



Commercial Payments International

The 6th annual

Middle Market Summit

The premier event focused on commercial cards and B2B payments

June 18-19, 2019 | Convene, Chicago, IL

www.commercialpaymentsinternational.com/mm

New two-day agenda featuring workshops, roundtables
and best-in-class end user case studies.

Register now – early bird rates expire on May 10, 2019

The Economist Group

Overview

Middle Market leaders have reported significant company growth with 77% of leaders reporting an increase in sales and 76% increase in product demand.* The RSM Middle Market Business Index, a metric that gauges conditions in the middle market reached 136.7, an all-time high.

With a robust middle market comes major opportunities for banks to serve existing clients, capture new clients and create value through payments. The Middle Market Summit taking place June 18-19, 2019 is a must-attend event for banks and FinTechs to discuss how they can meet the working capital, process efficiency and digital demands of this underserved market.

*Harris Poll for CIT Group

Why attend?

CPI is the premier industry resource for commercial cards and B2B payments professionals. Its 6th Annual CPI Middle Market Summit delivers the most complete program featuring influential thought leaders, timely session topics and workshops created to offer attendee insights and action plans.

- Understand the new thinking for today's commercial cards and payments business from banks/issuers, acquirers, networks and tech providers
- Hear best practices for building an integrated payables offering
- Address virtual card growing pains as they continue to gain traction
- Engage in lively debates and interactive panel discussions to shape the future of your industry
- Network with 100+ key senior-level commercial cards, B2B payment, and treasury services professionals

Previous attendees include:

Accenture Payments • American Express • AvidXchange • BakerHostetler • Bank of America Merrill Lynch • Bank of the Ozarks • Bank of the West • BB&T • BBVA Compass • Billtrust • BOK Financial • Boost Payment Solutions • Bottomline Technologies • Capital One • Cardlay • Citizens Bank • Citizens Commercial Banking • City National Bank • Conferma • Corporate Spending Innovations • CSI globalVCard • Dataflexnet • Extend • Fifth Third Bank • Finexio • First Data • First Interstate Bank • First National Bank • FIS • Freedom • Inlogik • JP Morgan Chase • KAE • M&T Bank • Mastercard • MB Financial Bank • McKinsey • MidFirst Bank • Mineraltree • MSTs • National Bank of Canada • National Center for the Middle Market • of The Ohio State University • Noventis, Inc. • Nvoicepay • Paymerang • PayTech Consulting • People's United Bank • PNC Bank • Priority Commercial Payments • RBC • Regions Bank • Royal Bank of Canada • SAP Concur • Sidley Austin • Silicon Valley Bank • Spend Labs • TD Bank • The Boston Consulting Group • The Economist Intelligence Unit • Troutman Sanders • TSYS • U.S. Bank • UATP • Umpqua Bank • Visa • Wells Fargo • WEX • Zions Bancorporation



All new to this year's two-day agenda:

Fundamentals workshop

Tuesday June 18, 2019

The Fundamentals: So you want to launch a commercial card

This three-hour portion of the conference is tailored for banks looking to issue a commercial card product, new to it, or evaluating the decision. This "fundamentals" portion of the event is appropriate for banks of all sizes, but best for regional, community banks, and credit unions looking to expand cash management and treasury services for their business customers, many of whom already have strong relationships with their locally-based clients. Learn about the provider partners that can help you issue a robust commercial card product, and the technologies making market-entry easier and more affordable. You'll hear how banks have been able to fortify relationships with existing customers by offering a valuable working capital solution, while creating an additional revenue stream for your institution.



7:45am Workshop check in opens

8:45am Welcome and introduction

Alyssa Nugent, Senior Account Executive, [Visa, Inc.](#)

Leigh Radtke, Sr. Director, Middle Market Product Strategy, [Visa, Inc.](#)

9:00am End user overview: How commercial payments fulfill end user needs

Obtain new insights about end users that can help you initiate more meaningful conversations about their payment strategies. You'll hear about end user stakeholders and their roles in the purchase-to-pay (P2P) process; how traditional P2P processes work, including common pain points; pros and cons of different payment methods (non-card options and commercial cards); and how/where two key commercial card products (purchasing cards and electronic payable solutions) fit, including the benefits for your customers along with barriers to adoption.

