

ECONOMIST
IMPACT



11th annual

CPI Middle Market B2B Payments Summit

June 11th-12th 2024 | Convene at 311 West Monroe Street, Chicago

The only event focused on commercial payments for US middle market

www.commercialpaymentsinternational.com/middle-market-summit

Global partners



Industry partners



Supporting partner



Overview

The future of Middle Market payments demands innovation, efficiency and economic resilience while increasing card profitability and growth. It is imperative for corporates, banks, suppliers and tech partners to collaborate closely. By sharing best practices, driving innovation and prioritizing practical solutions, we can collectively address the evolving landscape of the payments industry,

This agenda will address the dynamic landscape of payments, banking, and fintech. It will navigate an array of topics essential for industry professionals seeking to stay ahead in an ever-evolving market. From streamlining rebate platform automation to understanding embedded payments and future trends, valuable insights and strategies for optimizing operations and driving growth. It will also explore the latest innovations, industry trends, and regulatory considerations, and offer actionable knowledge to propel your organization forward.



Unrivalled networking: the most senior-level commercial card and B2B payment leaders

Learn from best in class payment leaders bringing fresh insights and solutions

Fit months of meetings into just two days, with banks, technology partners, processors, corporates and fintechs all under one roof.

130+ attendees

80+ senior bank issuers

Last year we welcomed senior payment leaders from:

5/3 Bank • AirPlus International Inc. • American Express • Ameris Bank • AvidXchange • Bank of America • BankUnited • BMO Bank • Boost Payment Solutions • Bremer • Central Bank • Citi • Citizens Bank • Commerce Bank • Conferma Pay • Corporate Spending Innovations • DXC • Commercial Card Services • Edgar, Dunn & Company • Extend Enterprises • Fairfield County Bank • Federal Reserve System • Fidelity Bank • Fifth Third Bank • First Citizens Bank • First Horizon Bank • FIS • FNB Corp • FNBO • Horicon Bank • HSBC • HTLF Bank • Huntington National Bank • Inlogik • iSphere Global • J.P. Morgan Chase • KAE • KB Better Business Solutions • KeyBank • Mastercard • McMaster-Carr • MRC LLC • MUFG • N Brook Advisors, LLC • National Center for the Middle Market • Old National Bank • Payment Works • Plastiq • PNC Bank • PwC • Regions Bank • S.S. Scale • Signature Bank • Stifel Bank • Stock Yards Bank & Trust • Synovus • Synovus Bank • TD Bank • Texas Capital Bank • The Bancorp Bank • The Economist Group • The Future Hunters • Truist Bank • TSYS • U.S. Bank • Upperlink • Viewpost • Visa • Western Alliance Bank • WEX, Inc. • Windward Strategy, Inc. • Wintrust



Sponsorship and exhibitor opportunities

Raise your profile amongst the CPI community as an event partner. This senior-level event is your opportunity to feel the pulse of the commercial card and B2B payments community, enjoy premium networking and drive new business relationships. To find out more about how we can help you reach payment leaders from banks, fintech and other payment networks, please contact us to discuss sponsorship and exhibitor opportunities.

Omar Akbar

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Agenda

Day 1 | Tuesday, June 11th 2024

Registration

8.00am–9.00am

Welcome address

9.00am–9.05am

NCMM: middle market indicator

9.05am–9.50am

An examination of research findings on the current trends, regulatory changes and their potential impacts on payment structures and operations. It will also focus on drivers and performance of the middle market, alongside growth projections and shifts in the business environment. The session will help understand payment preferences across industries and will provide an overview of payment preferences among commercial entities, segmented by company size, industry, and other indicators.

Leigh Radtke, VP, head of North America product, Visa
Doug Farren, MD, National Center for the Middle Market

Consolidations: M&A trends in payments and Fintech partnerships

9.50am–10.30am

This session will delve into the current innovations in banking and payment solutions driven by fintech companies. It will address market assessments and share insights into market

valuations and M&A trends within the payments industry, and their implications for banks and fintech players.

Networking break

10.30am–11.10am

Enhancing expense management efficiency and processes in commercial card programs

11.10am–11.50am

Exploring solutions beyond file-based integration, the importance of integrating commercial card and expense management platforms. The current challenges of relying on file-based integrations and the separation of commercial cards from expense management systems. Is there the need for a cohesive solution that addresses both B2B supplier spend and T&E expenses. The importance of returning to basics and seeking integrated solutions rather than disparate products. explore alternative approaches to expense management, such as US Bank's TravelBank platform, which offers a seamless experience for expense management and travel booking within a single portal, exploring solutions like carlQ from fintech companies to.

