$\begin{array}{c|c} S Y M \\ payments & P O S \\ I U M \end{array} \begin{array}{c} C A N A D A \\ 2023 \\ \end{array}$

CANADA 2023 OCTOBER 11-12, 2023



DAY 1: OCT	OBER 11	FORWAR	D FOCUS				
2:00 - 2:	30 ^{pm}	WORKSHOP	REGISTRATION	HARBOUR	BALLROOM F	OYER	
• • • 2:30 - 3:3	50 ^{рм}		& MONEY - A W ION BETWEEN E			DRE	
WORKSH	OP	In this session, R periences that lee dedicated to prej and what she call	DARIA HILL Vice President, Marketing & Communications Interac				
		financial wellness leaders within th	and Money progran s rooted in financial e financial services i nd sustainable econ	therapy. This worl ndustry or anyone	kshop is designed f	or	RHIANNON ROSALIND Creator & Chief Visionary Officer Conscious Economics
2:30 - 3:3	50 ^{pm}	NAVIGATING I DOUBT	MPOSTER SYNDF	OME: BREAKIN	G FREE FROM S	ELF-	MODERATOR
WORKSHOP		Have you ever experienced a creeping feeling of self-doubt or felt that your professional accomplishments are undeserved? Studies show many women					
PIER 2 & PIER 3		experience imposter syndrome, a sense of doubt about their abilities and achievements at various points in their careers. In this leadership workshop, we'll unpack imposter syndrome, hear from panelists from the payments ecosystem who will share their personal experiences and learn how to navigate it throughout your career, followed by a discussion among participants.					
			GRACE JUNG Head of Industry Relations Payments ご Operations Square		KATE KARN Director Public Policy Mastercard		MARTA RZESZOWSKA Vice President of Products Moneris
				SAND PARTNER	S		
	J.P.N	Aorga	an		® VATION	GLOBAL LEADERSHIP	
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	NEXT GEN TALENT	FEATURE	It's about you	BRONZE		BRONZE BRONZE	

	3:30 - 4:00 ^{PM}	NETWORKING BREAK	HARBOUR BALLROOM FOYER				
••	4:00 - 5:00 ^{₽м}	MODERN PAYMENTS WORKSH WILL SHAPE THE FUTURE	HOP - HOW OUR CURRENT STATE	JANET LALONDE Senior Director			
¥*	WORKSHOP PIER 4	Modern payments Workshop: How our current state will shape the future. Modern payments are fast, flexible and secure, promote innovation and strengthen Canada's competitive position. But how modern are payments in Canada and how will advancements in payments today shape the future. Join Payments Canada for an interactive workshop as she discusses the current state of payments in Canada, where Canada fits on the global stage in the race for					
		1	I what steps Payments Canada, as the oper- ture is taking to ensure Canadian consum- paid how they choose to.	HANNA ZAIDI Chief Compliance Officer Payments Wealthsimple			
	4:00 - 5:00 ^{₽м}	EMBRACING TOMORROW'S W MULTIGENERATIONAL WORK	VORKFORCE: A WORKSHOP ON THE	KOULA VASILOPOULOS			
	WORKSHOP	A sprawling age range in today's workforce leaves employers trying to balance hiring strategies, employee benefit decisions and workplace culture. From <i>President</i>					
	PIER 2 & PIER 3	will explore the impact of Gen X, Y equipped to accommodate them all and economic disruption, a global ment rates have shifted life prioritie	ional insights, this interactive workshop Y and Z on the workforce today, so you are I equitably in your business' future. Social pandemic and historically low unemploy- es and changed what work means for all ys. That makes generational sentiments in	Robert Half			
	5:00 - 6:00 ^{PM}	REGISTRATION	HARBOUR BALLROOM FOYER				
	5:00 - 6:00 ^{₽м}	AWARDS COCKTAIL	HARBOUR BALLROOM FOYER				
	6:00 - 7:00 ^{PM}	AWARDS DINNER	MAIN STAGE - HARBOUR BALLROOM				
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7:00 - 7:15PM WELCOME & **OPENING REMARKS** MAIN STAGE -HARBOUR BALLROOM



