

ECONOMIST  
IMPACT



The 15th annual

# CPI Global 2023 B2B Payments Summit

October 17th-18th | Convene at 237 Park Avenue, NYC

## Powering the future of payments

[www.commercialpaymentsinternational.com/global](http://www.commercialpaymentsinternational.com/global)

Global partners



Industry partners



DISCOVER  
Global Network



emburse



us bank



Supporting sponsors



# The next generation of payment models and latest technology

The commercial payments industry is experiencing a surge of innovation as the global economy expands and enters a new phase of growth. Payment products are adapting to meet the evolving requirements and trends in commercial transactions. Through the driving force of technological advancements, a collaborative effort between fintech companies, banks, end-users and corporations is shaping an ecosystem that benefits everyone involved. However, market volatility and inflationary pressures introduce uncertainties, and risks persist in terms of security, fraud, and data protection.

The conference aims to explore how the commercial payments industry is preparing for growth by embracing innovation. It will highlight the development of solutions that address the immediate needs of businesses in managing risks and improving efficiencies in B2B transactions and examine the next generation of payment models and latest technology.

**Albert Bodine**, director of commercial and enterprise payments, [Javelin Strategy and Research](#)

**Angelo Impoco**, head of air services and strategic partnerships, [Aviation Center of Excellence \(ACE\)](#)

**Sergio Ortega González**, head of pivot commercial cards, [BBVA](#)

**Geoff Dean**, managing director, head of commercial card, transaction banking Americas, [MUFG Bank](#)

**Robin Boudsocq**, citi treasury and trade solutions, commercial cards, global corporate B2B & ecommerce solutions, [Citi](#)

**Patrick W. Diemer**, chairman, european business travel association and senior advisor, [Arthur D. Little](#)

**Gregoire Toussaint**, director, [Edgar, Dunn & Company](#)

**Arthur Weiner**, founder and principal consultant, [N Brook Advisors, LLC](#)

**Frank Martien**, founder, [Windward Strategy](#)

**Jason Turner**, vp, national solution consulting manager, [Commerce Bank](#)

**Chris Holmes**, svp, [KAE](#)

**Penny Cox**, head of sales and account management, [Inlogik](#)

**Deborah Kinsella**, director, change management, global financial services, [Pitney Bowes](#)

**Michael Little**, head of payments advisory North America, corporate and investment bank, [J.P. Morgan](#)

**Luis Silva**, vice president, digital partnerships, [Mastercard](#)

**Sebastien Delasnerie**, executive vice president, commercial card, [Mastercard](#)

**Lydie Charpin**, vice president, corporate travel

and spend management products, [Mastercard](#)

**Srini Chandrasekharan**, vice president, commercial acceptance solutions, [Mastercard](#)

**Pascal Croak**, investor, [Bain Capital Ventures](#)

**Lucy Wang**, founder, [KAE](#)

**Ian Stewart**, svp, head of commercial card product management, [Truist](#)

**Sara Elinson**, principal, EYP-strategy, [EY-Parthenon](#)

**Arwin Holmes**, global blockchain chief technology officer, [EY Americas](#)

**Dean Nolan**, former vp, director of faster payments and commercial cards, [Fifth Third Bank](#)

**Anand Mitra**, product manager for cross border payments, [JP Morgan](#)

**Bradley Matthews**, svp, head of digital payments innovation, partners, and marketing, [US Bank](#)

**Dan McKenzie**, senior product manager, [Discover](#)

**Caryn Pace Messenger**, managing director, [Bank of America](#)

**Holly Tennent**, director, treasury product manager, virtual payables and amp; B2B network strategy [Bank of America](#)

**Rob Snyder**, director payments partners and FIs, [Edenred Pay](#)

**Athena Varmazis**, vice president, global loyalty programs and rewards, [RBC](#)

**Edward Galvin**, vice president of sales, visa business solutions NA, [Visa](#)

**Leigh Radtke**, vice president, US product, [Visa](#)

**Janet Guthrie**, head of global travel, product commercialization and Latin America local

issuing, [Bank of America](#)

