | **Early Warning Services, LLC**
- Michael Vaughan, Former COO, Venmo, Co-founder & GP | **Vera Equity**
- Ryan Budd, Head of Financial Services | **Cash App**

## 2. 2:45 PM - 2:25 PM | Panel | Using CBDCs & Stablecoins to Revolutionize Global Payments Infrastructure

Stablecoins and central bank digital currencies (CBDCs) have the potential to significantly streamline national and international payments systems and improve access to those systems for businesses and consumers. This session will provide an overview of where we are with stablecoins and CBDCs and where we're going.

- **Moderator:** Sanjib Kalita, Head of Industry | **Fintech Meetup**
- Jennifer B. Lassiter, Executive Director | **Digital Dollar Project**
- Cleve Mesidor, Executive Director | **Blockchain Foundation**
- Pat Patel, Executive Director, Elevandi | **Monetary Authority of Singapore (MAS)**
- Michelle Zhao, US Head of Cross-border Cross-currency Payments | **HSBC**

## 3. 3:30 PM - 4:10 PM | Panel | The Future of Cards: Opportunities & Risks for Issuers, Processors & Networks

Cards continue to be highly favored by consumers and lucrative for banks and disruptive fintechs. This session will delve into the opportunities and risks that issuers, processors and networks face, and how best to respond to increasing competitive threats like FedNow, digital wallets and increasing regulatory oversight.

- **Moderator:** Ryan Lawler, Fintech Reporter | **Axios Pro**
- Kalpesh Kapadia, Co-Founder & CEO | **Deserve**
- Marc Baghdijian, Co-Founder & CEO | **Hypercard**
- Edward Blatnik, Deputy Director, Office of Competition & Innovation | **Consumer Financial Protection Bureau (CFPB)**

## TRACK 3

## LENDING & CREDIT

## 1. 2:00 PM - 2:40 PM | Panel | Innovations in Consumer Lending & Credit - What Comes Next?

Fintech has completely disrupted traditional approaches to consumer lending, ranging from customer acquisition, underwriting and entirely new consumer credit products. This session will provide a comprehensive overview of how fintech has impacted the consumer lending landscape and what to expect over the coming years.

- **Moderator:** Penny Lee, President & CEO | **Financial Technology Association**
- Matt Bochenek, CEO | **Avant**
- Brian Geary, Chief Commercial Officer | **Argyle**
- Mia Huntington, EVP, Buy Now Pay Later / POS Lending, Elevan | **U.S. Bank**
- Jaime Jerusalem, EVP, Product Management Executive for Personal Lending | **Wells Fargo**

## 2. 2:45 PM - 3:25 PM | Panel | How Fintech is Set to Disrupt Business Lending

Compared to B2C, fintech has left B2B lending almost untouched. Until now. This session will highlight the most promising new lending products being built for small and medium sized businesses.

- **Moderator:** Kim Gerhardt, Owner & Principal Advisor | **The FinTech Interactive**
- Namrata Ganatra, CPO & CTO | **Pipe**
- Evan Singer, President & CEO | **SmartBiz Loans**
- Steve Allocca, President & U.S. MD | **Funding Circle**
- Rina Jariwala, COO | **Fundbox**

## 3. 3:30 PM - 4:10 PM | Panel | Transforming the Payroll Landscape with Earned Wage Access

Earned Wage Access (EWA) is actively reshaping and redefining payroll and lending practices. With the backing of State regulators, it's providing employees and gig workers with increased financial flexibility while helping employers boost retention and engagement. This session will delve into EWA innovations, uncover their benefits and challenges, and explore real-world applications, providing insight into the future of compensation and enhancing employee financial well-being.

- **Moderator:** Peter Renton, Chairman | **Fintech Nexus**
- Atif Siddiqi, Founder & CEO | **Branch**
- Senator Nicole Cannizzaro | **NV Senate Majority Leader**
- Nico Simko, Founder & CEO | **Clair**

## TRACK 1

## INNOVATION &amp; TRANSFORMATION

1. 8:30 AM - 9:10 AM | Panel | **How AI is Set to Revolutionize Banking & Fintech**

Recent advancements in AI have created a new and huge opportunity for banks and fintechs to transform their products, processes and operations. This session will explain how AI is set to revolutionize banking and fintech and how you can take advantage of this rapidly evolving technology.

