



AUSTRALIA 2023 NOVEMBER 22-23, 2023



DAY 1: NOVEMBER 22 CONNECT, CREATE, BE CURIOUS



2:00 - 2:30PM

WORKSHOP REGISTRATION

FOYER AREA



2:30 - 3:30^{PM} WORKSHOP

SAVOY 1

THE FROG IN BOILING WATER! A WORKSHOP TO EXPLORE THE IMPACT ON HOW LIFE CHALLENGES IMPACT AUTHENTICITY & EFFECTIVENESS AS WE MATURE

In many ways bringing our authentic selves to work has become far easier as organisations have BRGs (Business Resource Groups) that help support a diverse and inclusive workplace but in many other ways, far more challenging as we deal with significant changes to our lives. Struggles with life changes as we age are real and influence our behaviour - dealing with teenage children, aging parents (sometimes and often both) as well as changes to our physical and mental being, (hot flushes, brain fog, physical injuries to name a few). How are senior leaders dealing with these challenges in the workplace both for themselves and their teams? Learn how our panel of senior leaders has navigated these issues, and how they guide and support their teams as these



LAUREN RYDER CEO Leading Edge Global



CLAIRE SHOEMAKE Vice-President Account Management, Merchant & Commerce & Head of Melbourne Mastercard



3:30 - 4:00^{PM}

NETWORKING BREAK

FOVED ADEA



4:00 - 5:00PM WORKSHOP SAVOY 1

FRAUD & SCAMS - STRATEGIES TO PROTECT YOUR BUSINESS & YOUR CLIENTS

Join our panel of experts from ANZ, and J.P. Morgan, and Mastercard, who will engage in a discussion on Fraud and Scams that are impacting our businesses every day. They will discuss strategies that they deploy in their own businesses, or their client businesses to protect against existing and new schemes that are emerging. Just when you thought you had it beat, a new one appears. This will be an interactive workshop to discuss mitigation strategies and generate ideas to progress the agenda in 2024.



EVELYN HALLS
Customer Fairness
Advisor
ANZ



KRYSTLE RITCHENS Executive Director Industry & Advocacy lead for EMEA Payments & Commerce Solutions J.P. Morgan



MALLIKA SATHI
Vice President
Cyber &
Intelligence
Australasia
Mastercard



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5:00 - 6:00PM

REGISTRATION

FOYER AREA



5:00 - 6:00^{PM}

AWARDS RECEPTION

FOYER AREA



6:00 - 6:05^{PM}
WELCOME REMARKS
MAIN STAGE MAYFAIR BALLROOM



JULIA STREETS
Founder & CEO
Streets Consulting
& Host of DiverCity Podcast



6:00 - 7:15^{PM}

AWARDS DINNER

MAYFAIR BALLROOM



7:15 - 7:30^{PM}

OPENING REMARKS & KEYNOTE INTRODUCTION

MAIN STAGE -MAYFAIR BALLROOM



KRISTY DUNCAN
Founder & CEO
Women in Payments



7:30 - 8:00^{PM}

AWARDS KEYNOTE

MAIN STAGE -MAYFAIR BALLROOM



LYNN KRAUS CEO Australian Payments Plus



8:00 - 9:00PM

AWARDS PRESENTATION

MAIN STAGE -MAYFAIR BALLROOM



ANNE-MARIE KRUK General Manager Propositions Australian Payments Plus



LAUREN JORDAN

Head of Commercial

Business

Australian Payments Plus

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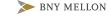


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DAY 2: NOVEMBER 23 CONNECT, CREATE, BE CURIOUS



7:45 - 8:15^{AM}

REGISTRATION & NETWORKING BREAKFAST FOYER AREA



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



KRISTY DUNCAN Founder & CEO Women in Payments



JULIA STREETS Founder & CEO Streets Consulting & Host of DiverCity



8:30 - 9:00^{AM} OPENING KEYNOTE MAIN STAGE -MAYFAIR BALLROOM



TAMMY MEDARD Managing Director Institutional Australia & PNG ANZ



9:00 - 9:45^{AM} **EXECUTIVE PANEL** MAIN STAGE -MAYFAIR BALLROOM

STRATEGIC PLAN FOR AUSTRALIA - WHY PAYMENTS, WHY NOW

The release of Treasury's Strategic Plan for the Payments System clearly articulates the Government's priorities for payments. How is the Australian ecosystem getting ready for these changes? Why are payments important to the government? And why now? This discussion will bring together a group of diverse participants in the industry to discuss these priorities and the initiatives that aim to deliver them. We will delve into the detail and actions of those headline announcements like the end date for cheques, the review of the regulatory framework and an economy wide approach to scams, as well as more nuanced activities like the migration away from Direct Entry focus on resilience, the role of CDR, digital identity, and cross border interoperability.



