ECONOMIST IMPACT

17th annual

CPI Global 2025 B2B Payments Summit

November 18th-19th | Convene, 237 Park Avenue, New York

AI, accelerate, align, advance: the premier cross-industry exchange for smarter payments & commercial cards

Website

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Overview

CPI Global B2B Payments Summit arrives at a pivotal moment for commercial payments, as organisations across markets grapple with accelerating digitalisation, regulatory shifts, and the demand for smart, embedded finance. This year's agenda provides strategic insights, practical solutions, and peer-led exchanges across a rapidly evolving landscape. From macroeconomic forces to merchant-level frictions, the sessions will challenge assumptions, showcase innovation, and equip attendees with the foresight needed to drive resilient, customer-focused payment strategies.

Across two days of lively discussions, hands-on workshops, and networking, participants will explore everything from AI automation and ESG compliance to commercial card acceptance, surcharging policies, and the future of payment ecosystems. Thought leaders representing banks, fintechs, corporates, and regulators, what's working, what's next, and how to thrive in an increasingly complex financial environment.

Topics at a glance

- **Intelligent automation and agentic AI in payments**
  How AI and intelligent automation are revolutionising payment processes - from straight-through processing and fraud prevention to fully autonomous agentic AI handling bookings and purchases. Sessions explore AI's impact on efficiency, security, and decision-making.

- **Regulatory evolution and compliance readiness**
  With policy shifts accelerating, there's a major focus on how companies must stay ahead of regulatory frameworks. Sessions will delve into including: ISO 20022 rollout and payment standardisation; AI legislation and RTP updates, surcharging compliance and merchant practices.

- **Embedded finance and workflow integration**
  Embedding payments within existing systems (ERP, procurement, T&E) to reduce friction. Discover the evolution from siloed platforms to seamless, in-platform payment experiences.

- **Buyer-supplier enablement and acceptance challenges**
  Navigate the complexity in commercial card acceptance and supplier adoption, with a focus on the tools, messaging, and collaborations needed to unlock full-spectrum acceptance and value realisation.

- **Data, insights and strategic value**
  Leverage payments data for strategic advantage and to transform.

Plus!

Engage in roundtables that explore the changing landscape of payment technologies important for global commercial payment systems. These peer-led discussions will focus on their strategic implementation and effective execution within a global corporate context.

Following the day's insights, continue to strengthen your new relationships at the **networking reception**, creating valuable connections with senior leaders from across the B2B payments ecosystem.

The audience

CPI Global B2B Payments Summit, the premier event where leading commercial card and B2B payment professionals gathered in New York to discuss how to boost efficiency and innovation in payments.

Senior payment professionals, bank issuers, corporate end users, and technology partners gathered for networking and knowledge exchange.

200+ attendees

100+ bank issuers

77+ companies represented

12+ countries represented

58% in leadership roles*

(*defined as c-level, director, VP, head)

Influential payment and commercial card leaders from various companies

Connect in-person with engaging speakers, leading senior commercial card, payment professionals and innovative technology partners

The payments audience represented a diverse range of companies and industries.

92% **of attendees** highlighted this is the key event to network with industry peers, attend the interactive sessions and learn from the speakers.

