

Last Name	First Name	Organization
Aggarwal	Sameer	Mastercard
Agudelo	Carolyn	SWIFT
Alami	Omar	Accenture
Aloezos	James	The Clearing House
Anderson	Scott	Finance
Angles	Kate	Community Bankers of Michigan
Angotti	Alma	Guidehouse
Annamalai	Kasi	Finzly
Archibeque	Tina	Catalyst Corporate FCU
Arnette	Chris	REPAY
Arora	Sumit	Deloitte
Ashley	Melissa	Corporate One Federal Credit Union
Ashworth	Donna	PaymentsFirst
Astler	Garrett	AvidXchange
Aubol	Larry	TASCET
Bachelor	Ed	Blueflame Consulting and Research LLC
Baker	Jena	MetaBank
Bakken	Kyle	U.S. Bank, N.A.
Baller	Allison	Federal Reserve Bank
Barlow	Michele	Macha
Barsness	Kim	ITS/SHAZAM
Bauer	Shane	Bankers' Bank
Baxley	Deborah	PayGility Advisors
Beard	Alex	Federal Reserve Bank of Chicago
Beasley	Kendra	CFM Communications
Begarney	Sharon	Catalyst Corporate
Benitez	Luis	SWIFT
Berg	Guy	Federal Reserve Bank of Minneapolis
Bernard	Dana	FedNow
Bhatia	Kalyani	Swift
Bickford	Kim	WesPay
Bilski	Mike	North American Banking Company
Bitetti	Jessie	Federal Reserve Bank of Atlanta
Black	Michael	ISoftware4Banks Inc
Blask	Frederick	Corporate Central Credit Union
Bloodgood	Elsbeth	Jack Henry & Associates
Boike	Tim	Chicago Federal Reserve
Borysowich	Craig	Payments Canada
Boyles	Ryan	SWIFT
Bradfute	Richard	JP Stone Community Bank
Breef	Jerry	BMO Harris Bank
Brezinski	Matthew	Trustly
Brune	Helen	MetaBank

Burgos	John	Mindgate Solutions
Byrne	Brian	EMVCo
C	Maharaja Subra	IBM
Cantrell	Tammy	Corporate One Federal Credit Union
Canty	Monique	The Clearing House
Carlsson	Magnus	FRB Boston
Carmichael	Linda	Fidelity Bank
Carr	Chuck	U.S. Bank
Carrillo-Tyler	Claudette	Wells Fargo Bank, NA
Casali	Joseph	NEACH
Champlin	Jamie	Federal Reserve Bank of Kansas City
Chance	David	Fiserv
Chavez	Sebastian	Orum
Chelimala	Pramodh	Mastercard
Chin	Sabrina	Walmart
Chintakrinda	Srinivas	Volante Technologies
Choe	April	Navy Federal Credit Union
Christensen	Kevin	SHAZAM
Clark	Tony	SWIFT
Cole	Beverly	Walmart
Collins	Jay	Ingo Money, Inc.
Cook	Tony	FirstBank
Corrales	Carlos	Tesabiz
Corrales	Jorge	Tesabiz
Cotton	Karla	MetaBank
Csutak	Attila	City National Bank
Culver	Monica	Alloya Corporate FCU
Cunha	Jim	Federal Reserve Bank of Boston
Czajkowski	Ashley	BNY Mellon
Daggett	Doug	Iliad Solutions
Daginawala	Hatim	Catalyst Corporate FCU
Dao	Brian	Commerce Bank
Dastmalchi	Hannah	Mastercard
Datt	Vidur	Mastercard
Daugherty	Jolyn	Worldpay from FIS
Davey	Peter	The Clearing House
Debnath	Debarshi	Mastercard
Debonnett	Al	CyberBanque
Decicco	Roy	JPMorgan
Desai	Rajiv	Pelican
Dhanani	Malik	Mastercard
Diaz	Marisela	Alloya Corporate FCU
Dickerson	Kelly	Shore United Bank
Disenso	William	vments

