

SoCal AFP

Treasury and Finance

EXPO



Thursday, October 9, 2025
L.A. Memorial Coliseum



Association for
**FINANCIAL
PROFESSIONALS**

Southern California

8:00 AM-6:50 PM PDT | Registration: 7:30 AM | Lunch: 11:45 AM | Wrap up 6:50 PM

National Treasury and Finance Industry Thought Leaders presenting:

- Glass Half Full or Empty? Update on the US Economy
- Keys to the Kingdom: Unprecedented Autonomy, Authority, Access and Control – What Happens When/If a Treasurer Leaves (Suddenly)
- Payments Pros Tell All: Speed, Limits, Visibility, Data, Security, Use Cases
- Operating in Cash: Challenges and Considerations
- Uncovering Treasury's Best-Kept Secrets: Bank Fees, RFPs & Fair Deals
- Around the World in 50 Minutes - No FX Passport Required
- Unlocking Value: Treasury Through the Lens of Working Capital
- Payment Innovation in a Shifting Macroeconomic Landscape
- Treasury Management and AI: Insights, Lessons, and the Road Ahead
- Wines Around the World: Countries, Currency, Culture, Cultivation, Color

Approved for up to 11.2 CTP recertification credits by the Association for Financial Professionals.
Approved for up to 6.2 FP&A recertification credits by the Association for Financial Professionals.
CPE Renewal Credits from CAB; AAP & APRP Recertification Credits from NACHA in process.

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Southern California Association for Financial Professionals

Treasury and Finance EXPO – 2025 Schedule of Events



Time	#	CTP	FPA	Title	Session Description
8:00 AM				Opening Remarks <i>Jena Booker and Zoya Lieberman, Co-Presidents, SoCal AFP</i>	
8:10 to 9:00 AM	1	1.0	1.0	Glass Half Full or Empty? Update on the US Economy <i>Dr. John Min, Monex USA</i>	Gain timely, data-driven perspective on the forces shaping today’s global economy. In this high-impact session, a renown economist will deliver an expert update on macroeconomic trends, currency markets, and geopolitical developments influencing corporate strategy and financial planning. From inflation and interest rates to trade dynamics and FX volatility, our economist will unpack the key indicators to watch—and what they mean for treasury and finance professionals navigating uncertainty and opportunity in 2025.
9:05 to 9:55 AM	2	1.0	1.0	Keys to the Kingdom: Unprecedented Autonomy, Authority, Access and Control – What Happens When/If a Treasurer Leaves (Suddenly) <i>Laurel Egan Kenny, Turningpoint Communications</i> <i>Jamie Christel, FIS</i> <i>Ray Vines, Coburg University</i>	Treasury professionals are known for embracing their autonomy, upholding high integrity and maintaining composure despite high stakes and pressure in their roles, companies and industries. Small but mighty teams are entrusted by executive management, move large amounts of cash, administer systems access, and lock down sensitive data with very little oversight or redundancy – if any. Even the most risk averse treasury professional cannot possibly protect against every possible threat - or they would be unable to act or to make timely decisions. Multi-perspective panelists will reveal what really happens when a key member of the treasury team leaves suddenly.