Lynn Larson, CPCP, Principal, [Recharged Education](#)

10:00am The agent banking model versus self-issuance

Commercial card issuance isn't just the domain of multinational banks with large treasury services operations. Other financial institutions are often positioned to serve clients within their geographical region, but lacking in internal resources to self-issue a card. That's where a provider, able to offer agent banking services can help establish a card program via an agent banking model. What are the pros and cons of working under this model versus issuing a commercial card on your own? What is the process for evaluating the decision. Who are the key providers in the space, and what does the relationship look like?

Bradley Matthews, SVP, Head of Product Management & Marketing, [U.S. Bank](#)

10:45am Networking refreshment break

Here's an opportunity to meet with your peer group and hear about their learning objectives and experiences in the industry.

11:15am Case studies: Regional/community bank card issuance success stories

Hear first-hand how from banks that have launched a card product, the process it used to evaluate the decision, and how it made the business case. Hear how they evaluate third-party providers and the challenges they overcame.

Virginia Nelson, EVP, [MidFirst Bank](#)

Amy Whelan, VP & Manager, Credit Card Sales, Commercial Banking, [Stock Yards Bank & Trust](#)

12:00pm Networking lunch

Agenda | Day 1

Tuesday June 18, 2019

1:00pm Conference check-in and networking

2:00pm Welcome

Melissa Sefic, Head of CPI, [The Economist](#)

2:05pm **New thinking for today's commercial payments business**

The commercial card business is facing the prospect of increasing competitive pressures and uncertainties. Fintechs and accounting and business services companies offer competing products; and the prospect of commercial card interchange fee regulation could further exacerbate margin compression. But the middle market remains robust, and new tech is opening up opportunities to solve long-held pain points for this market segment. Hear how financial institutions can monetize areas of the business to remain competitive, and how they can better integrate new technologies to ensure viability in an increasingly dynamic market.

Moderator: Frank Martien, Managing Director, [Accenture](#)

Panelists:

Jared Nicholson, SVP, Commercial Cards, [Zions Bank](#)

Athena Varmazis, SVP, Cards, [RBC](#)

Kalpna Prashar, Director, Card Payment Innovation,
[Bank of the West](#)

2:45pm **Mapping the path to continued growth**

Drawing on insights from the middle Market Indicator and data from 20,000 middle market companies, Tom Stewart, Executive Director of the National Center for the Middle Market at Ohio State, will help us understand: where executives think the economy is going and the biggest threats and opportunities they see; how the best middle market companies assemble the growth factors that drive them forward; and how digital transformation in payments and other areas is accelerating growth for manufacturers, retailers, and others.

Presenter: Thomas A. Stewart, Executive Director,
[National Center for the Middle Market](#)

3:30pm Networking refreshment break

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4:00pm All new! Roundtable discussions

Attendees will have an opportunity to exchange insights, ideas and best practices with peers in commercial payments during roundtable discussions. Moderators will lead roundtables that focus on a variety of topics.

- **Integrated payables**
Kevin Woods, SVP, Business Development, [Priority Commercial Payments](#)
- **Assessing and working with FinTechs**
Joanne Modugno, General Manager & Director, Banking Sales, Americas, [Fraedom](#)
- **Supplier enablement**
Stephen Cohen, SVP, Business Development, [Boost Payment Solutions](#)
- **Travel and expense management consumerization**
Nick Reid, Commercial Manager, [Conferma](#)
- **Faster and real-time payments**
Justin Walters, Director, [Mastercard](#)
- **Interchange: defensive and offensive responses**
David Dupue, Senior Director, Product Management, Visa Business Solutions, [Visa](#)
- **Virtual cards**
Phil Roberts, SVP, Business Development, [Extend](#)
- **AP Automation**
Shona Sabah, Senior Consultant, [KAE Consulting](#)
- **How to address small to mid-sized corporate pain points**
James Thomas, CEO, [Itemize](#)

5:00pm Roundtable roundup

Roundtable moderators summarize key learnings and takeaways from the discussions.