- **Moderator:** Tawanda Sibanda, Partner | **McKinsey & Company**
- Toby Brown, MD, Global Banking Solutions | **Google Cloud**
- Yogesh Agrawal, VP, Data Center GPU Business | **NVIDIA**
- Sandeep Mangaraj, MD, Fintech | **Microsoft Corporation**
- Sunayna Tuteja, Chief Innovation Officer | **Federal Reserve System**

2. 9:15 AM - 9:55 AM | Panel | **How AI is Transforming Traditional Credit Scoring & Lending**

AI offers a win-win opportunity by providing faster, more comprehensive credit assessments of potential borrowers at much lower cost than traditional methods. This session will delve into how AI-based credit scoring is revolutionizing credit decisioning and underwriting.

- **Moderator:** Melissa Koide, CEO | **FinRegLab**
- Maik Taro Wehmeyer, Co-Founder & CEO | **Taktile**
- Robert Boxberger, President, North American Decision Analytics | **Experian**
- Harald Schneider, Chief Data & Analytics Officer | **Equifax**
- Michael Umlauf, SVP, Global Data & Analytics | **TransUnion**

3. 10:00 AM - 10:40 AM | Panel | **Using Open Finance & APIs to Unlock New Customer & Revenue Opportunities**

The Open Finance and API economies offer substantial commercial opportunities for stakeholders within the ecosystem. This session explores how these stakeholders can harness the power of APIs and foster collaboration to develop innovative financial products that generate revenue and attract new customers.

- **Moderator:** Michelle Beyo, Founder & CEO | **Finavator INC**
- Jordan Wright, Co-Founder & CEO | **Atomic**
- Dani Pensack, Co-Founder & CEO | **Rightfoot**
- Jane Barratt, Chief Commercial Officer, Financial Institutions | **MX Technologies, Inc.**

## TRACK 2

## INNOVATION &amp; TRANSFORMATION

1. 8:30 AM - 9:10 AM | Panel | **The Future of Fintech Investing: Where Top VC's are Placing Their Bets**

Despite a general slowdown in private market fintech funding, fintech remains a hot category for investors. This session will feature the sharpest fintech investors explaining where they are placing their bets, and what to expect in the next 24 months.

- **Moderator:** Sarah Hinkfuss, Partner | **Bain Capital Ventures**
- Matt Streisfeld, General Partner | **Oak HC/FT**
- Ryan Gilbert, Founder & Managing Partner | **Launchpad Capital**
- Lizzie Guynn, Partner | **TTV Capital**
- Luis Valdich, Managing Director, Venture Investing | **Citi Ventures**
- Seema Amble | **Andreessen Horowitz (a16z)**



**2. 9:15 AM - 9:55 AM | Startup Pitch | Fintech Meetup Start-up Pitch 2024: Pitch 1**

Introducing Fintech Meetup's first-ever Startup Pitch competition, presented in partnership with Commerce Ventures, Stifel Venture Banking and Visa. This session will see the first group of 6 early-stage startups showcase their innovative technologies addressing pivotal challenges in fintech. Each participant will have 6 minutes to deliver their pitch and answer the judges' questions. A final evaluation by the judges will see the winning Startup progress to the Startup Pitch Finale on the Main Stage.