10:00 to 10:50 AM	3	1.0	0	Payments Pros Tell All: Speed, Limits, Visibility, Data, Security and Use Cases <i>Patricia Mullin, NEACH</i> <i>John Curtis, Wespay;</i> <i>Tuyet Jerald, Columbia Bank</i> <i>Disha Lal, East West Bank</i> <i>Greg Litster, SAFEChecks</i> <i>Richard Watada, Federal Reserve</i>	Explore and contrast the most popular payment methods—from check and ACH and wire to RTP and FedNow, and understand settlement speed, inherent limits, visibility through the process, accompanying data, well as the security of those payments and how they address payee challenges – and recovery of lost funds. Our multi-perspective panel of experts will provide use cases, break down evolving risk strategies, what’s changing, what it means for treasury, and how to stay ahead in a fast-moving landscape.
10:55 to 11:45 AM	4	1.0	0	Operating in Cash: Chain of Custody, Challenges and Considerations <i>Monica Cooper, JP Morgan Chase</i> <i>Brenda Graciano, University of California</i> <i>Yana Khrapko Warner Bros. Discovery</i> <i>Maria Robinson, Vericast</i> <i>Tony Villaflor, Fortress Armored Services</i>	Seasoned cash and treasury management leaders from varying perspectives: practitioner, banker, vendor partners will explore the fundamentals of cash solutions, from cashflow and security considerations to industry trends and future directions. The multi-perspective presenters will provide valuable insights and strategies to optimize cash handling in diverse organizations. Discover practical solutions to address challenges in cash handling, including safety mandates and cost optimization strategies. Lastly, Q&A will afford a deeper dive into specific concerns and gain actionable takeaways for effective cash management practices.
11:45 AM				Networking Lunch	
12:30 to 1:20 PM	5	1.0	0	Uncovering Treasury’s Best-Kept Secrets. Bank Fees, RFPs and Deals <i>Bridget Meyer, Redbridge DTA</i> <i>Juan Diaz, Columbia Bank</i>	Pull up a chair as we crack open some of the great mysteries in treasury—like why bank fees are so hard to understand, how to know if you’re getting a fair deal, and whether an RFP will actually save the sender money. In this fireside chat, a treasury practitioner, professor, and bank fee consultant will share their approaches to bank fee management, key strategies, and secrets for managing costs and making confident decisions.
1:25 to 2:15 PM	6	1.0	1.0	Around the World in 50 Minutes - No FX Passport Required <i>Mary Perez, Multiqip, Inc.</i> <i>Elie Assaf, International Medical Corp.</i> <i>Andrew Kositkun, City National Bank</i> <i>Lauren Kaiser, City National Bank</i>	Join us for a dynamic panel on navigating foreign exchange in a global economy. Panelists will explore the fundamentals and current trends in foreign exchange and international trade including introducing key terminology and market operations, while providing an up-to-date FX market outlook. Panelists will share insights on US Dollar cross-border payments, hedging strategies, and dual currency invoicing, highlighting real-world success stories. Through interactive discussion and audience polling, the panel will examine risk factors, value-at-risk (VaR) analysis, and the impact of FX on corporate cash flows.