**Kim Roseler**, program manager, [National Center for the Middle Market](#)

**Orna Albus**, chief product officer, [Extend](#)

**Dean M Leavitt**, founder and ceo, [Boost Payment Solutions](#)

**Erik T Van Bramer**, head of National sales/customer relations for Federal Reserve Financial Services, svp, [Federal Reserve Bank of Chicago](#)

**Andrew Unwin**, product manager, [Dataflexnet Limited](#)

**Amy Horack**, director, messaging and solution adoption for global card and intelligence payables, [Bank of America](#)

**Paul Krumholz**, senior product manager, north america commercial cards, [HSBC](#)

**Faisal Jafri**, regional head commercial cards – Americas, [HSBC](#)

**Amy Horack**, director, program adoption and messaging – global card and comprehensive payables, [Bank of America](#)

**Dan Ouderkirk**, senior director, spend solution management, [SAP Concur](#)

**Karen Mays**, manager of national accounts, [Yojna](#)

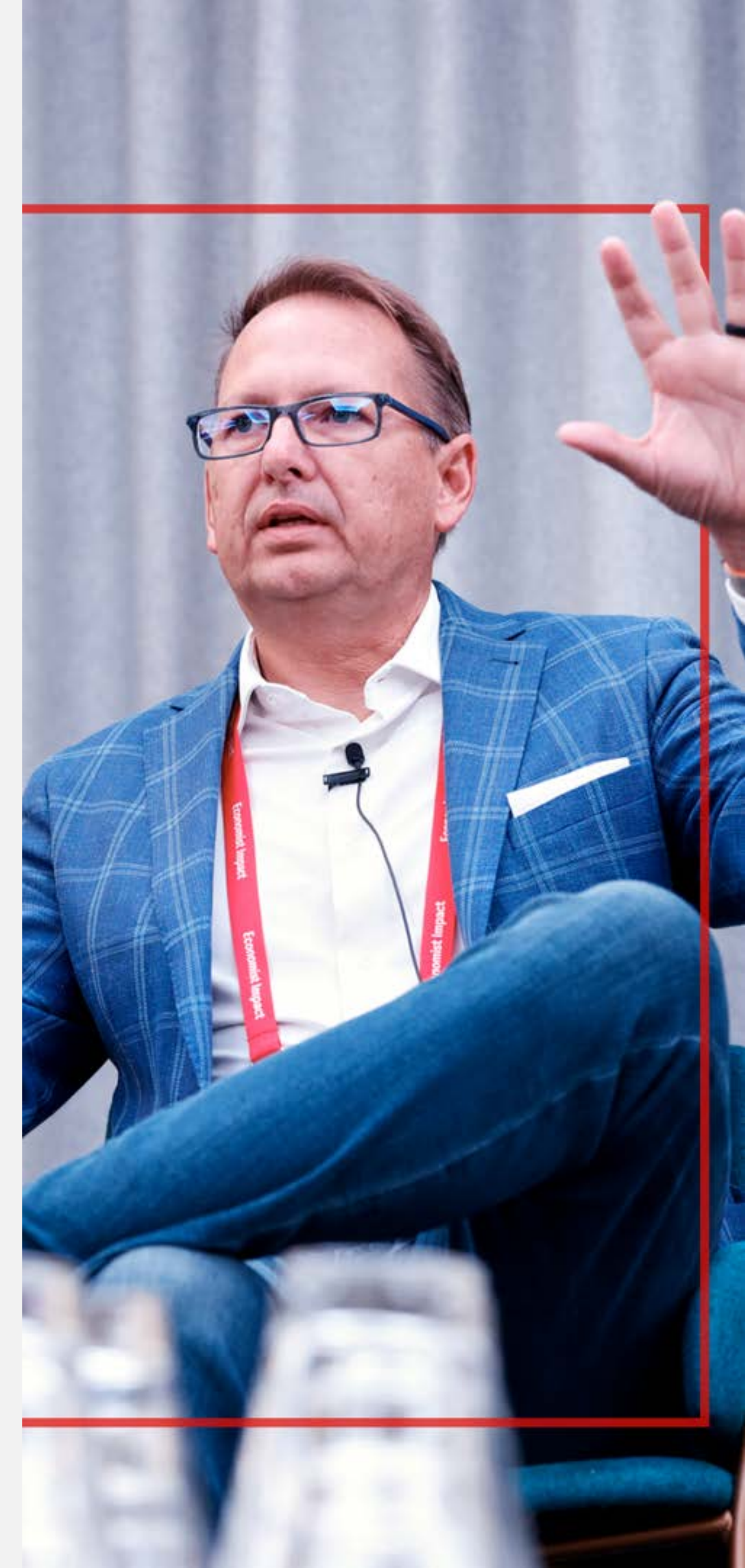
**Lance S. Blockley**, managing director, [The Initiatives Group, Sydney, Australia](#)