KRISTY DUNCAN Founder & CEO Women in Payments



JULIA STREETS & Host of DiverCity





INTRODUCTION MAIN STAGE -HARBOUR BALLROOM



7:20 - 7:50^{PM} AWARDS FIRESIDE **KEYNOTE**

MAIN STAGE -



LORETTA MARCOCCIA EVP & COO Global Banking & Markets

Scotiabank

KIM SALTI

Scotiabank Chair of the Awards

Committee

Director



NASREEN SOMANI Treasurer Great Gulf Group



EVELYN SUTHERLAND Chief Financial Officer Staples Canada

3



7:50 - 9:00^{PM} AWARDS

PRESENTATION MAIN STAGE -

HARBOUR BALLROOM

HARBOUR BALLROOM



9:00 - 9:15^{PM} CLOSING REMARKS MAIN STAGE -HARBOUR BALLROOM



KRISTY DUNCAN Founder & CEO

Women in Payments

Business Payments



SHERRI KUZIO Director Embedded Card Benefits & Scene Partnerships $Scotiaban\hat{k}$



DAY 2: OCTOBER 12

FORWARD FOCUS



7:30 - 8:30^{AM}

REGISTRATION & NETWORKING BREAKFAST HARBOUR BALLROOM FOYER



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8:15 - 8:30^{AM} **OPENING REMARKS** MAIN STAGE -HARBOUR BALLROOM

8:30 - 9:00^{AM}

MAIN STAGE -

OPENING KEYNOTE

HARBOUR BALLROOM

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AWARDS

& FIRESIDE CHAT



KRISTY DUNCAN Founder & CEO Women in Payments

ISABELLE HUDON

President & CEO

BDC



JULIA STREETS Founder & CEO Streets Consulting Podcast

- & Host of DiverCity
- EVP, Buy Now Pay Later / POS Lending

MIA HUNTINGTON Elavon



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Podcast



Founder & CEO Streets Consulting



Retail & Digital Business for International Banking Scotiabank





EXPLORE HOW LIFE'S CHALLENGES IMPACT AUTHENTICITY & **EFFECTIVENESS**

Bringing our "best selves" to work has become more challenging. The pressures of day to day life seem to be increasing at a pace faster than ever before. The economic outlook has a direct impact on families. Struggles with life changes such as the birth of a child, aging parents, women's health issues and changes as we age are real and influence our behaviour. How are senior leaders dealing with these challenges? Learn how our panel of senior leaders has navigated these issues, and how they guide and support their teams as these real issues arise.



MODERATOR SASHA KRSTIC

President Mastercard Canada 4



SAMANTHA ESTOESTA Product Manager-Social Innovation Specialization **TD** Bank



JOHN LANDRY Trade & Treasury Solutions Country Head Citi Canada



ILONA FAGYAS Head of Sales PayPal



SANTIGUIDA Vice President & General Manager Merchant Services American Express



Senior Vice President Enterprise Payments CIBC & President INTRIA



LISA SHIELDS Founder & CEO FISPAN

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10:00 - 10:40^{AM} BREAK-OUT SESSION DIGITAL PAYMENTS PIER 2 & PIER 3

9:30 - 10:00^{AM}

FIRESIDE CHAT

HARBOUR BALLROOM

MAIN STAGE -

DEMYSTIFYING REAL TIME PAYMENTS

seems like everyone else is moving so fast.

TIMING IS EVERYTHING

Real time and instant payments are emerging in Canada. This panel of experts will take a deep dive into real time payments and the differentiators over traditional payments methods including debit, credit and AFT. They will share their opinions on the future cost of delivery and whether or not the introduction of real time payments will have a cost benefit over the traditional high cost solutions?

In an environment where comparison to those around us is almost unavoidable,

it's hard to know the sacrifice and burnout that led to others' shiny and amazing

accomplishments. We will explore themes about timing that is right for you, how

to face decisions to act now, or wait...along with ways to stay motivated when it



SARAH BILLINGS Group SVP Head of Payments & International PNC



BELINDA MCCULLOCH Head of Accounts Management Vertical **Businesses** North America Convera



KIM SALTI Director North American **Business** Payment Products Scotiabank

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Director Data Analytics Information Management & ISO Payments Canada

MODERATOR

JUDY LI



10:00 - 10:40^{AM}

BREAK-OUT SESSION PAYMENTS INNOVATION

PIER 4

TRENDS IN THE PAYMENTS INDUSTRY - "PRAISE" OR "CRAZE"

Banks and businesses in the US have embarked on a modernization journey, trying to re-imagine their systems and get ready for the world of tomorrow. While each institution has paved their own path, all are seeking common goals; integration into new technologies, cost takeout, improved risk and security management, and operational efficiency and many are yet to. start. This interactive panel will discuss the different trends in the industry including payments as a service, instant payments, embedded finance, cloud adoption, QR codes, BNPL, Open Banking, CBDC. The panel will vote on each trend; and which they "Praise" and which are only a "Craze".