Southern California Association for Financial Professionals

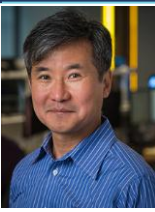
Treasury and Finance EXPO – 2025 Schedule of Events



Time	#	CTP	FPA	Title	Session Description
2:20 to 3:10 PM	7	1.0	1.0	Unlocking Value: Treasury Through the Lens of Working Capital <i>Michael Diekman, Bank of America</i> <i>Shauna Bradford, Bank of America</i>	Treasury leaders are increasingly expected to move beyond liquidity management and become strategic partners to the business. This session explores how applying a working capital lens transforms treasury from a transactional function into a driver of enterprise value. Attendees will learn how aligning treasury strategy with operations can: Optimize cash conversion cycles and unlock trapped liquidity; Improve forecasting accuracy and decision-making; Strengthen resilience to market volatility and shifting economic conditions; Build collaborative bridges across finance, procurement, and business units. Through real-world examples and practitioner insights, this discussion will provide practical takeaways for leveraging working capital as a unifying framework—enabling treasury to deliver measurable impact on growth, efficiency, and financial strength.
3:15 to 4:05 PM	8	1.0	0	Fireside Chat: Payment Innovation in a Shifting Macroeconomic Landscape <i>Scott McIsaac, JP Morgan Chase</i> <i>Ssisi Sandoval, JP Morgan Chase</i>	Join us for an engaging fireside chat exploring the latest payment trends reshaping finance operations. Our experts will unpack three key macroeconomic forces driving change: the rise of digital transformation and AI, growing consumer demand for speed and convenience, and the projected surge in global digital payments—expected to reach \$12.55 Trillion by 2027. Learn how finance teams can adapt, innovate, and stay ahead in a rapidly evolving ecosystem.
4:10 to 5:00 PM	9	1.0	0	Treasury Management and AI: Insights, Lessons, and the Road Ahead <i>Ernie Humphrey, Treasury Webinars</i> <i>Ken Kruszka, Something FINteresting</i> <i>Peter Lunenfeld, CurrentWave AI</i> <i>Zoya Lieberman, Moderator</i>	Treasury leaders are navigating one of the most transformative periods in recent history. Over the last two years, the intersection of technology, market volatility, and evolving client expectations has reshaped how businesses think about liquidity, payments, and risk. Artificial Intelligence has moved from theory to practice—helping organizations forecast with greater accuracy, identify fraud faster, and reimagine day-to-day banking. In this dynamic panel discussion, treasury and banking experts will share diverse perspectives on: What the past two years have taught us about resilience, regulation, and digitization in treasury. How AI is already driving real-world impact in forecasting, cash flow optimization, and customer experience. What these changes mean for business banking relationships and everyday treasury operations. Where we see the biggest opportunities—and risks—emerging over the next 12–24 months. Attendees will gain not only practical insights but also a range of viewpoints from panelists with unique industry experiences, equipping them to better anticipate change and capture opportunities in their own organizations.
5:00 to 6:50 PM	10	1.8	1.8	Wines Around the World: Countries, Culture, Currency and Cultivation <i>Raymond Vines, CPA, CTP,</i> <i>The Vines Guy</i> <i>Alan Andree, Convera</i>	Join us for a unique after-hours, extended professional development experience that blends global economics with world-class wine. Led by a wine and spirits certified treasury professional and a currency expert, this engaging session will explore the intersection of climate, currency, and culture across select global regions across 4 continents. As each country is introduced, attendees will enjoy a curated tasting of wines from that region—bringing the conversation to life through flavor, context, and connection.

Presenter

Biography



John Min, PhD
*Chief Economist
Monex USA*

Dr. John Min is the Chief Economist at Monex USA, where he is responsible for working with corporate clients to mitigate and manage their FX risks. Prior to joining Monex USA, he was the Founder and Chief Economist at World First USA and served as the VP of Sales at Ruesch International, an international financial institution based in Washington, DC. Throughout his career, John has consulted for companies such as JP Morgan Chase, Everbank, Management Concepts, Western Union, AFEX, and Ebury. Outside work, John teaches economics at Northern Virginia Community College and advises startup fintechs including 1 Konto and Clearshift. He earned his MBA from George Washington University and his Doctorate in Economics from George Mason University in Fairfax, Virginia



Raymond Vines, CPA, CTP
*30+ Year Treasury
Practitioner -
turned Educator
President,
The Vines Guy*

Ray is a seasoned finance and treasury executive with over 30 years of experience in corporate financial management, liquidity strategy, and risk mitigation. A dual-credentialed CPA and CTP, he blends deep accounting expertise with strategic treasury leadership. Throughout his career, Ray has driven transformative initiatives in cash management, debt and investment strategy, banking optimization, and financial process improvement—consistently enhancing efficiency, controls, and alignment with organizational goals. Known for his analytical rigor and collaborative style, he bridges finance, operations, and executive leadership, and now shares his expertise through education. Ray holds a Master’s in Accounting and a Bachelor’s in Business Administration (Finance), along with a WSET Level 3 Wine & Spirits Certification, and over 3500 bottles — reflecting his unique pairing of treasury acumen and passion for wine.



