November 4, 2026 | Toronto, Canada

Following 11 successful US editions, the 12th Instant Payments Summit brings together 150+ senior decision-makers from Payments Canada, Interac, leading banks, credit unions, fintechs, payment networks, regulators, and technology providers to explore the future of Canada's rapidly evolving payments ecosystem.

As Canada enters a defining phase of payments modernization with Real-Time Rail (RTR), Consumer-Driven Banking, ISO 20022, AI, digital identity, and cross-border innovation, the summit provides a strategic platform to discuss the trends, technologies, and partnerships shaping the next era of financial services.

Through executive keynotes, thought-provoking panel discussions, real-world case studies, and high-value networking, attendees will gain practical insights into the opportunities, challenges, and business strategies driving Canada's transition toward a more connected, intelligent, and real-time payments economy.

EXPLORE OUR CORE THEMES

1. Canada's Real-Time Future: RTR, Modernization & the Next Payments Era

Canada stands at a defining moment in its payments transformation. As Real-Time Rail (RTR) moves closer to reality, financial institutions are accelerating modernization to deliver always-on payments, richer data, and smarter customer experiences. This executive discussion explores how banks are preparing for the next era of payments, balancing innovation with resilience while creating new opportunities for growth, efficiency, and competitive differentiation in an increasingly real-time economy.

2. Intelligent Payments: ISO 20022, Agentic AI & the Next Intelligence Layer

Payments are evolving beyond transaction processing into intelligent decision-making platforms. As ISO 20022 unlocks richer data and Agentic AI transforms automation, financial institutions are redefining fraud management, customer engagement, operations, and payments orchestration. This session explores how banks can turn data into intelligence and intelligence into competitive advantage.

3. Consumer-Driven Banking, Pay-by-Bank & Canada's Connected Financial Future

Consumer-Driven Banking is redefining how Canadians access, manage, and move money. Open data frameworks, Pay-by-Bank, embedded finance, API ecosystems, and AI-driven customer experiences are reshaping financial services and creating new competitive dynamics. This session examines how financial institutions can build trusted, connected ecosystems while delivering seamless, personalized, and future-ready banking experiences.

4. Trust in Motion: Fraud, Digital Identity & AI-Powered Risk Management

In an always-on payments ecosystem, trust is becoming the industry's greatest competitive advantage. As fraud grows more sophisticated and payment flows become increasingly digital, financial institutions are investing in AI-powered fraud prevention, digital identity, authentication, and autonomous risk management to strengthen resilience while delivering frictionless customer experiences. This session explores the technologies and strategies shaping the future of trusted payments.

5. Beyond Borders: Cross-Border Payments, Digital Assets & the Future of Global Money Movement

The future of payments extends far beyond domestic rails. Financial institutions are rethinking cross-border payments, liquidity, treasury, digital assets, stablecoins, tokenization, and programmable money to enable faster, more transparent, and more efficient global commerce. This session explores how emerging payment models and digital financial infrastructure will redefine international money movement over the next decade.