5:15pm Networking reception

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Agenda | Day 2

Wednesday June 19, 2019

8:00am Registration and networking breakfast

9:00am Welcome

Melissa Sefic, Head of CPI, [The Economist](#)

9:10am Panel discussion: Best practices for building an integrated payables offering

Gone are the days of selling card only. Or by selling them on product names – ACH, wire, faster payments, card – but rather by the problems they solve, ultimately providing a one-stop shop for business clients to seek all their working capital and cash flow needs. While this in principle is the ideal, how to tackle it is an entirely different matter. Do you take a proprietary approach or seek a provider? What do you look for in a provider? What are the keys to setting up and managing the program? Hear various viewpoints from banks that have taken this approach, and their best-practice recommendations.

Moderator: Cindy O'Neill, President, [Priority Commercial Payments](#)

Arthur Weiner, VP, Head of Commercial Card, [Fifth Third Bank](#)

Ray Champ, Treasury Solutions – Head of Commercial Card Product, [Citizens Commercial Banking](#)

Tony Yazzolino, SVP/Commercial Card Director, [Umpqua Bank](#)

10:00am AP Automation: The holy grail of simplicity?

Automation is frequent buzz word around the commercial payments industry, with incumbents and fintechs alike looking to simplify payments in an increasingly complex, and interconnected, AP environment. But how automated are these solutions really? And to what extent does the current state of play deliver on that holy grail of simplicity? KAE will look under the hood of AP automation and explore the engines that will drive it forward.

Shona Sabah, Senior Consultant, [KAE Consulting](#)

10:30am Networking refreshment break

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Agenda | Day 2

Wednesday June 19, 2019

11:15am B2B Fintech Showcase

Four fintechs with new solutions in the commercial payments space present in this quick-fire format, presenting how they're solving problems for small-medium sized businesses, as well as financial institutions.

James Thomas, CEO, [Itemize](#)

Nick Reid, Commercial Manager, [Conferma](#)

Bruno Perrault, Head of Partnerships and Business Development, [Plastiq](#)

Jason Garcia, Strategic Partnerships, [Divvy](#)

11:45am Fintech Showcase Q&A

Fintech showcase presenters will take audience questions following their presentations.

12:00pm Networking lunch

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PRIORITY
COMMERCIAL PAYMENTS

1:00pm Keeping the momentum going: Best practices for optimizing your card program

This panel will focus on growing your existing commercial card program by exploring opportunities to streamline processes for corporates and helping them gain additional efficiencies; as well as how issuers can drive additional volume and build a broader relationship with customers. You'll hear how to drive procurement and AP process efficiencies, while uncovering cardable spend.

Moderator: Mark Savoye, VP, Commercial Product Specialist, [Mastercard](#)

Nancy Butler, Director, Payment Solutions, [BMO Harris Bank](#)

Alea Floren, Director, Business Payment Optimization, [Mastercard](#)

Mark Silverman, Senior Consultant, [PayTech Group](#)

Mark Becker, VP, Senior Commercial Card Product Manager, [Fifth Third Bank](#)

1:45pm How B2B card programs can benefit from creative pricing constructs

Historically, the cost of commercial card acceptance has been dictated entirely by rigid, fixed interchange rates established by the card networks. New technology and processes have enabled card issuers and their corporate customers to revisit pricing models that better serve today's commercial trading partners. This session will explore some of the new ways in which buyers and suppliers are working together with the FinTech community to "right size" the economics associated with the use and acceptance of commercial card products.

Stephen Cohen, SVP, Business Development, [Boost Payment Solutions](#)



2:15pm Networking refreshment break

2:45pm Addressing virtual card growing pains

The commercial payments business has seen an influx of virtual card providers and use cases, reflecting an enthusiasm for the technology and its potential. Given little standardization in the industry, and technical enhancements required to meet the needs of new use cases, how can virtual card use continue to achieve their growth potential? The session will begin with a presentation that provides background on virtual card evolution and where it might go in the future, taking into account OTAs, accounts payable automation and emerging use cases across various marketplaces. Then a panel discussion will address the needs of banks, address corporate client pain points, industry verticals that have potential and enhancements to virtual card platforms that are needed to meet customer expectations.