Jamie Christel
*Senior Account
Executive
FIS*

Jamie Christel is a seasoned finance and treasury executive with over 20 years of experience spanning capital markets, payments, and risk management. Her career reflects a deep commitment to empowering finance leaders through data-driven decision-making, intelligent automation, and strategic growth. As Senior Account Executive at FIS, Jamie helps modern finance and treasury teams unlock working capital, reduce risk, and drive transformation across the cash ecosystem. With AI-powered insights, Jamie enables teams to gain real-time cash visibility, strengthen fraud prevention, and become strategic partners to the business. Previously, Jamie held enterprise sales roles at Statement where she advised treasury and finance leaders on centralizing and enriching cash data with AI to optimize liquidity and proactively manage risk. At Kyriba, Jamie led enterprise sales across treasury, payments, supply chain finance, and risk management, helping global clients modernize their financial operations. Her early years as Treasury Manager and Sr. Solution Engineer at Microsoft affords a unique ability to connect with clients and deliver impactful solutions with impact.



**Laurel Egan
Kenny**
*President
Turningpoint
Communications*

A 25-year treasury management industry and profession champion, Laurel founded Turningpoint Communications to promote the thought leadership and education of Treasury Management professionals. Laurel brings 25 years of experience to bear as she trains and coaches treasury management salespeople, enhances sales team performance, and ensures client and asset retention during systems migrations using relationship management best practices. Laurel also leads various initiatives for AFP regional organizations across the country and is a 23-time award-winning AFP Regional Officer. She is a national thought leader in treasury management, content marketing, and business development strategy. Laurel earned an M.B.A., M.S. Communications Management and B.A. in English and Communications from Simmons University, Boston, MA and Executive Leadership and Performance Leadership certificates from Cornell University, Ithaca, NY.



Patricia Mullin, CCM
*Director, Treasury
Management
Training
NEACH*

Patsy is the Director of Treasury Management Training at NEACH, a regional payments association focused on compliance, risk management, and operational excellence. She oversees the development and delivery of professional certification and training programs in treasury management. Prior to NEACH, she was Director of Treasury Management at Cambridge Trust, leading sales, product management, marketing, and revenue growth. Her career also includes leadership roles at Santander Bank, State Street Bank, and First Chicago (now JPMorgan Chase). Patsy holds a BBA from Saint Mary’s College and an MBA from Roosevelt University. She is a past president of New England AFP and currently serves on its advisory committee. Patsy is also an active member of AFP and contributes thought leadership nationally. She holds a CCM from AFP.



John Curtis, AAP, APRP, NCP
*SVP, Business
Consulting Leader
Wespay Advisors*

As SVP and Consulting Business Leader, John is responsible for managing Wespay Advisors' consulting division. He oversees business development, marketing, administration, and growth of the overall product line to ensure members are successful through our advisory services. John brings over 30 years of experience in payments and financial services and has deep expertise in the management of retail branch operations, core system conversions and integration, and treasury management. John is a graduate of The Payments Institute, was previously board chair of Payments Resource One, and had past involvement in the American Bankers Association Task Force on Payments Law. He is an Accredited ACH Professional, Accredited Payments Risk Professional, and National Check Professional.

Presenter

Biography



Tuyet Jerald
Senior Vice President, Regional Sales Manager Global Payments & Deposits Columbia Bank

Tuyet Jerald is Senior Vice President and Southern California Regional Sales Manager for Treasury Management at Columbia Bank. With over 25 years of experience in commercial banking and financial services, Tuyet specializes in delivering strategic treasury solutions to clients with revenues up to \$2.5 billion. Her consultative approach and deep expertise in liquidity management, risk mitigation, and operational efficiency have earned her industry-wide recognition, including the 2022 #1 Treasury Management Revenue Producer award and the 2024 LA Times Inspirational Women and Leadership Award. Prior to joining Columbia, she held leadership roles at JPMorgan Chase, where she was a six-time National Achiever Award winner. Tuyet is passionate about empowering clients through innovative financial strategies and fostering collaborative partnerships that drive long-term success.