- 490 Consulting
- Adyen
- American Express
- Ameris Bank
- Argus /Transunion
- Astrada
- ATB Financial
- AvidXchange
- Banc of California
- Banco Central do Brasil
- Banco Popular
- Bank of America
- BankUnited
- BBVA
- BMO
- Boost
- Bottomline
- Bremer Bank
- BT4Europe
- Cardlay
- Centime, Inc.
- Chevron
- Citi Commercial Cards
- Citibank
- Citigroup
- City National Bank of Florida
- CoBa Technology
- Codat
- Commerce Bank
- Dataflexnet
- Discover Global Network
- DXC Technology
- Edenred Pay
- Edgar, Dunn & Company
- Elavon
- EMI
- Esker
- Estee Lauder Companies
- Extend
- EY
- FAB Bank
- Federal Bureau of Investigation
- Federal Reserve Bank
- Fifth Third Bank
- Finexio
- First Citizens Bank
- First Hawaiian Bank
- FIS
- FNBO
- Georgetown University
- Great Hill Partners
- HSBC
- Inlogik
- J.P. Morgan
- KeyBank
- Leading Path
- Mastercard
- Mesh
- MoCaFi
- MUFG Bank
- N Brook Advisors, LLC
- Orum
- Otsuka Amerian Pharmaceuticals, Inc.
- PaperTrl
- Plastiq by Priority
- Pliant
- PNC Bank
- RBC
- Regions Bank
- RPMG Research Corporation
- Santander Bank
- SAP
- Schulte Roth & Zabel
- SETTL
- shift4
- SouthState Bank, N.A.
- SRM
- SVB
- TD Bank
- The Economist Group
- TM PRODUCTIONS INC
- Torpago
- Truist Bank
- Truist Financial Corporation
- TSYS
- Umpqua Bank
- Velera
- Veritex Community Bank
- Viewpost
- Visa
- Webster Bank
- Wells Fargo
- WEX
- Windward Strategy
- Workday
- Yojna
- Zelis

Agenda

Day 1 | Tuesday, November 18th 2025

Registration and networking breakfast

8:00am-8.55am

Welcome address

8.55am-9.00am

***Chris Clarke**, head of content, EuroFinance, The Economist Group*

The global mega-trends shaping commercial payments

9.00am-9.30am

This session will deliver a strategic overview of the economic, regulatory, and technological forces reshaping B2B payments worldwide. From geopolitical risk to AI disruption, ESG, and inflationary pressures—this opening presentation will explore the major forces shaping the next decade of B2B payments. An economic outlook will help participants reframe risk, opportunity, and digital resilience in a volatile world.

***Dulguun Batbold**, global economist team, Visa*

View from the FRB New York

9.30am-10.00am

This session will cover the current state of the national economy, focused on key topics such as growth, the labor market, and inflation. With uncertainty still elevated, this session will zoom out on key macroeconomic drivers and the impacts to both households and the consumer.

***Kartik B. Athreya**, director of research and head of the research and statistics group, Federal Reserve Bank of New York*

Strategic growth and resilience in global payments

10.00am-10.40am

This forward-looking discussion will focus on where growth is actually happening in 2025. Panellists will highlight successful examples, main sectors driving expansion, and the factors encouraging adoption. The session will also explore what's needed for sustained growth into 2026 and beyond, particularly in challenging or neglected markets.

*Moderated by: **Frank Martien**, founder, Windward Strategy*

***Marcos Gelfi**, VP, commercial products, data and cardholder services, Discover Network and Diners Club International*

***Sebastien Delasnerie**, EVP, commercial card, Mastercard*

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

***Felix Ayarza**, global corporate payments head, commercial cards- SVP, Citi*

Networking break

10.40am-11.20am

sponsored by: inlogik

Case studies: Embedded payments & workflow integration

11.20am-12.00pm

Embedding payments directly into corporate systems is transforming efficiency. This session will address how ERP platforms and digital procurement tools are incorporating card rails natively, enabling frictionless transactions. We'll examine live integrations, what's working, and how embedded finance bridges buyer-supplier trust while helping corporates manage reconciliation, compliance, and funding optimisation.