**Max Savoie**, partner, [Sidley Austin LLP](#)

**Rajeev Subramanyam**, SVP payments, [Emburse](#)

**Geisa Balla**, head of product, Digital Bank, [Customers Bank](#)

**Greg Corkett**, CFO, [Glenwood Mason Supply Co](#)



# Agenda

Day 1 | Tuesday, October 17th 2023

GMT timezone to EST

## Registration and networking breakfast

8:00am-8:50am

## Welcome address

8:50am-9:00am

**Emma West**, managing director, global events business, [The Economist](#)

## Change agents in payments

9:00am-9:40am

Explore the latest trends in payments, including the battle between card and non-card payment methods, the evolution of faster payments, and the dynamic B2B & travel payments fintech landscape.

**Gregoire Toussaint**, director, [Edgar, Dunn & Company](#)

**Luis Silva**, VP, digital partnerships, [Mastercard](#)

**Jason Turner**, VP, national solution consulting manager, [Commerce Bank](#)

**Felix Ayarza**, global corporate payments head, senior vice president, [Citi](#)

**Dan McKenzie**, senior product manager, [Discover](#)

## Examining current applications of virtual cards in commercial payments

9:40am-10:20am

Analyse current use of virtual cards vs. ACH and P-cards. Discuss integration beyond payment and concerns. Explore diversification of virtual products and use cases across verticals. Assess virtual card transaction data to understand spend/use trends.

**Gregoire Toussaint**, director, [Edgar, Dunn & Company](#)

**Angelo Impoco**, head of air services, strategic partnerships and the Aviation Center of Excellence (ACE),

[Norwegian Cruise Line Holdings](#)

**Sebastien Delasnerie**, executive VP, commercial card, [Mastercard](#)

**Orna Albus**, chief product officer, [Extend](#)

**Irfan Kamdar**, global online commerce head, senior vice president, [Citi](#)

## Networking break and coffee tables

10:20am-10:50am

## Analysing the future evolution of virtual cards in commercial payments

10:50am-11:30am

Virtual cards are fast evolving with different use cases and verticals. What will be the future of virtual cards and how it can answer the future needs of SMEs and corporates? Will virtual cards be the lever to support the significant growth of electronic commercial payments?

**Gregoire Toussaint**, director, [Edgar, Dunn & Company](#)

**Edward Galvin**, VP of sales, visa business solutions NA, [Visa](#)

**Janet Guthrie**, head of global travel, product commercialization and Latin America local issuing, [Bank of America](#)

**Andrew Unwin**, product manager, [Dataflexnet Limited](#)

## Embedded finance: friend or foe?

11:30am-12:10pm

Examining the use of the embedded banking today. Where may the banks fit into banking as a service (BaaS)? How can you use technology and get to market faster? How do you adapt, deploy and make it part of your corporate strategy? What's the end game for embedded finance?

**Frank Martien**, founder, [Windward Strategy](#)

**Sara Elinson**, principal, EYP-strategy, [EY-Parthenon](#)

**Michael Little**, head of payments advisory North America, corporate and investment bank, [J.P. Morgan](#)

**Bradley Matthews**, SVP, head of digital payments innovation, partners, and marketing, [US Bank](#)

**Rajeev Subramanyam**, SVP payments, [Emburse](#)



## Step-change advancement in supplier/merchant enablement

12:10pm-12:50pm

Given the well-known obstacles for suppliers, what needs to be done to dramatically improve the experience of making and accepting payments and advancing buyer-supplier commercial card program relationships? Is embedded finance, as a next chapter in merchant acquirers' focus on integrated software vendor (ISV) strategies, an answer? Will / how will interoperability among proprietary supplier directories emerge?