Disha Lal
SVP- Payments and Card Products Manager, GTP Product Management East West Bank

Disha Lal is a seasoned banking executive with over 20 years of experience in corporate transaction banking, payments innovation, and product strategy. She currently leads GTP Payment and Card Products, overseeing a broad portfolio including wires, ACH, SWIFT, corporate cards, and merchant services. Known for blending engineering expertise with strategic vision, Disha drives automation, analytics integration, and customer-centric innovation across the bank's offerings. Her career spans leadership roles at Union Bank/MUFG, where she spearheaded enterprise initiatives in automated payables and card solutions, and consulting engagements with major institutions like Citizens Bank and Deutsche Bank. Disha holds an MBA in Marketing and Computer Science, a B.Sc. in Statistics from Delhi University, and certifications from Oracle, Sun, and NACHA (AAP). An active member of Wespay and BAFT, she's a recognized voice in the payments industry and contributed to the FedNow Instant Payments RFP working group.



Greg Litster
President and CEO, SAFEChecks

Greg Litster is President and CEO of SAFEChecks, a company specializing in fraud prevention. Mr. Litster is a former 18-year banker who held various executive-level positions in banking prior to acquiring SAFEChecks from a California business bank in 1996. SAFEChecks manufactures business and personal high-security checks designed by Frank Abagnale, and offers fraud-prevention software, educational seminars, and expert witness and consulting services. He also designed, with Frank Abagnale, the new, exclusive, proprietary Signature Paper, the only security paper in America with a permanent chemical stain to prevent check washing. Mr. Litster is Editor of Frank Abagnale's Fraud Bulletin, and has written numerous articles for publications such as AFP Exchange, American Payroll Association, and American Land Title Association. He has led fraud prevention seminars to hundreds of financial and professional organizations, and has extensive experience as an expert witness, serving on several national and international check fraud and embezzlement cases. Mr. Litster earned a B.S. and MBA, Finance from Brigham Young University.



Richard Watada
Regional Sales and Customer Relations Manager Federal Reserve Financial Services

Richard Watada has been with the Federal Reserve Bank of San Francisco and the Federal Reserve Financial Services for over 25 years. He is currently the Regional Sales and Customer Relations Manager, responsible for the West Regional Sales team of Relationship Managers that serve the five western Federal Reserve Districts. Richard's team works closely with financial institutions in a consultative manner to help them optimize their relationships with the Federal Reserve Bank. Prior to joining the Federal Reserve, Richard held various corporate management roles with Union Bank. Richard holds a B.A. in International Politics from the University of California, Santa Cruz, an MBA from San Francisco State University, and is an Accredited ACH Professional. Richard resides in the San Francisco Bay Area with his wife and three children.









Monica Cooper, CTP
Vice President, Treasury Management Officer JP Morgan Chase

Monica Cooper, CTP, VP is a Treasury Management Officer at JP Morgan Chase, serving Southern California's Middle Market Banking and Specialized Industries (MMBSI) clients—companies with annual revenues ranging from \$100 million to \$2 billion. With over 25 years of financial industry experience, Monica collaborates with a team of Middle Market Bankers to deliver expert advice and world-class solutions that help businesses optimize their treasury management processes, working capital, and liquidity. Prior to joining JP Morgan Chase, Monica held roles at Silicon Valley Bank and Bank of America. She earned her CTP in 2013 and serves on the Board of the SoCal AFP. Monica holds an MBA from the University of Redlands and a B.A. in Business Administration from CSU San Bernardino. Active in her community, Monica volunteers with local nonprofits and serves as a Board Member for LA Region StepUp Women's Network and supports Habitat for Humanity.



Brenda Graciano
Associate Director, Treasury University of California, Office of the President

Brenda Graciano is the Associate Director of Treasury, Strategy, and Compliance at the University of California, Office of the President. She oversees key initiatives related to banking services and compliance while supporting various banking operations. As a result, partnering closely with UC campuses and Hospitals becomes a pivotal component of her role in the UC system. With more than 18 years of experience in treasury, of which 12 have been in higher education, Brenda has led projects ranging from compliance program development to bank technology implementations. She is known for bringing a collaborative, solutions-focused approach to complex challenges, ensuring both compliance and operational efficiency. Outside of work, Brenda enjoys baseball, camping, traveling, mentoring early-career professionals, or exploring new coffee spots.