OUR CURRENT SPEAKERS

- ➔ **Michele Poole|** Principal Consultant | **DeepPoole Advisory**
- ➔ **David Odigie |** Senior Director, Payments Delivery & Integration | **RBC**
- ➔ **Brian Ford** | VP & Head, ATB Business Solutions & Digital Assets | **ATB Financial**
- ➔ **Tony Clark**| Head of Canada Banks & Americas Corporates and Partners | **Swift**
- ➔ **Tushar Tyagi** | Director of Product Management | **EQ Bank**
- ➔ **Amit Tandon** | Chief Product Owner (RTR) | **TD**
- ➔ **Etonia Collier** | Change Management Lead (Director) | **Interac Corp.**
- ➔ **Courtney Kim** | VP of Digital Channel Applications | **Alterna Savings**
- ➔ **Martin Ho** | Vice President, Retail Payments | **Scotiabank**
- ➔ **Alain DeSouza** | Vice President, Product & GTM | **JPMorgan Chase & Co.**
- ➔ **Somali Raturi |** Associate Director, B2B Payments & Partnerships | **EQ Bank**
- ➔ **Brent Mizzen** | Senior Vice President, Payments & Digital | **Canadian Bankers Association**
- ➔ **Lamia M.** | Vice President & Head of Banking | **IG Wealth Management**
- ➔ **Mike Hurley** | Chief Executive Officer | **Nova Scotia Credit Union Deposit Insurance Corporation**
- ➔ **Sean Jiang** | Director of Architecture and Engineering Core and Real-Time Payments | **RBC**
- ➔ **Vishal Arora** | Principal, and Head of Agentic and Generative AI for Payments| **AWS**
- ➔ **Mohneet Gujral** | Canada Head of Payments | **Citi**
- ➔ **Akshath Goyal** | Head, Business Banking Partnerships and Product Expansion Strategy | **U.S. Bank**
- ➔ **Wendy Cai-Lee** | Founder, CEO, President & Board Director | **Piermont Bank**
- ➔ **Grant Armstrong** | Chief Growth Officer | **Wealth One Bank of Canada**
- ➔ **Susan (Gangi) Meyer** | Vice President, RTP Product Development | **The Clearing House**
- ➔ **Isabella Deyer** | Vice President, Everyday Banking, Cards and Payments | **Desjardins**
- ➔ **John Di Sebastiano** |Co-Founder |**ebpSource Limited**
- ➔ **Abdi H**. | Director, Payments Strategy and Partnerships | **Wealthsimple**
- ➔ **Stephen Alsace** | VP Financial Crimes Transformation & Global Head of Sanctions and ABAC | **RBC**

and many more to be confirmed soon..

12th North America's Instant Payments Summit Toronto, Canada 2026 Wednesday, Nov 4 2026	
08:30	**Registration & Morning Networking**
08:55	**Conference Chair's Welcome Remarks** **Michele Poole | Principal Consultant | DeepPoole Advisory**
Session 1	**Canada's Real-Time Future: RTR, Modernization & the Next Payments Era**
09:00	**Opening Power Hour Panel: Beyond RTR - Building Canada's Next Generation Payments Ecosystem** ● Where does Canada's payments transformation stand today? ● Beyond RTR—what defines Canada's next competitive advantage? ● How can payments become a driver of economic growth? ● Where should banks invest to maximize long-term value? ● Is Agentic AI becoming the new operating model for payments? ● How can ISO 20022 unlock intelligence—not just compliance? ● Who will lead the Consumer-Driven Banking era? ● How do we balance innovation, trust and resilience? ● Which partnerships will shape Canada's future payments ecosystem? ● Which technologies will deliver measurable business impact? ● How can Canada strengthen its global payments competitiveness? ● 2030 Vision: What will define Canada's payments ecosystem? **David Odigie |** Senior Director, Payments Delivery & Integration **| RBC** **Philippe Daoust |** Vice President, Data & Innovation **| National Bank Of Canada** **Amit Tandon |** Chief Product Owner (RTR) **| TD** **Courtney Kim |** VP of Digital Channel Applications **| Alterna Savings** **Senior Executive** | TBC **| Available for Platinum Sponsor** **Michele Poole| Principal Consultant | Moderator**
10:00	**Winning the Next Payments Era: Turning Transformation into Competitive Advantage** ● How can banks transform payments into a strategic growth engine? ● Which technologies will create the biggest competitive advantage over the next decade? ● How can FI's modernize while improving customer experience and operational efficiency? ● What must institutions do today to remain competitive in tomorrow's payments ecosystem? **Senior Executive** | TBC **| Available for Title Sponsor**
10:25	**Canada's Payments Blueprint: Building the Future of a Connected Economy** ● What is Payments Canada's vision for the next decade of payments? ● What milestones will define Canada's payments transformation beyond RTR? ● How will Consumer-Driven Banking, digital identity and interoperability reshape the ecosystem? ● What role will collaboration play in accelerating innovation across Canada's financial ecosystem **Senior Executive** | TBC **| Reserved for Payments Canada**
10:50	**The Trust Layer: Enabling Canada's Connected Financial Future** ● Why is trust becoming the foundation of Canada's digital economy? ● How will digital identity and secure data sharing unlock new payment experiences? ● What role will collaboration play in accelerating Consumer-Driven Banking? ● How can the industry build a connected ecosystem without compromising security? **Senior Executive** | TBC **| Reserved for Interac**
11:10	**Morning Networking Break/ Pre-Arranged Meetings (25 Minutes)**

