

ESTABLISHING THE FUTURE OF THE FINANCIAL ECOSYSTEM BY BUILDING COALITIONS

Brett Smith, Director, Payment Strategy and Innovation Division at The Bureau of the Fiscal Service (Moderator)

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Brett Smith is Director of the Payment Strategy and Innovation Division at the U.S. Department of the Treasury's Bureau of the Fiscal Service. His role is applying a vision of an All-Electronic Treasury with digital payment modernization and transformation. He is responsible for replacing Treasury paper check payments with burgeoning payment technologies, increasing financial inclusion and access for the unbanked and underserved, and building cross-governmental coalitions and collaborations for a greater payment experience for the American public.



Brett has served many roles in the Bureau of the Fiscal Service ranging from Executive Deputy Director of the Treasury's Philadelphia Financial Center to Chief of Staff in Treasury's outstanding debt collections. His experience in technology and product development in collaboration with the private sector and federal agencies, is his signature approach. He has developed many of the collection and payment products provided by the Treasury today and used world-wide.

Brett participates in the industry-led Faster Payments Council examining future payments. Brett also puts his PMP®-applied program management skills into practice with Federal agencies to discover new areas of relevance and value to the public by testing artificial intelligence, blockchain, digital identities and wallets, and applying human-centered design. He is active on the Advisory Board for the University of Mary Washington's College of Business and is a graduate from Washington University in St. Louis's Olin Business School and Brookings Institution partnership.

Sunil Sachdev, Head of FinTech and Growth at Fiserv

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Sunil is a global fintech executive with a significant breadth of experience in banking and payments at companies such as American Express, Meed and Pershing. He has worked for Fiserv for nearly a decade in various roles and geographies. He was initially tasked with setting up the Fiserv sales office in India, before his role was expanded to extend the Fiserv payments business into international markets. In recent years, he led the Community Bank segment for Fiserv, a position that helped him gain a deeper appreciation for the power of fintech partnerships to help community banks deliver differentiating experiences, support new revenue streams and improve speed to

In 2021, Fiserv launched an official Fintech segment of the business, with Sunil leading a team that has greatly accelerated the planning, execution and delivery of new fintech capabilities across the enterprise. He also leads product management and marketing for a range of capabilities that drive growth for banks and credit unions using Fiserv cores.

Sunil has established key partnerships with a number of fintechs – bringing their innovative services to the expansive network of financial institutions and merchants Fiserv serves. In addition, Sunil and his team continue to make it faster and easier for fintechs to work with Fiserv to embed a range of banking, payments and crypto services into their digital experience.

Colin Soutar, Managing Director at Deloitte

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Dr. Colin Soutar is a managing director within Deloitte & Touche LLP's Cyber and Strategic Risk practice. Colin is the Product & Technology leader within the Government and Public Services practice. He has worked in the field of identity for over two decades. He currently directs initiatives across cybersecurity, identity, and privacy, and was part of the team in 2013 that developed the NIST Cybersecurity Framework. Prior to his current role, Colin served for more than 10 years as the chief technology officer for a Canadian-based biometric and identity management company. He started his career with a two-year post-doctorate fellowship at NASA's Johnson Space Center, developing pattern recognition techniques for autonomous rendezvous and capture operations

Kenneth Tessem, Strategic Account Manager, BankID

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Kenneth is the Strategic Account Manager at BankID Sweden. Kenneth has worked within the information and IT security field for many years in different leading positions. Kenneth has primarily worked in the financial industry but has also experience from consulting in the security area. The last 20 years Kenneth has had different roles in the creation of the BankID infrastructure for electronic identification and signing in Sweden.

Howard Forman, Head of Digital Channels, Treasury Management Team at PNC

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Howard Forman supports PNC's treasury management team as the Head of Digital Channels. His responsibilities include product management, product development, and user security/authentication functions for PINACLE[®], PNC's commercial online and mobile banking platform, as well as similar responsibilities for PNC's API and embedded finance programs. He is a frequent speaker on a variety of topics relating to treasury management, payments and cyber security. He has held leadership positions with national industry associations, including NACHA and the AFP.