MODERATOR JACKIE KALLMAN Head of Payments Industry Banking Services ANZ



BIANCA BATES Managing Director Head of Payments Australia & New Zealand J.P. Morgan



LYNNE CARDWELL Executive Director Banking & Financial Services NSW Treasury



KATE CROUS Executive General Manager Everyday Banking Commonwealth Bank of Australia



LYNN KRAUS CEOAustralian Payments Plus



9:45 - 10:15PM

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10:15 - 11:00^{AM}
BREAK-OUT SESSION
DIGITAL PAYMENTS

SAVOY 1

DIGITAL PAYMENTS - A WAY OF LIFE

The High Demand for real time payment solutions is shaping up with growth in payments over the next 5 years in Australia. There is an inherent link with digital capabilities connecting the customer experience with this demand in real time. Many large financial institutions have significant investment in technology modernization to bring the best digital experience for consumers and businesses. The panel will share insights into the increasing popularity of digitally adoptive payment methods, scalability, integration, and how they are changing the B2C and B2B experience.



MODERATOR

NISH
DHARMARATNE

Head of GTS Product
Global Transaction
Services
Westpac



JULIE BOLAN

Head of Payments

APAC

Swift



HELEN FLAHERTY

Head of Product

& Marketing

- Payments

Global Payments



SUSAN MCKAY Senior Payments Development ANZ



ANUSHKA WEERATUNGA Managing Director Pacific Ingenico



10:15 - 11:00^{AM}
BREAK-OUT SESSION

PAYMENTS INNOVATION

SAVOY 2

DRIVING GROWTH THROUGH FINANCIAL ECOSYSTEMS (PARTNERSHIPS)

What's next for payments innovation? This session will focus on partnership and collaboration and the three waves of big tech, small tech, and banks. The panel will dive into how emerging ecosystems impact payment processing, operating oversight within bank partnerships, and the changing competitive landscape.



MODERATOR

CARMEN TAN

Merchant Services

Product Manager

Payments

J.P. Morgan



BONNIE BRADY Partnerships PayPal



VICTORIA RICHARDSON COO Meeco



TARA TUBMAN

Head of Sales

Merchant Services

NAB



KATE WILSON Global Product Director RFI Global

LEADERSHIP MASTER CLASS

An 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' mind-sets and skill-sets with practical learnings that can be applied right away.



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10:15 - 11:00^{AM} **BREAK-OUT SESSION**

CAREER & TALENT DEVELOPMENT

SAVOY 3

FAILURE! CRITICAL LESSONS FROM STUFF-UPS

It is tempting to compare other peoples highly curated and fabulous life on social media with our own flawed attempts at success. We want to portray the glossy side, and yet have you ever noticed how much you learn from spectacular stuff ups and the pain of failure? When life gets messy that's the cue for us to connect, be curious, and get creative about the relationships we build, the stories we tell ourselves, and the meaning we make. Hear the best lessons learned from our panel on their road to success.



MODERATOR CORRINNE ARMOUR Speaker, Author & Trainer Corrinne Armour Pty Ltd



MEGHAN CURTIS Account Manager & Co-Chair of Women's Leadership Network Mastercard



JAIME LUMSDEN Partner Hamilton Locke



CYNTHIA MEYERS Head of Partnerships Edstart



ALYSON WILSON Commercial Director Oceania Swift



11:05 - 11:45^{AM} **BREAK-OUT SESSION DIGITAL PAYMENTS** SAVOY 1

UNLEASHING AI/CHATGPT POTENTIAL IN THE INDUSTRY

ChatGPT has quickly changed the AI landscape in technology, how can we take full advantage of it and what do we need to look out for? The panel will discuss ways you can leverage ChatGPT to automate business processes, such as integrating ticketing systems with it to create detailed tickets for you, helping write documentation in a presentable way, and sourcing and providing company information from a prompt. That said, we need to watch out for data leaks, inherent bias toward women (as the data it consumes is mainly focused toward men) and that we still need humans to oversee the work it helps us with.