**Arthur Weiner**, founder and principal consultant, [N Brook Advisors, LLC](#)

**Srini Chandrasekharan**, VP, commercial acceptance solutions, [Mastercard](#)

**Paul Krumholz**, North America head of B2B commercial card products, [HSBC](#)

**Dean Nolan**, managing director commercial payments, [Strategic Resource Management Inc.](#)

**Karen Mays**, manager of National accounts, [Yojna](#)

## Lunch and networking

12:50pm-1:50pm



## Track 1 | Day 1 Corporates

### Voice of the Middle Market – a look at needs, pain points and opportunities for this impactful segment

1.50pm-2.25pm

A review of the research into the current middle market performance, trends, and emerging needs of mid-size firms. What are the challenges and opportunities for the B2B payment sector today?

**Frank Martien**, founder, [Windward Strategy](#)

**Kim Roseler**, program manager,  
[National Center for the Middle Market](#)

**Leigh Radtke**, vice president, US product, [Visa](#)

### End user/corporate case study /discussion on commercial payment systems transformation, experience and frictions through process digitisation

2.25pm-3.05pm

**Arthur Weiner**, founder and principal consultant,  
[N Brook Advisors, LLC](#)

**Geisa Balla**, head of product, [Digital Bank, Customers Bank](#)

**Greg Corkett**, chief financial officer, [Glenwood Mason Supply Co](#)

## Track 2 | Day 1 Channels

### Presentation: commercial strategies for navigating the world of fintechs: build, buy, or partner

1.50pm-2.25pm

This session will look at ways to engage Fintechs based on your company's risk profile and resources, and the state of capital markets.

**Albert Bodine**, director of commercial and enterprise payments, [Javelin Strategy and Research](#)

### Understanding client priorities and provider selection criteria

2.25pm-3.05pm

Explore challenges faced and factors that influence clients' choices when selecting travel & B2B payments automation providers.

**Sanjib Banerjee**, former director, [PwC US](#)

**Jenny Carlson**, senior director, head of U.S. regional commercial sales, [Visa](#)

**Mitchell Bessey**, senior director, head of commercial solutions – North America, [Visa Commercial Solutions](#)

**Ray Champ**, managing director, enterprise payments, commercial card products, [Webster Bank](#)

**Holly Tennent**, director; treasury product manager, virtual payables and amp; B2B network strategy, [Bank of America](#)

### Networking break, coffee tables and personalised drop-in clinics on: D&I and talent

3.05pm-3.35pm

**Amy Horack**, director, program adoption and messaging – global card and comprehensive payables, [Bank of America](#)

### High inflation and interest rates: strategies for preserving margins and optimizing supply chain finance.

3.35pm-4.10pm

Hear from industry experts about the actions being taken in response to higher interest rates. Learn how to preserve margins amidst inflationary pressures. Understand the impact of higher interest rates on buyer/supplier relationships. Explore banks' practical examples and innovative approaches to mitigate financial challenges. Learn how corporates are leveraging the rise in interest rates to effectively manage their working capital.

**Arthur Weiner**, founder and principal consultant,  
[N Brook Advisors, LLC](#)

**Geoff Dean**, managing director, head of commercial card, transaction banking Americas, [MUFG Bank](#)

**Ian Stewart**, SVP, head of commercial card product management, [Truist](#)

“ CPI is a leading forum on how the commercial payments industry is gearing for growth through innovation and collaboration.”

### Embracing sustainability and ESG

4.10pm-4.45pm

Learn about the growing importance of sustainability and ESG for corporates themselves, for providers themselves, and in the payments industry. Explore how payments companies are adopting ESG KPIs to drive responsible operations. Understand how sustainability is becoming an integral part of supply chain agreements and ESG scoring is playing a vital role in supplier selection. Explore how to make the payments industry more sustainable and how responsible approaches can shape the future of the payments industry.