Session 2	Intelligent Payments: ISO 20022, Agentic AI & the Next Intelligence Layer
11:35	**Intelligent Payments in Action: Unlocking the Next Competitive Advantage** ● How can financial institutions unlock the full business value of ISO 20022? ● Is Agentic AI becoming the intelligence layer of modern payments? ● How can banks transform payments data into faster decisions and superior customer experiences? ● What capabilities will define the next generation of intelligent payments. **Senior Executive** | TBC | **Available for Gold Sponsor**
11:55	**Panel 2: From Data to Decisions: Building the Intelligence Layer of Modern Payments** ● How can FI's unlock the full business value of ISO 20022? ● How can payments data be transformed into real-time intelligence and smarter decision-making? ● Is Agentic AI ready to become the intelligence layer of modern payments? ● Which payment operations are best suited for autonomous AI & intelligent automation? ● How can intelligent orchestration improve speed, resilience, fraud prevention, and CX? ● What role will AI play in modernizing payment operations without compromising governance and trust? ● How can FI's balance innovation, compliance, and operational resilience in an AI-driven payments ecosystem? ● Can intelligent payments become a new source of competitive advantage and revenue growth? ● Where should banks prioritize investment to build AI-ready, data-driven payment infrastructures? ● What will define the next generation of intelligent payments over the next five years? **Stephen Alsace |** VP, Financial Crimes Transformation and Global Head of Sanctions & ABAC **| RBC** **Alain D'Souza |** Vice President, Product & GTM **|JPMC** **Vishal Arora|** Principal, and Head of Agentic and Generative AI for Payments **| AWS** **Mohneet Gujral** | Canada Head of Payments | **Citi** **Senior Executive** |TBC| **Available for Panel Sponsor** **John Di Sebastiano**|Co-Founder| **ebpSource Limited (Moderator)**
12:40	**Architecting the Future of Payments: From Infrastructure to Intelligent Payments** ● How should banks architect for the scale, resilience and demands of an always-on payments economy? ● What does the future-ready payments stack look like as real-time moves beyond RTR? ● How can modern architectures accelerate interoperability, innovation and time to market? ● What capabilities will underpin the next generation of intelligent payments? **Senior Executive** | TBC **| Reserved for Federal Reserve**
13:00	**Networking Lunch/Pre-Arranged Meetings (60 mins)**
Session 3	**Consumer-Driven Banking, Pay-by-Bank & Canada's Connected Financial Future**
14:00	**Panel 3: The Connected Consumer: Who Will Own the Future of Financial Relationships?** ● How is Consumer-Driven Banking redefining the relationship between customers and FI's? ● Will Pay-by-Bank become Canada's next mainstream payment experience? ● Who will own the primary customer relationship—banks, fintechs or digital platforms? ● How are wealth managers evolving into full-service financial ecosystems? ● What role will embedded finance play in everyday consumer experiences? ● How can financial institutions deliver hyper-personalized, AI-driven financial journeys? ● How will trusted data sharing unlock the next wave of financial innovation? ● What partnerships will define Canada's connected financial ecosystem? ● How can institutions balance convenience, trust and customer control? ● What will the consumer banking experience look like in 2030? **Grant Armstrong |** Chief Growth Officer **| Wealth One Bank of Canada** **Lamia M. |** Vice President & Head of Banking **| IG Wealth Management** **Abdi H. |** Director, Payments Strategy & Partnerships **| Wealthsimple** **Akshath Goyal |** Head, Business Banking Partnerships & Product Expansion Strategy **| U.S. Bank** **Senior Executive |** TBC **| Available for Panel Sponsor**