*Moderated by: **Frank Martien**, founder, Windward Strategy*

***Stephanie Wilczewski**, director, B2B payables product strategy, Bank of America*

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

***Martha Salinas**, chief commercial officer, TreviPay*

***Rebecca Meeker**, SVP, B2B partnerships, Mastercard*

Breakout roundtables

12.00pm-12.30pm

Select one of the following roundtable discussions to attend

- **Security and fraud**
  *led by: **Maria Line**, head of commercial card, FNBO*
- **Data and spend management**
  *led by: **Neil Park**, product lead for B2B payments, Citi*
- **Virtual cards in T&E**
  *led by: **Greg Toussaint**, director, Edgar, Dunn & Company*
- **Virtual cards in B2B**
  *led by: **Christopher Varian**, director, commercial card sales, Webster Bank*
- **Real-time payments**
  *led by: **Raj Singh**, director treasury, product head of payments and cards, First Citizens Bank and **Virginie Dhouibi**, head of instant payment, services, Citi*
- **AP/AR automation**
  *led by: **Barbara Carpenter**, AR transformation and automation consultant, MCE*
- **Travel and expense management with AI**
  *led by: **Patrick W. Diemer**, chairman, European business travel association and senior advisor, Arthur D. Little*
- **Rebate management**
  *led by: **Arthur Weiner**, founder and principal consultant, N Brook Advisors, LLC*
- **Stablecoins**
  *led by: **Sophia Bantanidis**, analyst, future of finance team, Citi*
- **Regulation**
  *led by: **Jeff Horowitz**, Treasury Sources Group*

Lunch and networking

12.30pm-1.30pm

Stop selling products: start owning the client's cash flow problem

1.30pm-2.00pm

Let's be honest, mid-market clients don't wake up thinking about your treasury products. They wake up worrying about making payroll, paying suppliers, and having enough cash on hand to move fast when opportunity knocks. The best bankers already recognize this and have stopped leading with product pitches and started acting like cash flow strategists. In this session, we'll dismantle the "sell what's on the shelf" mindset and replace it with a relationship model built on orchestrating payment timing, methods, and supplier terms. Master this, and you're not just another bank in their stack, you're the financial partner they build their business around.

*Moderated by: **Allan Reynolds**, partner, Windward Strategy*

***Nicole Uber**, head of client solutions, Codat*

***Damen Hale**, senior product manager - commercial cards, TD Bank*

***Faisal Jafri**, regional head of commercial cards, Americas, HSBC*

Agenda

Day 1 | Tuesday, November 18th 2025

Virtual cards evolution: use cases and market penetration

2.00pm-2.40pm

Virtual cards remain central to innovation in B2B payments. This session will showcase adoption trends across regions like Latin America and Europe, new verticals such as healthcare and marketing, and the expansion of mobile virtual cards. It will include firsthand issuer perspectives and practical insights into implementation challenges and success —particularly in areas with limited card infrastructure.

Moderated by: ***Arthur Weiner****, founder and principal consultant, N Brook Advisors, LLC*

Sergio Ortega González*, global cash management and commercial cards discipline leader, BBVA*

Holly Tennent*, senior product manager, B2B product client growth strategy and experience, Bank of America*

Ross Withers*, chief operating officer and chief product officer, Inlogik*

Mary Beth Livengood*, head of corporate solutions, North America, Mastercard*

Reinventing Midmarket Spend Management

2.40pm-3.00pm

The U.S. midmarket (250–5,000 employees) has long been caught between fragmented tools and enterprise-scale systems that don't fit their needs. Uncover turnkey solution goes beyond cards and payments to deliver a single, unified platform that integrates-Card spend management with real-time visibility, AP/AR automation for faster, seamless workflows, Credit scoring and risk tools to empower smarter financing decisions and Reconciliation and policy controls for compliance and efficiency.

Moderated by: ***Greg Toussaint****, director, Edgar, Dunn & Company in conversation*

Jørgen Christian Juul*, CEO, Cardlay*

Aimee Poindexter*, senior director, strategic partnerships, AvidXchange*

Networking break

3.00pm-3.30pm

sponsored by: DISCOVER NETWORK

Agentic AI and intelligent payment automation

3.30pm-4.00pm

As agentic AI evolves, so does its impact on B2B payments. This discussion will explore how AI agents are now capable of booking business travel and making purchases autonomously. With growing reliance on digital assistants, we'll discuss industry readiness, liability frameworks, tokenisation for secure delegation, and the connection between issuers, merchants and agents. Expect deep dives into market initiatives and implications for authentication, chargebacks, and more.