Felipe Lopez, VP, global partnerships and segments, Mastercard

Keith Zollicoffer, SVP, director commercial credit card payment solutions CPCP, Arvest Credit Card Division

Exploring next-generation commercial card processing platforms

11.50am–12.30pm

Assessing the satisfaction levels of current commercial card

processing platforms and exploring alternatives to better suit participant requirements. Delving into the challenges inherent in existing products and platforms, emphasizing solutions that streamline processes for reissuing virtual cards and enhance the overall buyer journey. Focusing on the versatility of these platforms beyond traditional commercial card and card payments, examining payment size limitations where transactions have to be split for successful authorizations and number of transactions (velocity) per card account limitations. Mobile wallet provisioning, or more importantly, what it takes to convert/change processors for banks.

Jason Turner, VP, national solution consulting manager, Commerce Bank

Andrea Soto, SVP, business development, Boost Payment Solutions

Rob Snyder, director payments partners and FIs, Edenred Pay

Update on virtual cards acceptance

12.30pm–1.10pm

Exploring the current state and future of virtual cards in commercial payments and strategies to expedite the widespread adoption of virtual cards. Examining current trends and emerging use cases for virtual card payments in travel and B2B payments.

Shawn Thomas, senior director for global B2B acceptance, Visa

Paul Krumholz, US head of product management, NA commercial cards, HSBC

Laura Shelton, head of commercial products international, Discover Global Network

Lunch

1.10pm–2.10pm

Insights into Instant payments and FedNow: a two-year review

2.10pm–2.50pm

This session will share the latest updates on the FedNow adoption and how they been used so far. What's the spend? What's the breakdown by types of use cases? What's the prevalence of use for invoice space payments? What extent FedNow could become a payment rail or payment option behind the scenes of some of these mobile apps?

Dan Gonzalez, VP-customer relations, Federal Reserve Financial Services

Monetising embedded payments in the middle market segment

2.50pm–3.30pm

Examining current market usage and potential broader applications of embedded payments, along with common use cases

Mitchell Bessey, senior director, head of commercial solutions, North America, Visa Commercial Solutions

Gretchen Rodriguez, head of product payments, TD Bank

Networking break

3.30pm–4.10pm

Assessing the impact of in-house agent bank programs

4.10pm–4.50pm

Evaluating in-house agent bank programmes and their role

Agenda

Day 1 | Tuesday, June 11th 2024

in commercial card issuance, particularly for smaller financial institutions. Exploring the advantages and disadvantages of relying on agent programmes, using practical examples. Considerations for bringing programmes in-house and factors to consider when transitioning from an agent programme to an in-house programme. Community banks perspectives on their experiences with agent programmes and potential considerations for transitioning in-house.

Maria Line, MD, head of commercial card, FNBO

Melissa Loafman, SVP, head of treasury product solutions, Independent Financial

Ray Champ, managing director, enterprise payments, commercial card products, Webster Bank

Serving gap customers

4.50pm–5.30pm

Addressing the needs of customers falling between small business and commercial card segments, and sharing best practices. The panel will share how they have set up service, who does what and cardholder versus company administrator service.

Rodrigo Malzyner, VP, global small and medium enterprises, Mastercard

Lizzie Pine, executive director, head of CB commercial card, JPMorgan Chase & Co

Networking reception

5.30pm–7.00pm

End of day 1

7.00pm



Agenda

Day 2 | Wednesday, June 12th 2024

Welcome remarks and recap of day 1

9.00am–9.05am

Practical insights from middle market customer CFOs

9.05am–9.50am

Case study: Streamlining rebate platform automation

9.50am–10.20am

Assessing the need for and benefits of implementing rebate platform automation within organisations.

Tracy Armstrong, head of commercial card and payables, corporate products and services, **TD Bank**

Achieving a greater supplier enablement and onboarding

10.20am–11.05am

Exploring strategies to empowering supplier onboarding, especially in Virtual Card (VC) programs, and enhance industry engagement for improved enablement. Highlighting best practices. How are banks approaching this challenge strategically? What is the industry doing to engage acquirers in support of greater and better enablement. Which technologies are they employing to track calls, emails, and correspondence, ensuring maximum efficiency and effectiveness? Digital supplier onboarding for card programs (vs. call campaigns). Could there be an approach where a far greater portion of that is automated?