**Judges:**

- Jake Moseley, MD, Venture Banking | **Stifel Bank**
- Tiffany Chang, Global Digital Partnerships | **Visa**
- Dan Rosen, Partner | **Commerce Ventures**
- Susanna Sedrak, Partner | **Orrick**

**Startups:**

- Siqi Chen, CEO | **Runway**
- Shanthi Shanmugam, CEO | **Casap**
- Alejandro Pinzon, CEO | **DRUO**
- Stephanie Hanson, Co-Founder & CEO | **Gestalt**
- Jorge Garcia, Founder & CEO | **Linker Finance**
- Jayaram Bhat, CEO & President | **Monetize360**

**3. 10:00 AM - 10:40 AM | Startup Pitch | Fintech Meetup Start-up Pitch 2024: Pitch 2**

Introducing Fintech Meetup's first-ever Startup Pitch competition, presented in partnership with Commerce Ventures, Stifel Venture Banking and Visa. This session will see the second group of 6 early-stage startups showcase their innovative technologies addressing pivotal challenges in fintech. Each participant will have 6 minutes to deliver their pitch and answer the judges' questions. A final evaluation by the judges will see the winning Startup progress to the Startup Pitch Finale on the Main Stage.

**Judges:**

- Jacob Moseley, MD, Venture Banking | **Stifel Bank**
- Tiffany Chang, Global Digital Partnerships | **Visa**
- Dan Rosen, Partner | **Commerce Ventures**
- Susanna Sedrak, Partner | **Orrick**

**Startups:**

- Arjun Sahgal, Co-Founder & CEO | **Ascent Platform Corporation**
- Kelsey Willock, Co-Founder & CEO | **Aura Finance**
- Jerome d'Orchimont, Founder | **Pockyt**
- Vincent Lucero, Founder & CEO | **DubPrime, Inc.**
- Rohan Ramanath, CTO | **Hyperplane AI**
- Jessica Chen Riolfi, Co-Founder & CEO | **Uprise**

**TRACK 3****BANKING & PAYMENTS****1. 8:30 AM - 9:10 AM | Panel | Unlocking New Revenue Streams in B2B Payments**

The US B2B Payments Market is poised to reach a staggering \$336 billion by 2030, presenting significant revenue potential for both established players and emerging entrants. This session will present insights into harnessing the full potential of this market. Discover expert predictions and best practices that promise to redefine business transactions and unlock lucrative opportunities within this fast growing market.

- **Moderator:** Ali Paterson, Founder & CEO | **FF News | Fintech Finance**
- Taira Hall, EVP, Enterprise Payments & Embedded Finance | **Citizens Financial Group**
- Ivan Maryasin, Co-Founder & CEO | **Monite**
- Abid Mumtaz, Global Commercial Lead | **Wise Platform**
- Fabian Khoshbakht, Global Head of Client Insight & Innovation | **Bank of New York Mellon**

**2. 9:15 AM - 9:55 AM | Panel | How Fintech is Shaping the Future of Corporate & SMB Banking**

The suite of financial products available for corporate and small & medium sized (SMB) customers has become more comprehensive than ever. However, many of their needs still remain unmet, representing a significant opportunity. This session will explore how fintech is shaping the future of corporate and SMB banking and enabling these companies to compete and succeed in the market.

- **Moderator:** Erin McCune, Expert Partner | **Bain & Company**
- Mike Butler, President & CEO | **Grasshopper Bank**
- Christina Riechers, GM, Square Banking | **Square**
- Shruti Patel, CPO, Business Banking Segment | **U.S. Bank**
- Kristel Adler, VP Product Development for Small Business Products & Business Blueprint | **American Express**

**3. 10:00 AM - 10:40 AM | Panel | Modernizing the CFO Suite with Fintech**

The role of the CFO within enterprise businesses has become increasingly strategic, yet CFOs and their teams continue to labor with financial planning tools that weren't built in this century. This session will highlight the ways in which fintech is changing the role of the CFO and finally modernizing their software stack.

