

TRANSACT is where the industry comes to learn, and if you're an innovator, a pioneer, a disruptor, a mover and shaker - we want to hear from you!

KEY DATES

- The Call for Speakers Submission Portal closes on September 10, at 11:59 PM PT.
- Decisions on submissions will begin to be communicated on Oct. 15, 2025.
- All remaining decisions will be communicated on or before Dec. 24, 2025.

WHAT'S THE 411?

Our stages celebrate the visionaries, the pioneers, the movers and shakers. In short, those who are innovating and moving the payments industry forward.

Are you one of them? Take a few minutes to tell us about your breakthrough idea, innovative solution, and insights that will help change the trajectory of our industry. Think about the following:

- What's the new news that you can share?
- Is it timely and relevant?
- Why does this matter?
- How will it move the industry forward?
- What's the value for the audience? What will they learn?
- How and why will it inspire, engage, and motivate the audience?
- How will it surprise and delight the audience?
- The best sessions — those that resonate and make a difference — focus on a single clear message or idea and can really impact our industry for the better.

WHERE DOES IT FIT?

At TRANSACT, we educate our audience on a variety of stages and venues.

We're curating a couple of special interest programs this year, including our annual EMPOW(H)ER women's-focused program, along with a new program that dives into the issues and concerns – the

Leadership Exchange – just for our highest-level executives. Both will be hosted in an intimate ballroom setting, where interaction and discussions are highly encouraged.

On Thursday, March 19 We'll also run sessions on three different stages that educate our audience, based on themes, in a variety of formats.

And on Friday, March 20, we'll take deep dives on all three stages that offer even more in-depth education for key topics impacting the industry.

We'll consider speaker submissions for the following stages and content.

SPECIAL INTEREST PROGRAMS

LEADERSHIP EXCHANGE

Our Leadership Exchange will bring together the most senior leaders in the industry into a private environment where they can explore those issues keeping them up at night and learn best practices and strategies from each other. If you're a C-level leader and want to make an impact with your peers, we want to hear your ideas!

EMPOW(H)ER

Our EMPOW(H)ER program is designed to explore how we can best lift the women in the payments industry. We'll share actionable steps from leaders in the industry that will educate and inspire the next generation of female leaders, and share key insights that foster empathy, understanding, and inclusivity for all. Topics for this stage could include but are not limited to the following:

- To DEI or not to DEI - what should organizations do about it?
- Confidence is your Superpower
- Taking the leap to Entrepreneurialism – you can do this!
- Stung by a 'Queen Bee' & how to avoid this syndrome going forward
- How to build a stable of Mentors, Sponsors and Allies for all aspects of your life
- How to build a clear road map for your career
- Forget the year of 'Yes' – how about the year of 'No'
- Overcoming setbacks — real-life stories of women who have persevered
- Tools to improve your professional brand
- Work-life balance — achievable, or just a myth?

THURSDAY, MARCH 19

Our main agenda runs on this day, and will explore the most timely, relevant and important insights driving the payments industry in the following four focus areas.

THE IDEA ZONE

The Idea Zone Stage brings the most innovative, transformative, ground-breaking ideas and the latest technologies disrupting payments. If it's disrupting the industry, we want to hear about it here, first. Topics on this stage could include but are not limited to the following:

- Agentic Commerce, AI that remembers, and other AI use cases in payments
- Digital Wallets and Cross Border payments
- Biometric and other new forms of authentication
- Soft POS and other POI innovation
- Payments and financial solutions for the gig economy
- Interoperable stablecoins and de-dollarization debate
- B2B payments innovations
- How the TikTok generation is navigating the digital economy
- What's next for FedNow – a year later
- Payments innovation in the Metaverse and Web3

THE GROWTH ZONE

The Growth Zone Stage is all about growth. Whether it's insights on better payment experiences, revenue growth, customer stickiness, targeting niche verticals, or when to partner with other organizations - if it helps with growth, we want to hear about it. Topics on this stage could include but are not limited to the following:

- Virtual cards that fuel working capital for SMBs
- Billing and payments innovation for B2B growth
- Transaction performance and authorization optimization
- Value-based selling to attract and retain customers
- Partnerships that grow revenue
- Omnichannel solutions to improve revenue and CX
- Capitalizing on personalized experiences for merchants and customers

- Tackling chargebacks to improve profitability
- Understanding and maximizing network rule changes
- Niche vertical opportunities (e.g., cannabis, gambling, entertainment, guns, etc.)