Moderated by: ***Arthur Weiner****, founder and principal consultant, N Brook Advisors, LLC*

Aditya Mehra*, senior architect machine learning*

Ben Beery*, global product team, Visa*

From buzzword to bottom line: crafting and executing strategy amid compounding innovations

4.00pm-4.30pm

The pace of innovation in payments continues to accelerate and compound - from embedded finance and agentic commerce to stablecoins and beyond. The challenge is no longer spotting trends, but choosing how to prioritize, scale, and embed into the business. This session brings together senior executives and strategists to explore practical frameworks for cutting through the noise, making tough trade-offs, and executing with agility. Panellists will discuss how to evaluate competing opportunities, balance frontier bets against proven plays, and align culture and governance.

Moderated by: ***Mohammed Akuma****, principal, L.E.K. Consulting*

Piyush Tiwari*, head, global strategic partnerships, Visa*

Gigi Wong*, managing director and partner, L.E.K. Consulting*

Greg Bloh*, CEO, Transcard*

Innovation Showcase: Shaping the future of payment innovations

4.30pm-5.10pm

This session will spotlight emerging fintech companies driving innovation in the commercial payments space. It will also include a competition where participants can present their innovative solutions, with the audience voting to determine the winners.

Part 1: Fireside chat: Tech vision: where is payment tech really going?

Part 2: Innovation Showcase

Part 3: Innovation awards

Innovation awards announcement voted by the CPI audience

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

Andrew Jamison*, co-founder and CEO, Extend*

Malte Rau*, CEO, Pliant*

Toffer Grant*, CEO and founder, PEX*

John Jakobe*, director of corporate development and partnerships, TreviPay*

Networking reception

5.10pm-6.10pm

Agenda

Day 2 | Wednesday, November 19th 2025

Registration and networking breakfast

8:00am-8.45am

Welcome address and recap of day 1

8.45am-8.50am

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

Discover global network payments: state of the union

8.50am-9.05am

***Laura Shelton**, director commercial payment products, Discover Network and Diners Club International*

Voice of the buyer panel: what corporates want from providers

9.05am-9.50am

In this panel, enterprise buyers share their candid views on pain points, wish lists, and innovation gaps. Learn about buyer expectations—whether it's smarter onboarding, better UX, or embedded intelligence in payment workflows. The session will uncover what's working and what's not from the people who matter most: the clients.

*Moderated by: **Jeff Horowitz**, Treasury Sources Group*

***George Uko**, senior territory credit manager, Kubota Tractor Corporation*

***Barbara Carpenter**, AR transformation and automation consultant, MCE*

***Stuart Walker**, group head, payments, Qatar Airways*

***Constantin Anagnostopoulos**, CEO, BKO*

***Jørgen Christian Juul**, CEO, Cardlay*

Bridging the buyer–supplier divide: commercial acceptance in focus

9.50am-10.30am

Supplier adoption remains fragmented despite advances in virtual card issuance. This session will explore what suppliers need, what's missing, and how to better communicate value. The discussion will also highlight successful buyer-supplier partnerships and tools that streamline onboarding and support dual-sided enablement.

*Moderated by: **Dean Leavitt**, founder and CEO, Boost*

***Aria Kavyani**, head of commercial card sales, Citizens Bank*

***Sebastien Delasnerie**, EVP and global head of product, corporate solutions, Mastercard*

***Gina Quinonez**, director of collections, RingCentral*

Networking break

10.30am-10.50am

The future of identity: smarter insights yield better results

10.50am-11.20am

We will explore how biometric and AI-driven authentication is critical to protect your commercial card customers against emerging fraud threats while minimizing friction. Hear how issuers can strike the right balance between security and customer convenience.

*Moderated by: **Jeff Horowitz**, Treasury Sources Group*

***Nik Walser**, global head of risk and identity strategy, Visa*

***Kelley Knutson**, chief growth officer, TSYS, a Global Payments Company*

The CFO's new playbook: digital payments and liquidity optimisation

11.20am-11.40am

Modern treasury is becoming a strategic hub for innovation. In this fireside chat, a CFO and banking partner will share how corporate finance leaders are driving digital adoption, embedding payment automation, and improving liquidity. From digitising AP/AR to real-time cash visibility, the session offers a tactical guide to payment transformation from the C-suite.