- **Moderator:** Jennifer Kested, Partner, Global Finance Transformation | **IBM**
- Sruthi Lanka, CFO | **Public**
- Jason Mok, Head of Startups and Channel Sales | **Brex**
- Siqi Chen, CEO | **Runway Financial Inc.**

**SPONSORED CONTENT****TRACK 1. 1:00 PM - 1:45 PM | Panel | FinWise Bank Sponsored Session: How Banking-as-a-Service Partnerships are Redefining the Art of What's Possible**

In the dynamic landscape of regulations, fintech, and changing consumer expectations, Banking-as-a-Service (BaaS) is transforming. Learn how to reshape BaaS relationships and explore its role in seamless collaboration. Discover strategies for banks to optimize connections, ensuring compliance and effective oversight. This session will provide insights into innovative BaaS approaches, showcasing real-world transformations, enhanced customer experiences and operational efficiency. Gain an understanding of restructuring BaaS relationships and practical strategies from experts.

- **Moderator:** Jason Mikula, MD | **Fintech Business Weekly**
- Robert Keil, Chief Fintech Officer | **FinWise Bank**
- Eric Sprink, CEO | **Coastal Community Bank**
- Jason Chorlins, Principal Risk Advisory Services | **Kaufman Rossin**

**TRACK 2. 1:00 PM - 1:45 PM | Panel | Mastering Cyber Risk Management: Innovating to Stay Ahead of Cyber Criminals**

In the rapidly evolving landscape of cybersecurity threats, financial institutions must employ proactive strategies to safeguard their assets, customers, and reputation. This session explores why cybersecurity often feels like a frustrating game of whack-a-mole, exposes the real cost of cyber threats, and examines case studies and best practices industry leaders are using to proactively safeguard their assets and improve operational efficiency.

- **Moderator:** Dave Birch, Director of Innovation & Global Ambassador | **Consult Hyperion**
- Steve Soukup, CEO | **DefenseStorm**

## TRACK 1

## INNOVATION &amp; TRANSFORMATION

## 1. 8:30 AM - 9:10 AM | Panel | Navigating Volatility and Uncertainty in a Disrupted VC Landscape

After a difficult year for investing and fundraising, the industry needs an invaluable opportunity to explore strategies for adeptly navigating these challenges. This session will showcase industry experts' insights, best practices, and real-world experiences, shedding light on how to thrive and make informed decisions in this disrupted VC environment.

- **Moderator:** Aditi Maliwal, Partner | **Upfront Ventures**
- Christopher Cruz, Partner | **Searchlight Capital Partners**
- Katie Palencsar, Partner | **Anthemis Group**
- Daniel Kimerling, Managing Partner | **Deciens Capita**
- Amanda Abrams, CEO | **Cohen Circle**

## 2. 9:15 AM - 9:55 AM | Panel | What's the Future of Banking-as-a-Service?

Banking-as-a-service (BaaS) represents a significant opportunity for banks of all sizes faced with increased competition and compressed profit margins. This session will explain how to exploit the BaaS opportunity and best practices for getting a BaaS program up and running.

- **Moderator:** Jason Mikula, MD | **Fintech Business Weekly**
- Amanda Swoverland, Chief Compliance Officer | **Unit**
- Will Sowell, Divisional President Banking as a Service | **Pathward**
- Meg K. Garand, MD, Global Transaction Services | **Bank of America**

## 3. 10:00 AM - 10:40 AM | Panel | How to Win the Embedded Finance Game

Embedded finance represents one of the biggest potential disruptions to the distribution of traditional financial products and services. This session will provide a variety of perspectives on how any organization can successfully embed financial services into their core products and services.

- **Moderator:** Jeff Tijssen, Expert Partner & Global Head of FinTech | **Bain & Company**
- Bridgit Chayt, EVP, Head of Commercial Payments & Treasury Management | **JPMorgan Chase & Co.**
- Brian O'Connor, MD, Head of Embedded Finance & Hosted Services | **Rightfoot**
- Greg Cohen, Chief Executive Officer | **Fortis**
- Gagan Kanjlia, Chief Product Officer | **Silicon Valley Bank**

**TRACK 2****INNOVATION & TRANSFORMATION****1. 8:30 AM - 9:10 AM | Panel | What is the State and Future of Crypto & DeFi in the US?**

Crypto is under significant regulatory pressure in the US. However, new, legitimate and exciting innovations and use cases continue to reveal themselves, despite negative speculation surrounding the future of this industry. This session will analyze the current state of crypto and DeFi, assess its potential future, and explore where it can still make an impact on the financial services industry.