MODERATOR DIANA HALDER

Partner & Payments Leader EY Canada



SRISHTI JAIN ANDREASEN Sales Executive Head of Canada RS Software

KEREN MOYNHAN

CEO

Boss Insights







ANNETTE

KINGSLEY Vice President Colleague Experience American Express



10:00 - 10:40^{AM} **BREAK-OUT SESSION**

LEADERSHIP & CAREER DEVELOPMENT

MARINE ROOM

ALLYSHIP - THE SPRINGBOARD FOR YOUR CAREER

The payments industry has made significant strides in the career advancement of women, however it continues to be viewed as a male dominated space. Allyship is more critical than ever to accelerate the career progression of female talent for their contributions in the world of payments. Constant innovations in the payments ecosystem over recent years have made this industry more attractive than ever as a career path. Allyship is a critical element in helping to develop future leaders by assisting them as they navigate their careers, develop their skills, and compete for their next roles. This panel will dive into the benefits of allyship and how it can be a catalyst for continued growth and empowerment of female talent in payments.



MIKE COOK **Global Payments** Leader IBM Consulting



CLEMENT TSANG Vice President Client Services & Operations Global Business **Payments** Scotiabank







Treasury Services Client Insight & Innovation BNY Mellon





11:10 - 11:50 **BREAK-OUT SESSION** DIGITAL PAYMENTS PIER 2 & PIER 3

TRANSFORMATIONAL STRATEGIES FOR TREASURY MANAGERS -AI & MACHINE LEARNING EXPLORED

With the rise of e-commerce, growing preference for digital payments and the increasing demand of real-time payments, consumers are driving treasury and payments departments to adapt and transform the way companies manage cash flow and handle payments. The panel will examine the key trends such as AI and machine learning and how this is shaping the landscape. They will discuss how treasurers and payments professionals can keep pace with global emerging innovation and how they can apply to the transformation of payments, improved cash management, efficiency, accuracy and security. The panel will provide their perspectives on the opportunities and challenges that come with these emerging technologies including implications for liquidity management, security of cash management data.



ANDY JOYCE Global Head of FX PayPal



MODERATOR RUXANDRA ALDEA Vice President Head of Strategic Accounts North America Feedzai



ANDRE BLANCHARD

Managing Director & Head Canadian Corporate Cash Management CIBC



EVOLUTION OF INNOVATION BETWEEN BANK & FINTECHS:

The rise of fintech companies has disrupted the financial services industry

banks are increasingly turning to fintech companies for collaboration and

challenging traditional banks and financial institutions to innovate to stay rel-

evant in a rapidly changing market. To keep up with the changing landscape,

partnership, while fintechs are turning to banks for access to markets, market-

places, cash management and liquidity. This panel discussion will explore the

opportunities and challenges of bank-fintech partnership from both perspec-

tives. How will they deliver better financial services to customers in expanding

in global markets and the risks and challenges of these relationships. Does

competition between financial institutions and fintechs breed innovation or

FOE TO FRIENDS TO FAMILY

chaos?

J.P.Morgan

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KELLIE JOHNSON Senior Vice President Treasury & Trade Solutions Citi



AVIVA KLEIN Vice President

Digital Payments & Cybersecurity Solutions Mastercard

MODERATOR STEPHANIE WILCZEWSKI Director Senior Product Manager -Comprehensive Payables B2B Payment Solutions & Card Product Management Bank of America

KATHY KMIOTEK Channel Marketing Director Fortis



KATIE MOSLEY **Channel Sales**

CHRIS FERRON

Head of Fintech

Visa



PATRICIA YUN Head of Digital Commerce TD Bank



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11:10 - 11:50^{AM} BREAK-OUT SESSION

PAYMENTS INNOVATION

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AWARDS



11:10 - 11:50^{AM}

BREAK-OUT SESSION

LEADERSHIP & CAREER DEVELOPMENT

MARINE ROOM

INSPIRING WOMEN IN PAYMENTS - PAVING THE WAY

Join us for an engaging session on talent and career development. Discover the compelling statistics that highlight the importance of talent development and why women are critical voices in this conversation. Explore strategies, insights and success stories shared by accomplished women executives empowering you to excel and break barriers in your own career journey. Don't miss this opportunity to be inspired and equipped for success in the payments industry.