Chaps Poduri, director for commercial payments, **Bank of America**

Jason Turner, VP, national solution consulting manager, **Commerce Bank**

Anthony Debellis, Vice president, Americas, **Mastercard**
Ed Sherrington, head of product for banking, **Codat**

Networking break

11.05am–11.45am

Case study: Supplier and buyer insights

11.45am–12.30pm

Representatives from both buyers and suppliers share their experiences and strategies for successfully transitioning to digital payments and attaining mutually beneficial outcomes

Getting your P&L right: navigating commercial card profitability and optimising working capital

12.30pm–1.00pm

With impending interest rate adjustments, the financial sector intensifies its focus on commercial card profitability. Anticipation of Federal Reserve rate reductions amplifies concerns over profitability. Discover how companies are driving working capital efforts for customers. Explore initiatives to support customers in optimising their working capital. How banks analyse cost of funds formulas, impacting commercial card program profitability. The industry approach used to manage or calculate rebates. Focus on strategies for balancing profitability and growth amid shifting financial dynamics.

Lauren Hewings, senior director, working capital vertical development, **Visa**

Michele M. Laurin, senior product manager, card product management, **Western Alliance Bank**

Lunch

1.00pm–2.00pm

Macro effects on B2B card acceptance and procurement efficiencies

2.00pm–2.15pm

Exploring the macro-economic actions affecting B2B card acceptance and alternative options to streamline procure-to-pay processes amidst these changes. We'll examine how financial institutions are working with platform providers to increase card program usage across all industries and payment categories, both domestically and globally, for middle market clients. While SMBs and some large market clients are seeing card acceptance grow in certain areas, middle market clients are seeing attrition in optional acceptance and are being affected the most by macro trends influencing vendor decisioning.

Court Toomey, head of commercial payments, **Plastiq by Priority**

“Per aspera ad astra”: future of card payments and the intersection of creativity and commercial payment models

2.15pm–3.00pm

Discover the future trends shaping the payments industry, encompassing the competition between card and non-card payment methods, the advancement of faster payment solutions, and the dynamic fintech landscape within B2B and travel payments in the next five to ten years.

William Kniering, SVP, head of commercial card, **Texas Capital Bank**

Aparna Talloo, lead commercial travel products, **Discover Global Network**

Erica Korngut, VP, commercial solutions, **Mastercard**

Roundtable discussions

3.00pm–3.40pm

Delegates choose one:

- Fraud mitigation
- Impact of real-time payments on mid-market corporate markets
William Kniering, executive director, commercial card, **Texas Capital Bank**
- Data optimization
Gretchen Rodriguez, head of product payments, **TD Bank**
- Next generation of virtual card products
- Digitization and tokenization in facilitating foreign payments
- E-commerce: Personalization and consumerization of B2B payments
Paul Krumholz, US head of product management, NA commercial cards, **HSBC**
- Best practices of AP/AR automation
- Market opinions and thoughts on ACH Plus
- Verticals
- Potential implications of the CCCA (Credit Card Competition Act)
Ray Champ, managing director, enterprise payments, commercial card products, **Webster Bank**

End of conference

3.40pm

Key information

To register online, please visit:

www.commercialpaymentsinternational.com/middle-market-summit/

For registration and general enquiries, please email registration@cp-events.com.

	Early bird discount (book by May 10th 2024)	Full registration
Bank issuers Bank issuer of a commercial card product Register now	\$995	\$1,195
All others Networks, processors, acquirers, fintechs, consultants, third party advisors, all other sponsors Register now	\$1,550	\$2,050

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
- Refreshments throughout

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Book with confidence

Full refunds are available on all cancellations received in writing 28 days before the conference start date.

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@cp-events.com. If you have not received these or can not locate the email, please email us.

[Staff tickets](#)

The venue: Convene 311 W Monroe St, Chicago, IL 60606, United States

Convene at 311 West Monroe is located between South Franklin and South Wacker Streets in The Loop near the following subway stations: Washington/Wells Station, Quincy Station.

[Click here for full venue details and map](#)