	Bhavna Kaushal | Principal | BK Advisory and Fractional **(Moderator)**
14:45	**Connected Finance in Action: Building the Infrastructure Behind Pay-by-Bank & Open Finance** ● How can financial institutions prepare for Canada's Consumer-Driven Banking future? ● What capabilities are essential to deliver seamless Pay-by-Bank experiences? ● How can trusted data, APIs and digital identity unlock the next generation of financial services? ● What partnerships will define Canada's connected financial ecosystem? **Senior Executive** | TBC | **Available for Silver Sponsor**
15:05	**The Future of Real-Time Payments: Innovation, Interoperability & Global Connectivity** ● What trends are shaping the future of real-time payments globally? ● How can interoperability unlock the next phase of payment innovation? ● What role will AI, ISO 20022 and richer data play in future payment ecosystems? ● What should financial institutions prioritize over the next decade? **Senior Executive** | TBC | **Available for TCH**
15:25	**Evening Networking/1-2-1 Meetings Break (30 Mins)**
Session 4	**Trust in Motion: Fraud, Digital Identity & AI-Powered Risk Management**
16:00	**Panel 4: Trust Under Attack: Winning the AI vs AI Battle in Real-Time Payments** ● Has AI fundamentally rewritten the fraud playbook? ● Are financial institutions prepared for AI-powered fraud, scams and synthetic identities? ● Can trust become the defining competitive advantage in an always-on payments world? ● How can banks stop scams without compromising payment speed or customer experience? ● Who owns fraud prevention in an increasingly connected payments ecosystem? ● Should fraud intelligence become a shared industry capability rather than a competitive differentiator? ● How should liability, accountability and consumer protection evolve in Canada's RTR era? ● Where should banks invest next—AI, digital identity, behavioral intelligence or industry collaboration? ● Can Agentic AI stay ahead of increasingly sophisticated financial criminals? ● What will define a truly trusted, real-time payments ecosystem by 2030? **Brent Mizzen** | Senior Vice President, Payments & Digital | **Canadian Bankers Association** **Somali Raturi** | Associate Director, B2B Payments & Partnerships | **EQ Bank** **2 Senior Executives** | TBC | **Available for Bank/Credit Union** **Senior Executive** | TBC | **Available for Panel Sponsor** **Senior Consultant** | TBC | **Moderator**
16:45	**AI vs AI: Reinventing Fraud Prevention for the Always-On Economy** ● How can financial institutions stay ahead as fraudsters increasingly leverage AI? ● What will define the next generation of intelligent fraud prevention? ● How can AI, behavioral intelligence and digital identity work together to strengthen trust without adding customer friction? ● What capabilities should banks invest in today to build a future-ready fraud and risk strategy? **Senior Executive** | TBC | **Available for Keynote Sponsor**
Session 5	**Beyond Borders: Cross-Border Payments, Digital Assets & the Future of Global Money Movement**
17:00	**Panel 5: Global Payments 2030: Faster, Smarter & Borderless** ● How are cross-border payments evolving to meet the demands of a digital-first global economy? ● What will define the next generation of global money movement? ● Where do the biggest frictions still exist in cross-border payments, and how can they be eliminated? ● How are financial institutions balancing speed, transparency, cost, and compliance across international payment corridors? ● What role will real-time payments play in reshaping global commerce?

	• How are banks and payment providers modernizing cross-border payment infrastructure for the future? • Will digital assets and tokenized money become mainstream for cross-border payments—or remain niche? • How important will collaboration between banks, fintechs, payment networks, and regulators be in creating a more connected global payments ecosystem? • What investments should financial institutions prioritize today to remain globally competitive over the next decade? • Looking ahead to 2030, what will success look like for the future of global payments? **Brian Ford |** VP & Head, ATB Business Solutions & Digital Assets **| ATB Financial** **Isabella Deyer** | Vice President, Everyday Banking, Cards and Payments | **Desjardins** **Mike Hurley**|CEO|**Nova Scotia CUDIC** **Tony Clark**| Head of Canada Banks & Americas Corporates and Partners **|Swift** **Senior Executive |** TBC **| Available for Panel Sponsor** **Senior Consultant |** TBC **| Moderator**
17:45	**Conference Chair closing remarks** **Michele Poole | Principal Consultant | DeepPoole Advisory**
17:50	**Cheers with Peers – Close the Day with Evening Drinks**
	Thank you for being part of the summit!