

Future of Payments and Collections Forum
June 16, 2022

**Panel 2: CREATING A SEAMLESS EXPERIENCE THROUGH UNIFIED BUSINESS LINES:
BRINGING TOGETHER COLLECTIONS AND DISBURSEMENT**

Tom Kearns, Attorney Advisor, Bureau of the Fiscal Service (Moderator)



Thomas Kearns is a Senior Attorney with the Office of the Chief Counsel at the Bureau of the Fiscal Service. He is a member of the Chief Counsel's payments team, with a focus on payment integrity issues and reducing improper payments. He is also the Bureau's primary FOIA attorney, handles the Tribal Trust cases and other litigation, and advises on records management, regulatory, and Treasury Financial Manual issues. Prior to joining Treasury with Fiscal Service's predecessor, the Financial Management Service, Mr. Kearns worked on American Indian legal issues at the Department of the Interior. He attended the William & Mary School of Law, and enjoys playing guitar, skiing, and hiking in Virginia's Shenandoah Valley and New Mexico's Carson National Forest in his free time.

Brian O'Connor, Managing Director: Embedded Banking, eCommerce, and Cross Border Payments at JP Morgan



At JP Morgan, Brian serves as the Head of Embedded Banking, an innovative industry solution that allows eCommerce firms to seamlessly integrate banking services into online marketplaces. Over the past 5 years, Brian has held several senior Payments Technology roles focused on business driven technology transformation in Liquidity, real-time payments, and cross border payments.

Prior to JP Morgan, Brian held senior Capital Markets and firm-wide technology roles at Deutsche Bank including Research, Trading Surveillance, Enterprise Reference data, and KYC/onboarding & Regulatory Remediation Technology. At Bank of America Merrill Lynch, Brian was the Global Head of Business Intelligence, Architecture, and Global Prime Brokerage. Brian spent the first half of his career working for TransUnion in increasingly senior Technology & Product Development roles focused on consumer credit, insurance, antifraud, and real estate lending, culminating in the spin out of a Technology company that Brian led.

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Nitin Prabhu, Vice President, Enterprise Platform Integrations at PayPal



Nitin Prabhu serves as Vice President of Merchant Experience and Payments Solutions at PayPal. Prabhu joined PayPal in 2012, and currently focuses on delivering unified, end-to-end merchant experiences and payment solutions globally for PayPal and its subsidiaries. This also includes the developer segment, enabling developers to build products leveraging all the assets within PayPal's product portfolio. He also oversees PayPal's integrations and commerce initiatives, working with millions of merchants to bring a seamless and rewarding experience to customers. Payment solutions encompasses our consumer and merchant offerings like peer-to-peer payments, remittances, wallet and alternative payment models. Prior to joining PayPal, Prabhu worked in consulting for leading global financial services brands.

Kashif Siddiqui, Senior Vice President, Payments Innovation at Bank of America



KASHIF SIDDIQUI is the Emerging Payments & Innovation Executive for Bank of America Enterprise Payments. In his role, Kashif is responsible for managing the enterprise payments innovation pipeline, strategic analysis of emerging payment capabilities, and delivering solutions focused on transforming the payments ecosystem at Bank of America. Current focus area include the creation of a multi-bank Digital Identity Platform with EWS (Authenticate), strategic analysis of key emerging payment opportunities and managing cross bank payments innovation concepts.

Kashif has over 18 years of experience in the financial services industry in payments, digital product management, strategy, corporate development/partnerships, and execution. He began his career in JPMorganChase's Internal Consulting program leading a variety of restructuring initiatives across the bank. Kashif then transitioned to Silicon Valley Bank where he helped to start the banks payments business and was responsible new product development and oversight. Subsequently, Kashif joined Cross River Bank to lead Payments product management supporting the creation of new products and payments access points for FinTech challengers. Kashif joined Bank of America in his current role in 2019.

Kashif is a recovering Computer Engineer with his BS and MBA from Columbia University.