- **Moderator:** Lex Sokolin, Managing Partner | **Generative Ventures**
- Lindsey Argalas, CEO | **TaxBit**
- Nadine Chakar, MD, Global Head of DTCC Digital Assets | **DTCC**
- Ryan Rugg, Global Head of Digital Assets, TTS | **Citi TTS**
- Lisa Hrabosky, VP, Payments Operations Strategy & Compliance | **Circle**

**2. 9:15 AM - 9:55 AM | Panel | Navigating the Fintech Infrastructure Decision - Build, Buy or Partner?**

We are living in the golden age of fintech infrastructure. It's never been easier to build a financial product and yet it has never been harder to decide how to build a financial product. This session will revolve around a question that is keeping financial product leaders and developers up at night – build, buy or partner?

- **Moderator:** Alka Gupta, Board Director, National Bank Holding | **National Bank Holdings**
- Alex Gonikman, Co-Founder & CEO | **TrueNorth**
- Barry O'Connell, MD | **Thought Machine**
- Ninish Ukkan, CTO | **Arvest Bank**
- Julie Lévesque, EVP Technology & Operations | **National Bank of Canada**

**3. 10:00 AM - 10:40 AM | Startup Pitch | How to Build a Successful Bank-Fintech Partnership**

Partnerships between banks and fintechs are transforming financial services, yet are hard to successfully create. This session will outline how to create a winning bank-fintech partnership by successfully aligning complex and competing interests and cultures.

- **Moderator:** Michele Alt, Co-Founder & Partner | **Klaros Group**
- Chris Dean, Co-Founder & CEO | **Treasury Prime**
- Kathleen Craig, Founder & CEO | **Plinqit**
- Carey Ransom, MD | **BankTech Ventures**
- Ben Maxim, Chief Digital Strategy & Innovation Officer | **Michigan State University FCU**

**TRACK 3****BANKING & PAYMENTS****1. 8:30 AM - 9:10 AM | Panel | Ubiquitous Real-Time Payments: Implications, Opportunities & Risks**

The success of real-time payments initiatives in the US hinges on their adoption by consumers, businesses and institutions. This session will delve into the implications of these initiatives, including the recently launched FedNow Service, to uncover opportunities for innovation, discuss challenges related to adoption, and examine the risks associated with faster payments.

- **Moderator:** Tony Hayes, Managing Partner | **Banking & Payments Group**
- Stephany Kirkpatrick, CEO | **Orum**
- Mark Gould, Chief Payments Executive | **Federal Reserve Financial Services**
- Jane Larimer, President & CEO | **Nacha**
- David Watson, President & CEO | **The Clearing House**

**2. 9:15 AM - 9:55 AM | Panel | How Banks & Fintechs are Powering Seamless Global Ecommerce**

Global ecommerce is a \$6 trillion, fiercely competitive but highly attractive market for both banks and fintechs. This session will explore the technologies revolutionizing ecommerce and provide insights on winning strategies.

- **Moderator:** Avin Arumugam, Operating Partner | **Searchlight Capital**
- Anand Natarajan, TMT & Fintech Head, Cash Management | **Standard Chartered Bank**
- Matt Denham, Co-Founder & CPO | **Prizeout**
- Erika Wool, Head of Product Partnerships | **Stripe**

**3. 10:00 AM - 10:40 AM | Panel | How Fintech Is Transforming Global Payments**

Legacy payment systems are generally expensive, inefficient and pose obstacles to business growth worldwide. This session will outline how fintech is transforming global payments and receivables and revolutionizing cross-border transactions.