TAMARA ALLEN IT Portfolio Manager Victorian Government

MODERATOR



NEHA GROVER Vice President, Payment Technology Aus/NZ J.P. Morgan



RICHARD MILLER CEOemc.ventures



LOUISE YIU Business Manager Global Payments Solutions HSBC Bank Australia Limited

MY CAREER IN SIX & POM CAFÉ

Listen in to our podcast series, released weekly on your favourite streaming app.

Join us twice weekly for a POM Café, an exclusive virtual networking event with other women from the global payments industry.



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11:05 - 11:45^{AM} BREAK-OUT SESSION

PAYMENTS INNOVATION

SAVOY 2

PAYMENTS RE-IMAGINED - WHAT'S ON THE 5-YEAR HORIZON

In this session we will look through the crystal ball and predict where we expect payments to be in 5+ years. Will payments be seamless, on-demand and real-time? Will banks still be relevant and what great partnerships will have evolved between social media platforms, fintechs, and banks? How will digital assets be integrated into our lives, and will international payments be offering the same real-time experience that we have in our domestic markets? How will we have tackled fraud, scams, and cybersecurity? We will share predictions and challenges that innovation faces to transform our lives in 5-years.



DANIELLE Executive Director International Payments Global Transaction Services Westpac

MODERATOR



YASMINE AMANI Senior Business Development Manager BC Payments Australia



CAROLYN BREEZE Strategic Advisor to Azupay & CEO Scalare Partners



DIANNE SHAY Head of Payments Industry National Australia Bank Ltd



GULSHAN SINGH Executive Manager Payments Policy Commonwealth Bank of Australia



11:05 - 11:45^{AM} **BREAK-OUT SESSION**

CAREER & TALENT DEVELOPMENT

SAVOY 3

THE ROAD TO SUCCESS

What soft skills did leaders in our industry cultivate throughout their careers? Did they work hard at developing EQ or did it come naturally? Did they leverage mentors, or other coaching resources, and what were some of the most valuable lessons learned? In this session you will hear the critical lessons in developing softer skills not found in a financial curriculum, but skills that are as critical to success as how to read a balance sheet.



MODERATOR LEEANNE GRAY Executive Director -Head of Core Payments & Pricing, GTS Westpac



JUDE BLANKFIELD Chief of Staff & Head of Marketing Slyp



BUENAVENTURA Liquidity & Cash Product Manager **Payments** I.P. Morgan



LINDA NOY Director Product Head of Liquidity Management Services Citi



JAC PHILLIPS Executive Coach Jac Phillips Executive & Leadership Coaching



11:45 - 1:00PM

NETWORKING LUNCH

MAYFAIR BALLROOM

CORPORATE CHAPTER PROGRAM

Whether you're a manager of diversity and employee engagement or looking for tools to help you and your colleagues get to the top in your organization, the Corporate Chapter Program is for you. Women in Payments has the tools to help you and your colleagues build a robust and engaging career development program within your organization. It is designed as a self-managed program that is curated for your needs.



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THE GREAT DEBATE: DOES THE 'GOLDILOCKS ZONE' EXIST OR IS THE GAP TOO WIDE?

Each of the debate teams is made up of a mix of people from varying generations and career stages. Our intent in doing it this way is to ensure we facilitate a robust and positive discussion about multi-generation workplaces and whether employers can cater to all or not. The affirmative team will be arguing that it is possible to find a middle ground where all generations can thrive in the workforce. While the negative team will argue the gap is too wide and the demands of varying generations are so different that workplaces just can't cater for all.



CO-MODERATOR **EMILY CURLEWIS** Head of Marketing & Advocacy Zepto



CO-MODERATOR MONIQUE LANDES Partner Amrop Carmichael Fisher





LIZZIE CONDON Director Account Management Mastercard



DEBRA TAYLOR CEO OpenSparkz



FELICITY LACZINA Chief of Corporate The Mutual Bank





KATHLEEN HARKER Associate Director Strategic Sales & Platforms ANZ



KIRSTIN RENNER Head of Treasury & Trade Solutions Citibank



DEANNE BANNATYNE Chief Growth Officer Tyro Payments



1:50 - 2:30PM **BREAK-OUT SESSION DIGITAL PAYMENTS** SAVOY 1

REDEFINING B2B LANDSCAPE - DIGITAL PAYMENTS EVOLUTION

Sustainable Stability - This panel will discuss the intersection of digital payments and stable coins in B2B transactions. Fintech innovators transform B2B payments through digital technology and stable coins. We will explore how these advancements foster speed, transparency and risk reduction, discuss practical integration strategies, and address regulatory and security challenges. Ideal for professionals seeking innovative payment solutions, those curious about stable coins, and those eager to network with leading women in payments.



