

# PAYMENTS & INNOVATION

CONFERENCE | APRIL 10, 2026

UNIVERSITY OF CONNECTICUT IN STAMFORD, CT

**TIME (EDT)****AGENDA FOR APRIL 10TH**

8:15 – 8:45 AM

**REGISTRATION OPENS**

8:45 – 8:50 AM

**WELCOME:****Erik Vander Kolk, CEO, Banking Exchange**

8:50 – 9:00 AM

**BRIEFING: BUILDING A RESPONSIBLE FINANCIAL INNOVATION ECOSYSTEM**

Prominent Connecticut official or regulator will speak about the fintech and banking landscape from a public policy perspective. The remarks will set the stage for the day by highlighting opportunities and challenges, along with key legislative or regulatory considerations.

9:00 – 9:45 AM

**PANEL: DIGITAL WALLETS**

As the financial industry moves into 2026, digital wallet adoption is accelerating. This panel brings together leaders from banking, payments, and fintech to talk about how digital wallets are reshaping customer relationships and the competitive dynamics of retail and commercial banking. What are the strategic implications for banks and how do they need to respond?

9:45 – 10:15 AM

**KEYNOTE: HOW STABLECOINS WILL IMPACT BANKING****Mihail Duta, Director, Global Solution Consulting, Payments, Americas, Finastra**

Stablecoins are moving quickly from headlines to everyday financial activity — and they're beginning to influence how payments are issued, moved, and settled. For banks, the question is no longer if they matter, but how to participate safely and strategically.

We'll present an overview of the early use cases, including cross-border payments and new deposit models; discuss what it takes to stay compliant and manage risk; and provide insight on where stablecoins are heading to help you figure out next steps for your financial institution.

10:15 – 10:30 AM

**COFFEE BREAK**

10:30 – 11:15 AM

**PANEL: AGENTIC COMMERCE****Panelists include: Rachel Moore, SVP of Incubation and Emerging Payments, Synchrony**

This panel explores the convergence of AI, real-time settlement, and tokenized money — and what it means for banks. Already consumers can use AI-driven agents to assist with shopping on retail websites like Walmart's, and the next step is coming sooner than you might expect. Consumers and businesses will be able to deploy software to autonomously evaluate products, negotiate prices, initiate purchases, and more. Banking and payments executives need to think ahead about their overall strategy — from authentication and fraud prevention to customer acquisition and marketing.

11:15 – 11:30 AM

**BRIEFING: USE CASES FOR REAL-TIME PAYMENTS****Amita Choudhary, Payments Strategy Leader, RBC Capital Markets**

Where are banks gaining the most traction with real-time payments? What the benefits of the various use cases? Which use case typically is the first to be implemented? Learn more about options like earned-wage access, wallet funding, loan disbursements and more — and get some practical insight — from a banking executive who has worked on real-time payments and platform evolution at several large institutions.

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**TIME (EDT)****AGENDA FOR APRIL 10TH (CONTINUED)**

11:30 – 12:15 PM

**PANEL: TACKLING THE EVOLVING RISKS IN PAYMENTS****Moderator: Nick Holland, *Payments Analyst***

To address a complex array of threats, a mix of traditional and emerging approaches may be the best way forward. What are the fraud management tools and tactics getting the most traction? And will preparing for stablecoins require new strategies? This panel discussion will touch on identity verification, the use of behavioral insights across every action of the customer, and the role of AI-facilitated due diligence, among other topics.

12:15 – 12:30 PM

**BRIEFING: HOW TO ENSURE A SUCCESSFUL MODEL VALIDATION PROJECT****Megan Silvia, *Chief Compliance Officer, BCUS (formerly called Banking Circle US)***

As AI use skyrockets for both banks and bad actors, regulators are trying to become more proactive. As a result, model validation projects within anti-money-laundering programs have been subject to much greater scrutiny lately for institutions of all sizes — including smaller ones where this compliance requirement is relatively new. In some cases, regulatory agreements and fines have resulted. Common shortcomings include data quality issues, missing or incomplete documentation for filtering thresholds, and inadequate model governance. This session offers an overview on implementing a strong model validation project from the ground up and insight on steps you can take to keep regulators happy.

12:30 – 1:15 PM

**LUNCH**

1:15 – 2:00 PM

**PEER ROUNDTABLE DISCUSSIONS**

Choose from one of five topics to join your peers in an open discussion where you can ask each other questions and share your experiences. The choice of topics will include 1) Real-time payments, 2) Risk; 3) Use of AI, including agentic commerce, and 4) Stablecoins.

*Don't see the topic you are most eager to discuss? [Please let us know](#) what you'd like us to add.*

2:00 – 2:30 PM

**KEYNOTE: A FRAMEWORK FOR MODERNIZING YOUR PAYMENTS STRATEGY****Wayne Brown, *Senior Relationship Management and Partnerships, Alacriti***

Payments rails are proliferating. It's not just ACH, card networks and wire transfers. Real-time options such as The Clearing House's RTP network and the Federal Reserve's FedNow Service, VisaDirect, and Zelle have expanded the landscape, and stablecoins are adding another layer of change. As new capabilities emerge across consumer and commercial payments, financial institutions are under pressure to rethink their strategy. In this session, attendees will get a clear framework for modernizing payments in an increasingly real-time environment. We'll discuss practical ways to connect legacy infrastructure with newer networks and prepare your organization for future innovation — without disrupting day-to-day operations.

2:30 – 3:15 PM

**PANEL: MERCHANT PAYMENTS — THE SHIFT FROM FROM SERVICE PROVIDER TO INDESPENSIBLE PARTNER**

The basics are no longer enough. Expectations for faster and cheaper payments are forcing banks to review their business models and infrastructure in the effort to stay competitive. The new factors to be considered run the gamut: surging interest in embedded finance, the role of pay-by-bank, tokenization, the rise of digital wallets, the use of AI in fraud management, and regulation of buy-now-pay-later, among other things. Are you ready to evolve from facilitating payments to managing a commerce ecosystem?

**TIME (EDT)****AGENDA FOR APRIL 10TH (CONTINUED)**

3:15 – 3:30 PM

**AFTERNOON COFFEE BREAK**

3:30 – 4:15 PM

**PANEL: THE NEW LANDSCAPE IN GLOBAL PAYMENTS**

Even institutions that aren't doing cross-border payments themselves can find useful takeaways in hearing from those who are. That's especially true since real-time payments are transforming this traditionally slow segment of the market. Get a better sense of the latest trends in global payments, the biggest challenges and opportunities, and the implications for other payments providers. Are banks in danger of being disintermediated by faster, more nimble competitors?

4:15 – 4:55 PM

**PANEL: THE "INNOVATION" CHARTER IN ACTION**

Meet a few of the new payments players who are based locally but have international ambitions. A novel "innovation" charter — for institutions that do not serve retail customers — has given rise to some ambitious payments startups opening headquarters in Connecticut. Learn about their business models and how they fit into the payments landscape. Their deep experience in specialized niches may provide lessons that traditional banks can benefit from.

4:55 – 5:00 PM

**CLOSING REMARKS**

**Erik Vander Kolk**, CEO, *Banking Exchange*

5:00 PM

**MIX AND MINGLE**

Please hang out and keep the conversation going. Drinks will be served until 5:30 p.m.