***Maria Line**, head of commercial card, FNBO*

***Carl Heinicke**, CFO, Berry Law*

Advancing digital B2B acceptance: from barriers to solutions

11.40am-12.20pm

Real-world approaches to overcoming persistent acceptance challenges—and why collaboration across issuers, networks, fintechs, and acquirers is key.

*Moderated by: **Arthur Weiner**, founder and principal consultant, N Brook Advisors, LLC*

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

***Paul Uher**, MD, head commercial and corporate banking merchant services, Wells Fargo*

***Brian Marx**, senior director, Visa*

Lunch and networking

12.20pm-1.20pm

Bridging the gap: how banks, fintechs and businesses collaborate to transform B2B payments

1.20pm-2.00pm

As consumer expectations continue to shape the evolution of commercial and B2B payments, financial institutions and their partners must collaborate to meet the growing demand for seamless, consumer-like experiences. But when banks lack the technology to address these needs, where do they turn for solutions—and how does this impact the customer experience?
This session explores the critical role customers play in driving innovation, the partnerships that help banks bridge technology gaps, and the strategies for creating a unified, frictionless payment experience.

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

***Mary Joseph**, SVP, strategic investments, treasury and trade solutions, Citi*

***Eric Frankovic**, president, WEX Corporate Payments*

***Seth Perlman**, global head of product, i2c*

***Toffer Grant**, CEO and founder, PEX*

***Lauren Carey**, executive director, head of strategic account management, commercial card, J.P. Morgan Payments*

Agenda

Day 2 | Wednesday, November 19th 2025

Breaking the silos: best practices to accelerate card program growth

2.00pm-2.30pm

Internal inefficiencies can stall even the most promising commercial card programs. This session will explore how banks can accelerate growth by streamlining internal operations—specifically improving coordination between credit, compliance and payments teams during customer onboarding. Focus on how to reduce friction, minimise handoffs, and create a seamless, speed to spend scalable experience that drives faster implementation and stronger client satisfaction.

*Moderated by: **Frank Martien**, founder, Windward Strategy*

***Maria Line**, head of commercial card, FNBO*

***Amy Horack**, director, head of global travel, Bank of America*

Building the payments organisation of the future

2.30pm-3.00pm

How are banks evolving their structures and governance models to meet customer needs? This leadership panel brings together SVPs and Global heads of payments from leading banks to explore organisational agility, collaboration across function, talent strategies, and adapting operations to fast-changing demand. The session will explore how these innovative institutions are aligning their strategies around flexibility, use of AI, resilience, and growth.

*Moderated by: **Arthur Weiner**, founder and principal consultant, N Brook Advisors, LLC*

***Tammy Trilli**, SVP, head of commercial payments, FNBO*

***Tony Yazzolino**, SVP, commercial card and merchant services director, Columbia Bank*

***Harry Harnett**, SVP, head of commercial card product management & development, PNC Financial Services*

Summary

3.00pm-3.10pm

End of conference

3.10pm

Key information

Don't miss the
EARLY-BIRD DEADLINE
Register by October 24th 2025

To register online, please visit:

www.commercialpayments international.com/global-summit/registration

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

2 day conference	Early-bird discount (book by October 24th 2025)	Full registration
Bank issuers Bank issuer of a commercial card product Register now	$2,195	$2,395
All others Networks, processors, acquirers, fintechs, consultants, third party advisors, all other sponsors Register now	$2,395	$2,575

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, corporates, fintech and other payment networks, please contact us to discuss sponsorship and exhibitor opportunities.

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For delegate registrations

To discuss group booking discounts or your ticket options, please contact:

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Staff tickets

The venue:

Convene, 237 Park Ave, New York
NY 10017, United States

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.

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