Dixie	Martha	Corporate One Federal Credit Union
Dondero	Susan	Citibank
Dotson	Eric	Aptys Solutions
Douglass	Steve	The Clearing House
Doyle	Susan	EPCOR
Drechny	John	Merchant Advisory Group
Duggan	Fran	Payrailz
Dulaney	Travis	Timeis.io
Dumolien	Mark	Finzly
Dunaway	Amy	MetaBank
Dutton	Ryan	SHAZAM
Dwumah	David	OurBanc
Dwyer	Stuart	MSFT
Elliott	Mark	PayFi
Evans	Lisa	Mastercard
Farren	Angi	www.umacha.org
Feddis	Nessa	American Bankers Association
Fellerman	Linden	Secure Payment Systems, Inc.
Feringa	Kathy	Alloya Corporate Federal Credit Union
Field	Mark	Liberty Bank
Ford	Kim	Fiserv
Freccero	Ken	Metabank
Freyder	Sofia	JPMorgan Chase
Friend	Matt	Visa
Gambino	Jeff	DCFS/BOP
Ganey	Brad	Catalyst Corporate
Garrett	Tiffany	Finzly
George	Juvin	USAA
Germosen	Sue	SWIFT
Gilman	Andrea	Mastercard
Gilmeister	Mary	Macha
Giorgio	Tina	ICBA Bancard
Glass	Everette	PNC Bank
Glock	Ben	Visa
Godugunur	Maanas	Deloitte Consulting LLP
Goins	Kristel	EPCOR
Goldwasser	Mickey	Payrailz
Gomez	Andrew	Lipis Advisors
Green	Scott	SHAZAM
Grice	Elizabeth	U.S. Faster Payments Council
Grilli	Lou	PSCU
Gross	Barbara	Bankers' Bank
Gross	Stacey	Fiserv
Guernelli	Mario	SWIFT SC

Guigui	Ulrike	Deloitte
Gullum	Ryan	Protiviti
Habel	Kiria	Visa
Hacker	Hope	Nationwide Insurance
Hall	Bridget	Onbe
Hanlon	Rob	Cyber Banque International
Harbison	Todd	REPAY
Harkey	Scott	Levvel
Harkness	Charles	Corporate One Federal Credit Union
Hashem	Tahsin	BNY Mellon
Haskell	Andrew	BNY Mellon
Hays	Emily	EPCOR
Hendershott	Angela	US Faster Payments Council
Hennel	Diana	CCFCU
Hill	Kevin	ReliaFund Inc.
Ho	Sunnie	Microsoft
Hohenstein	Peter	NACHA - The Electronic Payments Association
Holland	Ronald	FEXCO
Holly	Monica	Citibank, NA
Horowitz Steel	Beth	Glenbrook Partners
Hoster	Deb	Alloya Corporate FCU
Howarter	Matt	Walmart
Howell	Terry	Finzly
Huff	Delmar	Corporate One Federal Credit Union
Hughes	Tanya	Guidehouse
Hunkele	Dave	Finzly
Hunt	Tom	AFP
Huppert	Christopher	Wells Fargo
Iyer	Sri	Mastercard
Jaeger	Greg	Federal Reserve Bank of Chicago
Jason	Kristen	Alacriti
Jimenez	Jorge	Juniper Payments
Johnson	Mahala	ACI Worldwide, Inc
Johnston	Jeff	FIS Global
Jovanovic	Vladimir	PSCU
Kapoor	Mayank	Bank of Montreal
Kapoor	Nikhil	WF
Karoly	Josh	Netflix
Kasaija	Andrew	Positrust, LLC
Keller	Doug	Federal Reserve System
Kenneally	Stephen	American Bankers Association
Kennedy	Beverly	JPMorgan
Kirk	Jennifer	EPCOR
Knight	Jeff	Wells Fargo

Knowles	Justin	City Bank
Koehn	Todd	Bankers' Bank
Konz	Thomas	FIS
Kowal	Greg	Secure Payment Systems, Inc.
Kowal	Shannon	Secure Payment Systems, Inc.
Kruse	Rebecca	ICBA Bancard
Ku	Rekha	Mastercard
Kumar	Neil	Alloya Corporate Federal Credit Union
Kyriazis	Laura	Metallicus, Inc.
Lafrence	Janet	SHAZAM
Landsberg	Rachel	Fed
Lange	Tyler	Consumers Credit Union
Langmeyer	Gereen	Payrailz
Lara	Alexandra	Netflix
Laufenberg	Beth	Bankers' Bank
Laverdure	Brian	ICBA
Leake	Anne-Marie	ePayResources
Ledford	Steve	The Clearing House
Leitman	Steven	Visa Inc.
Leung	Kelvin	Mastercard
Levitt	Sam	Glenbrook Partners
Lewis	Kelly	Ceridian
Lewis	Rob	Open Payment Network
Linthicum	Brian	Trustly Inc.
Lockwood	Mark	ADP, Wage Payments
Loos	Matthew	SWIFT
Lowe	Jennifer	Mastercard
Lowrie	Toni	Catalyst Corporate Federal Credit Union
Luedde	Lisa	Mastercard
Luhtanen	Reed	U.S. Faster Payments Council
Luongo	Paul	MetaBank
Lutes	Justin	Catalyst Corporate FCU
Macallister	Ian	Trustly Inc.
Maccoll	Robert	Rapyd
Macpherson	Brian	ISoftware4Banks
Magrosky	Erinn	Alacriti
Magruf	Ruhsora	Alacriti
Main	Justin	Billtrust
Makhotin	Oleg	IDEMIA
Manley	David	Catalyst Corporate Federal Credit Union
Mann	Gregory	Trustly Inc.
Marquiss	Nate	Trustly Inc.
Marraccini	Norman	Fis Global
Marsh	Devon	Wells Fargo