Presenter	Biography
 <p>Yana Khrapko, CTP <i>Director of Treasury Warner Bros. Discovery</i></p>	<p>Yana Khrapko is the Director of Treasury at Warner Bros. Discovery Inc., where she leads the team supporting productions worldwide (TV, Feature, Games), including CNN and Global Experiences. She began her career with Warner Bros. in 2011, holding progressively senior roles before advancing to her current position. A Certified Treasury Professional (CTP), her responsibilities have included cash positioning and forecasting, managing over 500 accounts globally, administering the company’s \$1B+ hedging portfolio, and managing banking relationships. Prior to joining Warner Bros. Discovery, Yana was part of the Treasury team at Harbor Freight Tools, where she managed daily cash activities for over 360 retail stores and led the redevelopment of the company’s credit card chargeback process. Her earlier career includes roles at PACCAR Financial Corp. and PACCAR Inc.</p>
 <p>Maria Robinson <i>Account Executive, Transource Harland Clarke, A Vericast Business</i></p>	<p>As an award-winning sales consultant, Maria has won Harland Clarke’s top awards. Maria is responsible for Business Development at Transource, Harland Clarke’s Retail and Treasury division. In her current role, Maria works with the nation’s top retailers and restaurants, government entities, and other clients to help process cash and check transactions effectively. Maria began her career with Clarke American Checks, Inc. in 1993, working with financial institutions in support of the check program and fraud solutions. After the merger with John H. Harland, she moved to the Forms division, where she built an international portfolio of clients, including core processors, and top financial institutions. As an expert on item processing, she has been a guest speaker at FinTech conferences throughout the Southeastern US and Caribbean.</p>
 <p>Tony Villaflor <i>Director of Sales Fortress Armored Services Company</i></p>	<p>With nearly 34 years of leadership in the Cash-in-Transit and Armored Car Services industry, Tony Villaflor brings a uniquely comprehensive perspective shaped by hands-on experience across both operations and sales. From managing frontline logistics to driving strategic growth, Tony worked at every level of this ecosystem—building trusted partnerships, optimizing service delivery, and mentoring teams nationwide. Currently serving as Director of Sales at Fortress Armored since 2020, Tony lead client engagement and business development with a focus on secure, scalable solutions. Previously, Tony held key positions at Brinks Inc., Sectran Security and Dunbar. Tony began his career as a U.S. Navy Lieutenant, where he developed the discipline, leadership, and mission-first mindset that continues to guide his work today.</p>
 <p>Bridget Meyer <i>Head of Strategic Relationships Redbridge Debt & Treasury Advisory</i></p>	<p>Bridget Meyer is a Senior Director of Redbridge Debt and Treasury Advisory and a regular speaker at the AFP national and regional conferences. She is an internationally recognized expert on bank fee reporting and currently facilitates the SWIFT CGI-MP working group 5 dedicated to improving the quality and adoption of the ISO 20022 bank fee file format. Bridget has been working for 20+ years to improve the quality of bank fee reporting by administering the AFP Service Code Accredited Provider Program and authored the AFP Global Service Codes. Her passion is to collaborate with the treasury community to make bank fee analysis easier on all parties involved - corporate treasurers, bankers, and vendors.</p>
 <p>Juan Diaz <i>SVP, Specialty Banking Region Sales Manager Global Payments & Deposits</i></p>	<p>Juan Diaz is an SVP, Specialty Banking Region Sales Manager with Columbia Bank. He began his career at Wells Fargo Bank in 2003 and has over twenty years of banking experience. Throughout his career, Juan has focused most of his experience with clients in Specialty Banking segments, such as Labor Unions, Franchise Capital, and Fiduciary Banking. He has led various teams in sales and support, consistently driving performance and growth across his teams. Beyond his professional achievements, Juan is committed to giving back to the community. Juan is a Board member of the Salvation Army, where he provides strategic solutions to increase revenue and support community programs across multiple sites. Juan combines extensive industry expertise with a dedication to mentorship, leadership, and community service, embodying a commitment to both professional excellence and meaningful social impact.</p>
 <p>Elie Assaf, <i>International Medical Corps.</i></p>	<p>Elie Assaf is the Director of Corporate Finance at International Medical Corps. As a 20+ years’ experience in Non-Profit Finance management and strategic planning, Elie plays a pivotal role in driving the organization financial management. Reporting directly to the Finance Controller and collaborating closely with top executives, Elie is responsible for foreign exchange management for the organization. Elie holds a bachelor’s degree in finance and is a certified non-for-profit professional.</p>
<p>Mary Perez <i>Cash Manager, Multiquip, Inc.</i></p>	<p>With over 35 years of experience in corporate finance, accounting, and cash management, Mary Perez is known for her precision, reliability, and deep operational insight. She has served as Cash Manager at Multiquip Inc. since 1999, overseeing cash operations for a global manufacturer of industrial equipment. Her tenure reflects a steadfast commitment to financial stewardship, process optimization, and cross-functional collaboration. Previously, Mary spent a decade as Accounting Manager at Taisei Corporation, where she led financial reporting, compliance, and internal controls for one of Japan’s largest construction and engineering firms. Her early career laid the foundation for a lifelong dedication to accuracy, integrity, and continuous improvement. Mary’s work has supported mission-critical operations in diverse environments—from corporate headquarters to remote installations like the MQ Generator at Santiago Peak, the highest mountain in Orange County, California.</p>