MODERATOR SOMALI RATURI Senior Manager Personal Banking **Payments** EQ Bank



ANNE BUTLER Chief Legal Officer Peoples Group



MEGAN JONES Vice President Cards CIBC

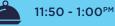


HIGGINS Senior Vice President Business Transformation & Deposits RBC

LISA LANSDOWNE-



ALLISON WALSH TTS Payments & Receivables -Canada Product Head Citi



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HARBOUR BALLROOM FOYER

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NEXT GEN TALENT

Scotiabank

AWARDS

1:00 - 1:40^{PM}

MAIN STAGE -HARBOUR BALLROOM

CBDC - PROS & CONS

Technological advancements and the reduction in the use of cash has prompted the introduction of CBDC. Hear the pros and cons of a digitized financial system. What are the anticipated impacts on the financial services industry, and perspectives on whether or not this will create instability in our monetary policy.



VEENA BALRAM Vice President **Consulting Services** Banking 🕃 Financial Markets CGI - Greater Toronto Area



VPCorporate Development Hut 8 Mining Corp.

SUE ENNIS



DR. SANDI WRIGHT DG for RG Modernization Government of Canada







CAROLINA LUISI Head of Transformation Planning & **Operations** в́МО



DARCEY MCVANEL **CBDC** Policy Integration Lead Bank of Canada



LOIS TULLO CFO/CCO/CRO, Kuber Mortgage Investment Corporation EIR, The Global Risk Institute, Professor, Schulich School of **Business**



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1:50 - 2:30^{PM} **BREAK-OUT SESSION** DIGITAL PAYMENTS PIER 2 & PIER 3

SECURITY REIMAGINED - SEAMLESS & SECURE - ARE WE READY?

With the rise of digital payments and a 24/7 world of transactions, identity and fraud solutions have become more critical. A variety of authentication solutions are coming to market such as biometrics, FIDO tokens and passkeys all promising to improve security and convenience in payments. Our panel will explore the risks and benefits of each solution for different use cases in payments and how this will impact the future of payments.



HEATHER LAMONT VPGlobal Customer Experience



MODERATOR CHRISTINE DOUGAN Managing Director Money Movement ATB

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YINGLIAN XIE CEO & Co-Founder Data Visor







FRANCES ZELAZNY Co-Founder & CEO

Anonybit







NANCY SMITH Financial Services





FAYE PANG Country Manager



EVA WONG Co-Founder & Chief Operating Officer Borrowell

Xero

MAUREEN JARVIS Managing Director - Head of Global Transaction Services Canada Bank of America



1:50 - 2:30^{PM} **BREAK-OUT SESSION**

PAYMENTS INNOVATION

1:50 - 2:30^{PM}

BREAK-OUT SESSION

DEVELOPMENT

MARINE ROOM

LEADERSHIP & CAREER

SUE HUTCHISON

President & CEO

Equifax Canada

PIER 4

OPEN BANKING & PAYMENTS: THE INTERSECTION & THE OPPORTUNITY

WOMEN - COMMUNITY, CONNECTION, SUPERPOWER

get connected, reach out, and lift up each other.

JUDE LECLERC

Head of Treasury

Managing Director

from FIS

Explore real life examples on how we can pay it forward and the limitless oppor-

tunities it brings. The greatest feats of activist efforts throughout history, across

the globe have come from community and connection. It's time for all of us to

The junction of Open Banking and Payments can provide immense opportunities to drive advancement and innovation within the financial services industry. What developments can we expect to see as technology continues to evolve and collaboration between eco-systems participants, including fintechs and FIs progresses? What are the guiding principles that are needed to safeguard consumer data while enabling and accelerating innovation.



SARAH GOWDY Vice President Tangerine

SABA SHARIFF SVP Chief Strategy Product & Innovation Officer Symcor













Services Canada J.P. Morgan



Canadian Head of Client Service **Global Payments** Solutions HSBC Bank Canada

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NETWORKING BREAK

HARBOUR BALLROOM FOYER



FRICTIONLESS PAYMENTS AROUND THE WORLD

Being able to seamlessly move money around the world to pay for goods and services has never been more critical. The banking community continues to make great progress in enabling instant and frictionless payments from account to account anywhere in the world. In this session we will look at what the industry can do to address friction points and transform the end-to-end customer experience.