Martinmaas	Elisabeth	Meta Payment Systems
Martisius	Emily	BMO
Masters	Ryan	SWIFT
Mavrantzas	George	ADP
Mcclendon	Aliya	TIAA
Mcdaniel	Blake	Federal Reserve Bank of Atlanta
Mcdonald	Craig	Trustly Inc.
Mcferrin	Ross	Trustly Inc.
Mchugh	Ryan	BNY Mellon
Mcnaughton	Ryan	ExcheQ LLC
McQuerry	Elizabeth	Glenbrook Partners
Medina	Mario	swift
Meyers	Len	Iliad Solutions
Miller	Holly	FNBB
Mohan	Brij	Mastercard
Monteiro	Cleisson	SWIFT
Montgomery	Kenneth	Federal Reserve Bank of Boston
Morgan	Nancy	Corporate Central Credit Union
Morris	John	Federal Reserve Bank of Atlanta
Mueller	Marybeth	Macha
Mui	Kevin	Federal Reserve Bank of Chicago
Muller	Liana	U.S. Bank
Mullins	Cailtyn	EPCOR
Myers	Peter	Mastercard
Naik	Sejal	American Bankers Association
Nathwani	Manish	SHAZAM
Naudon	Carlos	Ponce Bank
Nevels	Alan	ICBA Bancard Inc
Neyer	Gene	U.S. Bank
Nguyen	Judy	American Express
Nolan	Dean	Fifth Third Bank
Noll	Sheila	Midwest Independent BankersBank
Obrien	Tim	JP Morgan Chase
O'Brien	Kat	Mastercard
O'Donnell	Timothy	Accenture
Olsen	Kevin	VSoft Corporation
Ortt	Joan	US Faster Payments Council
Oswald	Maureen	CNB Bank and Trust NA
Pacha	Al	QCheque
Pahilajani	Monish	Mastercard
Palmer	Robert L.	Community Bankers Association of Ohio
Panda	Sonal	Finzly
Pandey	Saumil	Trustly Inc.
Parella	Marisa	Federal Reserve

Parmar	Sahil	Deloitte
Patel	Chirag	Payveris
Patibandla	Kote	Sherpatech
Peck	Kevin	Fiserv
Pelosi	Samantha	BAFT/American Bankers Association
Pendolino	Tom	Wells Fargo
Perera	Guy	IBM
Phillips	Deborah	www.icba.org
Pinto	Nicole	Glenbrook Partners
Plaugher	Kim	Navy Federal Credit Union
Plehn	Pamela	Federal Reserve Bank of Chicago Consultant
Pollock	Meredith	American Bankers Association
Polly	Evan	Federal Reserve Bank of Kansas City
Porcaro	Yasmin	ePayResources
Prebish	Stephanie	Nacha
Purcell	Peter	Future Proof Digital, LLC
Quibria	Nasreen	ICBA
Quimby	Kassandra	Federal Reserve Bank of Chicago
Quinlivan	Amber	Alloya Corporate FCU
Rajan	Samson	JPMorganChase
Ralston	Angela	MetaBank
Ramalingam	Sridhar	mastercard
Ramirez	Rita	SWIFT
Ramsey	Craig	ACI Worldwide
Raniere	Vincent	iSoftware4Banks, Inc.
Ranta	Mark	Alacriti
Reagin	Sherri	North Salem State Bank
Reagorm	Michael	Catalyst Corporate FCU
Redmond	Justin	MetaBank
Reef	Rodman	Reef Karson Consulting, LLC
Reilly	Beverly	Finance
Rengachari	Booshan	Finzly
Richardson	Elizabeth	U.S. Postal Service
Richardson	Lindsey	Orum
Richter	Joerg	equensWorldline
Rickel	Malinda	The Bankers Bank
Rosenthal	Stacy	Santander Bank
Rowley	Dean	Barclays
Runnalls	Tim	Midwest Independent BankersBank
Rust	Adam	National Community Reinvestment Coalition
Saldivar	Beatriz	Axletree Solutions
Samra	Jazz	Trustly Inc.
Sanders Se	Dr Dwight	FEDERAL RESERVE BOARD
Sands	David	Fiserv