**Patrick W. Diemer**, chairman, [European business travel association](#) and senior advisor, [Arthur D. Little](#)

**Chris Holmes**, svp, [KAE](#)

**Lydie Charpin**, vice president, corporate travel and spend management products, [Mastercard](#)

**Delphine Millot**, SVP sustainability and advocacy, [GBTA Foundation](#)

### Reception and networking

4.45pm-5.45pm



# Agenda

Day 2 | Wednesday, October 18th 2023

GMT timezone to EST

## Registration and networking breakfast

8.15am-8.45am

## Welcome address / Day 1 recap

8.45am-8.50am

**Patrick W. Diemer**, chairman, European business travel association and senior advisor, **Arthur D. Little**

## Regulation in the spotlight- a 360 degree review on the latest regulation affecting the payment industry

8.50am-9.20am

ISO20022 – what it means for banks? Latest development in Europe, North America, APAC, and Latin America

**Patrick W. Diemer**, chairman, European business travel association and senior advisor, **Arthur D. Little**

**Sanjib Banerjee**, former director, **PwC US**

**Lance S. Blockley**, managing director, **The Initiatives Group**, Sydney, Australia

**Max Savoie**, partner, **Sidley Austin LLP**

## Achieving a mutually beneficial outcome for buyers and suppliers in the realm of digital payments

9.20am-9.50am

In this panel for the case study, representatives from both buyers and suppliers will share their experiences on how they undertook the transition towards digital payments

**Dean M Leavitt**, founder and CEO, **Boost Payment Solutions**

**David Surratt**, director, treasury, **Sunbelt Rentals**

**Jon Matthews**, manager- Accts payable & enterprise Ops proc-services, **Duke Energy**

## Impact of real-time payments

9.50am-10.30am

How will the rise of real-time payments schemes impact the payments ecosystem and overall cross border payments? What are the roadmaps and feedback from pilot programs across international schemes? How the new instant infrastructure shape traditional commercial payments, including card and ACH transactions? Who stands to win or lose?

**Hugh Gallagher**, director/CFO, **Edgar, Dunn & Company**

**Dean Nolan**, former VP, director of faster payments and commercial cards, **Fifth Third Bank**

**Anand Mitra**, product manager for cross border payments, **JP Morgan**

**Erik T Van Bramer**, head of National sales/customer relations for Federal Reserve financial services; SVP, **Federal Reserve Bank of Chicago**

## Networking break and coffee tables

10.30am-11.00am

## Latest real time payments adoptions in North America

11.00am-11.30am

**Erik T Van Bramer**, head of National sales/customer relations for Federal Reserve financial services; SVP, **Federal Reserve Bank of Chicago**

## Networking break and coffee tables

10.30am-11.00am

## Roundtable discussions

11.30am-12.30pm

Select two of the following 10 roundtable discussions to attend:

• **Virtual cards** led by **Gregoire Toussaint**, director, **Edgar, Dunn & Company**

• **Data and spend management** led by **Patrick W. Diemer**, chairman, European business travel association and senior advisor, **Arthur D. Little**

• **Viability / versatility for Zelle in corporate B2B payments** led by **Frank Martien**, founder, **Windward Strategy**

• **Cryptocurrencies, stablecoins and CBDCs**

• **Multinational card programs** led by **Denika Torres**, director, global head of business and market management, TTS – global commercial cards, **Citi**

• **Real-time payments** led by **Anand Mitra**, product manager for cross border payments, **JP Morgan**

• **AP/AR automation** led by **Holly Tennent**, director; treasury product manager, virtual payables and amp; B2B network strategy, **Bank of America**

• **AI** led by **Sanjib Banerjee**, former director, **PwC US**

• **Verticals** led by **Paul Krumholz**, US head of product management, NA commercial cards, **HSBC**

• **Rebate management** led by **Arthur Weiner**, founder and principal consultant, **N Brook Advisors, LLC**

## Roundtables rotate

12.00pm

## Lunch and networking

12.30pm-1.30pm



# Agenda

Day 2 | Wednesday, October 18th 2023

GMT timezone to EST

## Corporate Travel: gearing for post-pandemic resumption growth

1.30pm-2.00pm

**Patrick W. Diemer**, chairman, European business travel association and senior advisor, **Arthur D. Little**

**Angelo Impoco**, head of air services, strategic partnerships and the Aviation Center of Excellence, **Norwegian Cruise Line Holdings**

**Alexander Olsen**, global business development and finance executive, **Citi**

**Eric Tak**, head of retail payments, **ING**

## Revolutionizing AP/AR automation: unleashing market potential

2.00pm-2.40pm

Explore the world of AP/AR automation and its impact on the market. What trends have we seen in automation and to extent they have accelerated or slowed down. Address the need for greater automation to get more efficiency in invoicing.