- **Moderator:** Daniel Webber, Founder & CEO | **FXC Intelligence**
- Debopama Sen, Head of Payments | **Citi**
- Matthew Oppenheimer, Co-Founder & CEO | **Remitly**
- Ryan Frere, EVP & GM of B2B | **Flywire**
- Laetitia Moncarz, SVP Payments | **Papaya Global**

**SPONSORED CONTENT****TRACK 1. 1:00 PM - 1:45 PM | Panel | Capitalizing on Demand: How the Payments Ecosystem is Empowering Fintechs to Harness the Potential of Real-Time Payments**

Gain insights on how the payments ecosystem is revolutionizing fintech companies through the power of real-time payments. In this session, we will explore how fast payment solutions can be a game-changer in attracting new customers and fostering loyalty with existing ones. Our panel of experts will discuss the challenges and opportunities real-time payments present for fintechs, and how they can navigate in this rapidly evolving space.

- **Moderator:** Jim Filice, Head of NA Money Movement & Global Enablers | **Visa**
- Aleksandra Teichman, SVP, BD & Product Strategy | **Pathward**
- Naomi Donaldson, Director of Product Management | **Fiserv**
- Brian Thornsberry, SVP, Strategic Partnerships & Embedded Payments | **Dash Solutions**
- Akash Shah, Head of Platform Product | **Coinbase**

**TRACK 2. 1:00 PM - 1:45 PM | Panel | How Embedded Protection is Changing the Consumer Deposit Landscape**

Unveil the transformative power of embedded protection, revolutionizing the consumer deposit landscape with Wysh. In this session, we'll explore successful case studies and innovations such as integrating micro-life insurance into banking products. Learn how these advancements protect and empower consumers, reshaping banking for the better.

- **Moderator:** Carey Ransom, MD | **BankTech Ventures**
- Alexander Matjanec, Founder & CEO | **Wysh**
- Alana Levine, Chief Revenue Officer | **Fintel Connect**

## TRACK 1

## FRAUD, IDENTITY &amp; RISK

1. 9:30 AM - 10:10 AM | Panel | **New Innovations in Digital Identity & Trust**

Identity and trust are the foundations for all financial services from initiating payments to authorizing loans. This session will explore the latest innovations in digital identity and trust, and show how they can be used to protect against increasing threats and bad actors.

- **Moderator:** Dave Birch, Director of Innovation & Global Ambassador | **Consult Hyperion**
- Rick Song, Co-Founder & CEO | **Persona**
- Sarah Biller, Co-Founder | **Fintech Sandbox**

2. 10:15 AM - 10:55 AM | Panel | **How Fintech is Transforming AML & KYC**

Traditional approaches to complying with Know Your Customer (KYC) and Anti-Money Laundering (AML) requirements have failed to halt ever increasing levels of financial crime. This session will explain the role that fintech is playing in delivering innovative new approaches to KYC and AML compliance.

- **Moderator:** Kay Turner, Chief Digital Identity Advisor | **FinCEN**
- Tommy Nicholas, Co-Founder & CEO | **Alloy**
- Trisha Kothari, Co-Founder & CEO | **Unit21**
- Rodrigo Suarez, Chief Banking & Innovation Officer | **Piermont Bank**

3. 11:00 AM - 11:40 AM | Panel | **Leveraging AI & Data for Real-Time Fraud Detection**

Preventing financial crime is best done by accurately predicting it. This session will outline the ways in which banks and fintechs are harnessing AI and new sources of data to better predict and prevent financial crime.

- **Moderator:** Kay Turner, Chief Digital Identity Advisor | **FinCEN**
- Ryan Schmiedl, MD, Global Head of Payments Trust & Safety + AI/ML | **JPMorgan Chase & Co.**
- Yinglian Xie, Co-Founder & CEO | **DataVisor**
- Neha Narkhede, Co-Founder & CEO | **Oscilar Inc.**

## TRACK 2

## LEGAL, REGULATORY &amp; COMPLIANCE

1. 9:30 AM - 10:10 AM | Panel | **Dealing with Uncertainty: Navigating the Crypto Regulatory Landscape**

The government crackdown on crypto along with occasional favorable judicial rulings leaves the crypto community to deal with acute regulatory ambiguity, severely stunting crypto's growth and mainstream adoption. This session will explore the current regulatory environment, the implications of recent enforcement actions and judicial rulings, and the potential future direction of cryptocurrency regulation.