NEENA BLACK Vice President Product Development American Express



MODERATOR EFFIE DIMITROPOULOS CEO - AUDDStablecoin Novatti Group



SHEN YIN General Counsel & Company Secretary Monoova



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!



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1:50 - 2:30PM BREAK-OUT SESSION

PAYMENTS INNOVATION

SAVOY 2

EVOLUTION OF LOYALTY & REWARDS PROGRAMS - DO THEY STILL DRIVE RETENTION?

Never before has the future of payments and loyalty been so connected. As technology and customer needs digitize and evolve with an immediate need for relevance across multiple generations of end users, the loyalty of payments ecosystems will drive value, engagement and reimagine the customer experience.



MODERATOR DANIELLE POWELL Vice President Loyalty Product Management Mastercard



KAREN LAST GMMerchant Acceptance Solutions CommonwealthBank of Australia



LAUREN MCCORMACK Chief Product Officer



CARLY NEUBAUER Co-Founder & Director Elevate Loyalty & Pay2Elevate



NICOLA TAN Director Charge Cards & Benefit Partnerships American Express



1:50 - 2:30PM **BREAK-OUT SESSION**

CAREER & TALENT DEVELOPMENT

SAVOY 3

RISING STARS - WHAT DOES IT TAKE

Our industry is so fortunate to have some amazing Rising Stars. We have invited them to share their career journey with us. These individuals have been recognized by their leaders as the future of our business. How did they do it, they just got here. Hear directly from them what it takes to be a 'rising star'.



MODERATOR LIZZIE CONDON Director Account Management Mastercard



DESPINA KORMAS Associate Director Change & Commercialisation ANZ



KIELY POTTER Vice President SME Account Development & Client Onboarding, International Card Services American Express



DANIELLE RAYNER MALLOY Founder Loyalty Fintech GSL Acquired by Next Payments



KIMBERLY YAN Customer Relationship Manager



2:30 - 3:00PM

NETWORKING BREAK

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!



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PAYMENTS AROUND THE WORLD

There is a lot going on in the payments world in Australia, but there is even more going on outside Australia! Join this panel as they give an update on the state of payments from around the world. Hear what they have learned from their global counterparts and events across the globe.



MODERATOR FELICITY BLAKE Country Manager FIS



JULIE BOLAN Head of Payments APACSwift



NISH DHARMARATNE Head of GTS Product ${\it Global\ Transaction}$ Services Westpac



VICKY FLMS Director Enterprise Partnerships & Emerging Payments American Express



ISOBEL THACKER Senior Vice-President Mastercard Australasia



3:45 - 4:15^{PM} MAIN STAGE -

MAYFAIR BALLROOM

METAVERSE: WHAT MATTERS?

Exclusive premiere of 'Metaverse: What Matters?' featuring Dr Catriona Wallace of Shark Tank Australia. Throughout 2023 our conference chair, Julia Streets, has been meeting Dr Wallace, founder of the Responsible Metaverse Alliance, tech entrepreneur and Shark Tank investor to record a unique series called 'Metaverse: What Matters?'. Filmed in the metaverse, and available on YouTube, they have explored all matters metaverse and why the metaverse matters. In this special episode recorded especially for Women in Payments, they meet once more to share thoughts about trends, concerns, and opportunities as we close out 2023 and look ahead at 2024.



MODERATOR JULIA STREETS Founder & CEO Streets Consulting & Host of DiverCity Podcast



CATRIONA WALLACE Founder Responsible Metaverse Alliance



4:15 - 5:00PM **CLOSING KEYNOTE** MAIN STAGE -MAYFAIR BALLROOM



ELLIE COLE Paralympian, Speaker. Commentator & Disability Advocate



5:00 - 5:15^{PM} **CLOSING REMARKS** MAIN STAGE -MAYFAIR BALLROOM



KRISTY DUNCAN Founder & CEO Women in Payments



5:15 - 7:00PM

CLOSING COCKTAIL

FOYER AREA

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We offer unique mentorship, networking and educational opportunities to women from the payments and fintech industry who want to excel professionally and personally. Our goal is to connect, inspire and champion women in our community.



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For details & to register visit womeninpayments.org

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