Andrew Jamison, CEO, [Extend](#)

Ben Alderman, Senior Director, Business Solutions, [Visa](#)

Fernando Bonilla, Senior Product Manager, [City National Bank](#)

3:30pm Industry expectations: Trends, opportunities and meeting middle market needs

This session presents the latest data on current spending norms and performance benchmarks for middle market use of commercial cards. You'll hear about growth expectations according to adoption and utilization rates, what the middle market segment values when making their issuer selections, and how they perceive technology. Attendees will gain a better understanding of how this segment differs from their large market counterparts, and how these differences open up opportunities for issuers willing to fill satisfaction gaps for middle market customers.

Richard Palmer, Lead Researcher, [RPMG Research](#)

Mahendra Gupta, Lead Researcher, [RPMG Research](#)

4:15pm Closing reception

Speaker opportunities

If you are interested in speaking at this event, please contact:

Melissa Sefic
SVP & Head of CPI

T: +1 917 214 2508
melissasefic@economist.com



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T: +1 917 214 2508
melissasefic@economist.com



Event information

Please quote this
code when booking:

WEB

Prices

Register and pay by **Friday May 10, 2019** to qualify for the early registration discount. If payment is not received by this date, you will be charged the full registration fee.

Issuers / banks

Early registration (expires May 10)	US \$795.00
Full registration	US \$995.00

Network/solution providers / all others

Early registration (expires May 10)	US \$1,450.00
Full registration	US \$1,950.00

Please note: Registration is subject to approval.

Note to suppliers: First preference is given to financial institutions, corporate and government end users, and commercial payments practitioners.

How to register

Register online at

www.commercialpaymentsinternational.com/mm

Please quote the booking code above.

For further inquiries, please call: +1 917 214 2508
or email: melissasefic@economist.com

Terms and conditions

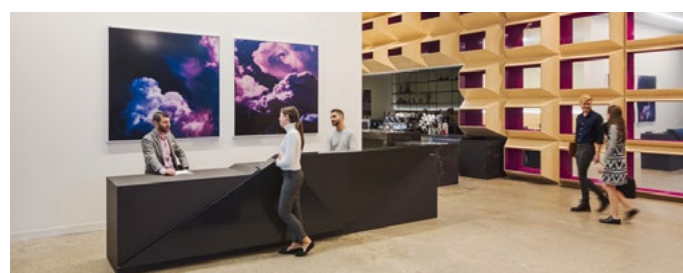
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The venue

Convene, Chicago, IL

16 W Adams St, Chicago, IL 60603, US

Located in the heart of Chicago's "Loop," Convene at 16 West Adams Street (formerly 131 S Dearborn Street) is the most conveniently located meeting, event, and flexible work space sitting in between two subway lines at the nexus of Chicago's 'L' system and within close walking distance to the city's best restaurants and hotels. With street-level access, this multi-level space is inspired by the city grid, organic curves of the lake and provides an upscale work environment to maximize comfort, productivity, and collaboration. Convene is changing the way Chicago meets and works with heightened levels of service, luxury, and comfort in a contemporary, "industrial chic" environment.



Accommodation

Please note the Convene Center is a premier professional meeting space and does NOT offer sleeping accommodations.

Absolute Corporate Events as our exclusive accommodation partner can assist you with a range of hotel rooms in Chicago at preferential rates. Please contact the team via efcevents@absolutecorporateevents.com and state that you are attending CPI's Middle Market Summit.

Important: Absolute Corporate Events are the only accommodation bureau working with Commercial Payments International for this event. Any other agents claiming to be affiliated with Commercial Payments International are false and may be phishing/scam related.

Please note: Bedrooms in the city are limited and we strongly advise that you reserve your hotel accommodation as soon as possible. All bedrooms will be subject to availability at the time of booking.