KALYANI BHATIA Global Head of Payments Go To Market **Business** Development



Swift







CHRISTINE HUNTER VP Payments TD, leading Enterprise Payments Strategy TD Bank

MODERATOR

Dentons Canada

LISA FORD

Partner

LLP



JACQUELINE TSAI & Deputy Legal



3:00 - 3:40PM **BREAK-OUT SESSION**

PAYMENTS INNOVATION

PIER 4

OH, CANADA! MEETING THE NEEDS OF NEW CANADIANS

Canadian Banks are evolving to meet the needs of an unprecedented number of newcomers and are facilitating the digital global remittance experience to meet customer expectations. The session will discuss the competitive landscape of payment service providers, innovation in cross-border money movement, remittances as critical "lifelines" and harnessing this massive new customer acquisition. Will traditional strategies for attracting newcomers be effective? Will evolving digital capabilities be a driver to attracting new Canadians. What strategies are being developed to establish credit for newcomers to Canada? Hear from our expert panel on what is on the horizon for new Canadians.





MODERATOR

SARIT DANIEL Sr. Director Payments & FX RŔC





NITA POWERS Chief Client Experience Officer Collabria Financial



RUPINDER KHULLAR Senior Manager Money Movement Access Cards & Cross Border Banking TD Bank





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3:00 - 3:40PM

BREAK-OUT SESSION

LEADERSHIP & CAREER DEVELOPMENT

MARINE ROOM

BREAKING BARRIERS, BUILDING EMPIRES

Buckle up for an inspiring journey where we shine a bright light on visionary women making waves in a male-dominated industry. Discover how their unique perspective as women drive exceptional work, fuels innovation, and breaks down barriers. Explore their creative solutions that cater to diverse customer needs and empower the next generation. Join us for a thought-provoking session celebrating diversity, inclusivity, and resilience as these trailblazers openly share their triumphs and strategies. Get ready to be captivated by their stories of overcoming and learn more tools to leverage your strengths.



MODERATOR DELMAR MILLER Vice President of Marketing J.P. Morgan



MARILIA **BOTHAMLEY** Chief Financial Officer Whitehorse Liquidity Partners



DIANA HALDER Partner & Payments Leader EY Canada



SHARLENE MCDEVITT

Executive Director Payments & **Commerce Solutions**



3:45 - 4:30PM MAIN STAGE -HARBOUR BALLROOM



What the heck is Quantum Computing? Learn how this evolving technology is helping businesses gain insights into their data, drive strategies and potentially change the course of their business. In this session, you see the potential as we bring a few scenarios to life. The possibilities of Quantum are endless. Join us for this session and get your creative juices flowing.



J.P. Morgan MODERATOR





MELANIE ANDERSON Director General Canadian Centre for



Principal Quantum Computing & Data Scientist Bank of Canada









Secure Solutions & Services Cyber Security

JULIA STREETS

Founder & CEO

Streets Consulting

& Host of DiverCity Podcast



DANICA MARSDEN



4:30 - 5:15^{PM} FIRESIDE CHAT MAIN STAGE -HARBOUR BALLROOM



CLAUDIA CARVALHO VP Lead Controller - Latin American, Caribbean & Canada American Express Inc.



LISA FORD Partner Dentons Canada LLP



ATHENA VARMAZIS SVP Cards RBC



5:15 - 5:30^{PM} CLOSING REMARKS MAIN STAGE -HARBOUR BALLROOM

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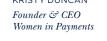


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FEEDBACK FORM

We request that you share your feedback with us so that we can continue to improve and bring the community of women in payments together for even better events in the future! **Click <u>here</u> for more information.**

BECOME A MEMBER



Women in Payments can help you take your career further, faster through education, community, and mentorship. By becoming a member you are connected to over 200 career opportunities! **Click <u>here</u> for more information.**

TALENT BOARD



Our Talent Board has the latest job opportunities, training programs, and events locally and abroad. We curate our listings, so you'll only see quality opportunities. There's more to career development than finding the right job. That's why you'll also find training courses and certification programs that can help you prepare for your next step – or leap! Click <u>here</u> for more information.

OUR PROGRAMS



LEADERSHIP PROGRAMS

A eight-part Leadership master class and group coaching series designed for professionals who aspire to lead with impact. Each session will focus on shifting participants' mindsets and skill-sets with practical learnings that can be applied right away. **Click <u>here</u> for more information.**



MENTORSHIP PROGRAMS

Shaping the next generation of women in our industry is something we take seriously at Women in Payments. In a still male-dominated payments and fintech industry, we believe mentorship is compelling, fulfilling and mutually beneficial for both sides of the relationship. **Click <u>here</u> for more information.**

POM CAFÉ

Join us monthly for a POM Café, an exclusive virtual networking event with other women from the global payments industry. **Click <u>here</u> for more information.**



MY CAREER IN SIX

Listen in to our new podcast series, released every Monday on your favourite streaming app. **Click <u>here</u> for more information.**