Santos	Orlando	Moov
Sarinelli	Juliano	Trustly
Scheer	Casey	BHMI
Schneck	Jim	Alloya Corporate FCU
Schoch	William	Wespay
Scola	David	SWIFT
Scott	Korlin	First Commonwealth
Sexton	Steve	Bill.com
Shafquat	Shoaib	QCheque
Shatsoff	Staci	Fed Boston
Sheehan	Conrad	Accenture
Shen	Jamie	Visa
Shunk	Karen	EMVCo
Sim	Alec	SWIFT
Sklow	Michael	Goldman Sachs
Skomskyte	Egle	SWIFT
Slabicki	Carl	BNY Mellon
Smart	Debbie	Q2
Smith	Brent	Catalyst Corporate FCU
Solis	Robert	Alacriti
Solomon	Tom	MetaBank
Sorensen	John	Iowa Bankers Association
Sorenson	Ashley	Metabank
Sorenson	Brenda	TASCET
Stachak	Kimberly	UMACHA
Stamper	Debra	Ky Bankers Association
Stanescu	Nick	Federal Reserve Bank
Starr	Perry	Target
Stevens	Mollie	Federal Reserve Bank of Chicago
Stickley	Patti	MetaBank
Strada	Brosie	FRB
Stroeh	Antonia	Mastercard
Stuckey	John	FIS
Stuedemann	Bryan	ReliaFund Inc.
Suay	Andres	Trustly Inc.
Sunderamurthy	Srividya	Vesta Corp.
Sutherland	Kimberly	LexisNexis Risk Solutions
Tapling	Peter	PTap Advisory, LLC
Tate	Jean	Atlanta Fed
Tavilla	Elisa	Federal Reserve Bank of Boston
Tedder	Krista	Federal Reserve
Telem	Adam	Mastercard
Tetreault	Christina	Consumer Reports
Thacker	Brandie	EPCOR

Theien	Connie	Federal Reserve System
Thelen	Pat	Ripple
Thielen	Maryellen	Federal Reserve
Tholke	Kevin	Mastercard
Thomas	Bill	UNFCU
Thomas	Marlon	The Clearing House
Thomas-Whitley	Rhonda	Independent Community Bankers of America
Thompson	Tristan	Arvest Bank
Timoney	Mike	Federal Reserve Bank of Boston
Tomaney	Rachael	ACI Worldwide
Tongaonkar	Vaibhav	Volante Technologies
Tooker	Barry	iSoftware4Banks
Tran-Trong	Ky	Visa
Tranvanba	Minh	Mastercard
Trowbridge	Amy	Sunmark Credit Union
True	David	PayGility Advisors
Tuozzo	Mike	Mastercard
Udayakumar	Jagdish	FIS
Unger	Robert	Nacha
Valdespino	Laura	ADP, Wage Payments
Van Bramer	Erik	Federal Reserve Bank
Van Driessche	Frank	Federal Reserve Bank of New York
Vander Byl	Paul	ACI WorldWide
Vargas	Ivan	Tesabiz
Varian	Vanessa	Alacriti
Vaughn	Marc	BHMI
Velissarios	John	Accenture
Verma	Manoj	Tabapay
Vernon	Derek	BMO Financial Group
Vieira	David	Trustly
Vinas	Romy	iSoftware4Banks
Wallis	James	Ripple
Ware	Fedra	SWIFT
Wasserman	Steve	Vments
Webb	Curtis	MetaBank
Weinflash	Laura	Early Warning
Wells	Kirstin	Federal Reserve
Welschmeyer	Kris	Federal Reserve Bank of Kansas City
West	Bob	Metal
Wheeler	Brandy	First National Bankers Bank
Wheeler	Glenn	Catalyst Corporate Federal Credit Union
Wilkes	Bradley	Open Payment Network
Williams	Nick	BofA
Williams	Robert	FRB Chicago

Williams Hendrick	Regina	NTT Data
Wilson	Phillipa	Mastercard
Wilson	Tammy	The Clearing House
Wilson	Tynika	Navy Federal Credit Union
Wineburgh	Amy	ADP
Withey	Matt	MetaBank
Witkowski	John	independent bankers assoc of nys
Wittine	Crystal	Corporate One Federal Credit Union
Wojciechowski	Karen	Federal Reserve Bank of Chicago
Woo	Tina	Mastercard
Wrobel	Magdalena	BMO Financial Group
Yens	Laura	Padrona Payments
Zapanta	Matthew	Trustly
Zaysoff	Ron	BHMI
Zeltzer	Joe	Mastercard
Zhang	Selina	Federal Reserve Bank of San Francisco