THE TECH ZONE

The Tech Zone Stage explores the latest and greatest in embedded innovation; how it's transforming commerce, driving finance, and dramatically improving both the merchant and consumer experience. Everything embedded remains a hot topic; tell us the new news! Topics on this stage could include but are not limited to the following:

- What does the future hold for embedded technology?
- The path to embedded for banks, card brands, and technology providers
- Embedded solutions driving the SMB opportunity
- The latest in platforms and APIs
- The surge in BNPL and other lending embedded solutions
- The embedded solutions fueling the e-commerce surge
- ISVs that are transforming payments and delivering exceptional, frictionless CX
- Vertical-specific embedded use cases (e.g., entertainment, transportation, logistics, healthcare, employment, real estate, insurance, etc.)
- Is data the real benefit of embedded solutions?
- Embedded payments in ERP software for RTPs and cost management

FRIDAY, MARCH 20 DEEP DIVES

In addition to our main agenda programming, we're developing the following deep dives on all three stages that offer even more in-depth education for key topics impacting the industry.

SECURITY, RISK, AND COMPLIANCE DEEP DIVE

This deep dive will explore where we're most vulnerable, and what the regulatory bodies are doing to keep our payments safe. If you're a compliance or security and risk expert, we want to hear from you. Topics for this stage could include but are not limited to the following:

- PCI updates and best practices
- What's the latest with the CFPB, DOJ and FTC?

- Risk as a growth lever
- Next gen fraud detection innovation
- The importance of creating digital trust
- Good vs. bad actors in AI
- How fintech is transforming KYC and AML
- Cybersecurity/ransomware updates
- Advances in KYB and Business Identity Theft
- What's the latest with 3DS?

BANKING DEEP DIVE

This deep dive will explore the latest trends, innovation, and concerns for Financial Institutions. Are you a banking expert? If so, tell us what our audience needs to hear! Topics for this stage could include but are not limited to the following:

- What does the decoupled era mean for banks?
- What does the Bank of the Future look like? Will neobanks be the winners?
- Receive-only: the critical gap for RTPs
- Small but mighty - Credit unions unleash the innovation
- Rules on bank underwriting and updates on regulations and compliance
- Pay by Bank trends and innovation
- BaaS Innovations
- What banks can learn from the latest Treasury breach
- Will the CFPB kill the 1033 rule? Will Open Banking survive?
- What's next for embedded lending?

SALES WORKSHOP

This deep dive is for all the sales folks in the room. If you're an ISO, VAR or Agent, we want to hear your help to educate the audience on sales insights and best practices. Topics for this stage could include but are not limited to the following:

- ISO stories from the trenches on growth & scale
- Uncovering the Bad Actors in Sales
- Tools to support growth strategies

- How to build an effective sales org
- Who are the VCs to tap for growing your sales org?
- Can An ISO survive without becoming a Payfac?
- Tools for ISOs to stay relevant in a competitive world
- Can sales organizations scale?
- What's the best sales organization for your company?
- How to build the right sales organization

A FEW TIPS

- Your TRANSACT session will be most successful if your content is . . .
- Relevant: Explore topics that are meaningful to the payments and fintech industry today.
- Substantive: Cover your topic in depth; avoid platitudes and superficial content.
- Educational: Provide key takeaways and actionable insights; attendees come to TRANSACT to learn.
- Innovative: Share examples of innovation that are truly changing our industry in more than just incremental ways.
- Disruptive: Shake things up a bit; bring thought leadership that truly disrupts the status quo.
- Genuine: Be open and honest rather than scripted and corporate; attendees will appreciate your authenticity.
- Surprising: Give your audience something valuable and unexpected.

CRITERIA

- Proposals will be reviewed and assessed based on the following criteria:
- A thoughtful presentation that provides relevant perspectives and differing views on the challenges and opportunities within the payments technology industry.
- A presentation that includes multiple speakers from a cross-section of companies (proposals with more than one speaker from the same company will be rejected).
- A presentation that puts forth a diverse panel of speakers (panels – or all male panels – will be rejected).
- A presentation that brings fresh new voices to the stage (repeat speakers from last year will not be considered).
- A well-organized session designed to provide actionable information that attendees can use to advance their businesses.
- A presentation that includes speakers recognized as thought leaders in the topic area.

- Content with original insights into the latest trends affecting the payments industry (blatant sales pitches will not be accepted).
- Special consideration will be given to proposals submitted jointly by two or more ETA member companies.

A FEW THINGS TO NOTE

- Each submitter will be allowed up to three completed entries.
- You must have a completed submission in the portal to be considered for a speaker role.
- Your submission is not considered 'complete' until you have completed all required tasks in the speaker submission portal.
- If you include additional speakers, their profiles must be completed before the submission will be reviewed and considered.
- You are encouraged to submit early, as proposals will be confirmed along the way, and we expect slots to fill up quickly.
- You may be asked to join other speakers on a similar topic.

KEY DATES

- The Call for Speakers Submission Portal closes on September 10, at 11:59 PM PT.
- Decisions on submissions will begin to be communicated on Oct. 15, 2025.
- All remaining decisions will be communicated on or before Dec. 24, 2025.

Questions? Contact Linda Saye at linda@transactshow.com.