

Speaking Engagements | April 26 - 27, 2026

Nacha Smarter Faster Payments 2026

San Diego Convention Center

111 Harbor Drive

San Diego, CA 92101

SPEAKERS

[Keith J. Barnett](#) | [Carlin A. McCrory](#)

Keith Barnett and Carlin McCrory will speak at the upcoming Nacha Smarter Faster Payments Conference in San Diego, California.

Carlin will present on Sunday, April 26 at 1:00 p.m. PT on the panel “Managing the Holistic Risks in Nested Third-Party Payment Processing,” joined by Marsha Jones, president of the Third Party Payment Processors Association.

Keith will present on Monday, April 27 at 8:00 a.m. PT on the panel “FTC Investigations and Enforcement of Payments: What FIs and Fintechs Need to Know,” alongside Katia Lewis, legal counsel at Nuvei.

Managing the Holistic Risks in Nested Third-Party Payment Processing: Nested third-party payment processing within the ACH Network introduces layers of complexity that can obscure risk exposure and accountability. As financial institutions and payment processors increasingly rely on multiple intermediaries, understanding and managing these holistic risks becomes critical to maintaining compliance, security, and operational integrity. This session will explore the unique challenges posed by nested relationships, including transparency gaps, regulatory obligations, and potential vulnerabilities that can lead to fraud or systemic failures. Attendees will gain insights into best practices for identifying risk across the entire processing chain, implementing robust oversight frameworks, and leveraging technology and governance strategies to mitigate threats. By addressing these issues proactively, organizations can strengthen trust, reduce liability, and ensure the resilience of ACH payment ecosystems in an evolving risk landscape.

FTC Investigations and Enforcement of Payments: What FIs and Fintechs Need to Know: The CFPB has taken a significant step back with respect to payments related investigations and enforcement, but the FTC is stepping in to fill the gap against nonbank fintechs. During this session we will analyze payments related enforcement actions against nonbanks by the FTC that are important to both fintechs and their financial institutions and under the current administration. Speakers address the lessons learned from each of these enforcement actions, so you can know what to do (and not do) to make sure your compliance checks and balances cover all areas.

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