- **Moderator:** Simon Taylor, Founder of Fintech Brainfood | **Sardine**
- CJ Rinaldi, Chief Compliance Officer | **Kraken**
- Robert Grant, VP, Global Head of Public Policy | **Ripple**
- Amelia Childress, Chief Compliance Officer | **Block Inc.**

**2. 10:15 AM - 10:55 AM | Panel | Managing Counterparty Risk in an Increasingly Connected Ecosystem**

The financial services ecosystem is more interconnected than ever, creating potentially systemic risks and heightened regulatory scrutiny. This session outlines essential strategies for managing counterparty risk across your portfolio of fintech partners.

- **Moderator:** Konrad Alt, Co-Founder & Partner | **Klaros Group**
- Michelle Prohaska, Chief Risk & Compliance Officer | **Nymbus**
- Derek Higginbotham, CEO & President | **First Electronic Bank**
- Ryan Christiansen, Executive Director | **Stena Center for Financial Technology**
- Brian Crist, VP, Legal | **eBay**

**3. 11:00 AM - 11:40 AM | Panel | Regulating AI in Financial Services: Current State & Future Outlook**

The use of AI in financial services represents significant opportunity and considerable risks. This session examines the legal and regulatory frameworks governing AI in financial services and explores what might come next.

- **Moderator:** Phil Goldfeder, CEO | **American Fintech Council (AFC)**
- Aditi Shekar, Co-Founder & CEO | **Zeta**
- Amias Gerety, Partner | **QED Investors**
- Maggie Colvin, Financial Technology Policy Specialist | **Office of the Comptroller of the Currency (OCC)**

**TRACK 3****1. 9:30 AM - 10:10 AM | BANKING & PAYMENTS: Panel | How Real-Time Payments are Ushering a New Era of Payments Innovation**

Real time payments are revolutionizing the payments industry in the US, addressing the growing demand for faster payment solutions, offering a transformative era in payments innovation. This session provides strategies on how to harness the evolving and expanding faster payment rails, their pivotal role in reshaping payment processes, and ensuring accessibility for banks of all sizes.

- **Moderator:** Tony Hayes, Managing Partner | **Banking & Payments Group**
- Jon Briggs, EVP, Commercial Payments | **KeyBank**
- Elizabeth St-Onge, Head of Product Management, Global Transaction Banking | **TD Securities**
- Irfan Ahmad, MD, Head of US Payments, GTS | **Bank of America**

**2. 10:15 AM - 10:55 AM | LEGAL, REGULATORY & COMPLIANCE: Panel | How to Take Advantage of the New Open Banking Rules**

The proposed Open Banking Rules for the US bring clarity to defined roles and responsibilities, addressing implications for consumer data usage and privacy. In this session, we will dissect the proposed rule to provide you with a clear strategy on how to leverage it, giving you a competitive edge in shaping the future of open banking.

- **Moderator:** Don Cardinal, MD | **Financial Data Exchange**
- Camellia George, Co-Founder & CTO | **Koxa**
- Lisa Novier, Head of Governance, Risk & Compliance | **Investnet | Yodlee**
- Ashwin Vasani, Senior Advisor | **FS Vector**

**3. 11:00 AM - 11:40 AM | LENDING & CREDIT: Panel | Why Cash Flow Underwriting is the Future of Lending**

Cash flow data plays a pivotal role in the lending industry, thanks to fintech advancements, promising applications that promise accelerated loan decisioning and expanded access to credit. This session will deep dive into the opportunities and challenges that lenders face when leveraging cash flow data, highlighting its key use cases across the loan lifecycle and the significant business impact it can have

- **Moderator:** McKayla Wooldridge, Fintech Research Analyst | **S&P Global Market Intelligence**
- Mike Saunders, Head of Credit | **Plaid**
- Erin Allard, President | **Prism Data**
- John Chambers, Chief Compliance Officer | **Upstart**