**Frank Martien**, founder, **Windward Strategy**

**Holly Tennent**, director; treasury product manager, virtual payables & amp; B2B network strategy, **Bank of America**

**Rob Snyder**, director payments partners and FIs, **Edenred Pay**

## Networking break, coffee tables and personalised drop-in clinics on: communication tips and leadership

2.40pm-3.10pm

**Amy Horack**, director, program adoption and messaging – global card and comprehensive payables, **Bank of America**

## Data and expense management: unlocking next-generation integrated spend controls

3.10pm-3.50pm

Explore data-driven expense management. Learn about the emergence of next-generation solutions in expense management software. Discover advanced functionalities such as AI, seamless integration with ERP and AP/AR systems, real-time reporting capabilities, APIs, and improved digital and mobile experiences for employees.

**Frank Martien**, founder, **Windward Strategy**

**Sergio Ortega**, global cash management discipline leader, **BBVA**

**Lydie Charpin**, VP, corporate travel and spend management products, **Mastercard**

**Penny Cox**, head of sales and account management, **Inlogik**

**Dan Ouderkirk**, senior director, spend solution management, **SAP Concur**

## Fireside Chat: embedded finance and e-commerce – how e-commerce is going to change with Web3

3.50pm-4.20pm

Explore how Web3 technologies are transforming e-commerce. Learn how embedded finance capabilities enable seamless integration of financial services into the online shopping experience. Discover how Web3 technologies facilitate secure transactions, enhance data privacy, and enable new business models.

**Frank Martien**, founder, **Windward Strategy**

**Arwin Holmes**, global blockchain chief technology officer, **EY Americas**

## Summary and close

4.20pm



“ **The networking opportunities exceeded my expectations. The speakers were diverse and the 2 different afternoon tracks were a fantastic idea.** ”

# Key information

To register online, please visit:

[www.commercialpaymentsinternational.com/global-summit/](http://www.commercialpaymentsinternational.com/global-summit/)

Don't miss the **early-bird deadline**  
Register by September 22nd 2023

For registration and general enquiries, please email [registration@cpi-events.com](mailto:registration@cpi-events.com).

	Early bird rate (ends September 22nd 2023)	Full registration
<b>Bank issuers</b> bank issuer of a commercial card product  <a href="#">Register now</a>	\$1,995	\$2,375
<b>All others</b> networks, processors, acquirers, fintechs, consultants, third party advisors, all other sponsors  <a href="#">Register now</a>	\$2,195	\$2,575

## Tickets include

- Full access to all the in-person sessions, table discussions and interactive panels
- Full networking in the exhibition and the community area
- Full access to all the live talks, Q&A and live polls
- In-person networking, coffee table breaks and refreshments throughout the 2 days
- New personalised drop-in clinics on D&I, talent, communication tips and leadership

## Group bookings and discounts–Bank Issuer tickets only

We offer the following group booking discount for Bank Issuer tickets only. The group booking can not be combined with any other discount. To claim, please email [registration@cpi-events.com](mailto:registration@cpi-events.com) 1-2 delegates – no discount  
3-4 delegates – 30% discount off  
entire group 5 or more delegates – 50% discount off entire group.

## Group bookings for financial institutions / system suppliers / consultants / lawyers / accountants ticket types

Passes are limited to 5 per company. Should you wish to register a group, it may be more cost-effective to consider a sponsorship package. Please contact [omarakbar@eurofinance.com](mailto:omarakbar@eurofinance.com) for more information.

## Sponsor and exhibitor staff tickets

If you are registering your staff as part of a sponsor or exhibition package, please click the link below. You will need your unique company booking codes, which have been emailed to you by [registration@cpi-events.com](mailto:registration@cpi-events.com). If you have not received these or can not locate the email, please email us.

[Staff tickets](#)

## The venue: Convene at 237 Park Avenue, NYC

Convene at 237 Park Avenue is located on Lexington Avenue between 45th and 46th Street near the following subway stations: 4,5,6,7 and S. If you are coming by subway into the Grand Central – 42 St Station, use the Northeast exit.

For more information, [please click here](#).