Presenter

Biography



Andrew Kositkun
*Managing Director
and FX Sales
Team Lead
City National
Bank*

Andrew Kositkun is a Managing Director and FX Sales Team lead within City National Bank’s FX Sales Desk. Andrew serves as a subject matter expert with clients in the mid-to-large-cap space to help them identify risk management challenges and help structure and execute FX hedging solutions to significantly reduce or eliminate USD cash-at-risk and earnings-at-risk. Andrew holds over 15+ years of experience in financial markets, FX trading, FX payments & hedging strategies, FX hedge accounting, and foreign currency deposit account strategies. In addition to corporate clients, Andrew also has extensive experience working with clients in private equity, venture capital, retail, technology, manufacturing, healthcare, education and entertainment. Andrew holds a bachelor’s degree in business economics from UCLA and an MBA in Finance from UCLA Anderson. Outside of work, he volunteers with local animal rescues and coaching youth sports.



Lauren Kaiser
*Liquidity/
Foreign Exchange
Technical Sales
Consultant,
Treasury
Management
Sales
City National
Bank*

Lauren Kaiser is the Liquidity/Foreign Exchange Technical Sales Consultant within Treasury Management Sales at City National Bank. She serves as a subject matter expert in providing sales and technical related support in advancing the team’s US and FX deposit and treasury sales efforts. Lauren has over 25 years of FX, deposits, and International Treasury Management experience in FX payments & hedging strategies, FX hedge accounting, foreign deposit accounts and account structures, integrating automation for FX payments and leveraging SWIFT strategies to enhance client’s account visibility. Lauren has successfully supported corporate and commercial clients in various industries including retail, technology, manufacturing, private equity, fund managers, entertainment, healthcare, education, and nonprofit organizations. Lauren holds a bachelor’s degree in economics & political science from Northwestern University. She has achieved her Series 7 and 63, CTP and Swift for Corporates certifications. Outside of work, she is a Director for the Evans Scholar Foundation, a non-profit that sends deserving young golf caddies to college on a full-tuition scholarship. She was not only a recipient of the award, but she has also been involved with the organization for almost 30 years.



Michael Diekmann
*Director & West
Region Working
Capital Advisor
Bank of America*

Michael Diekmann is a Director at Bank of America, and the West Region Working Capital Advisor for Bank of America Global Commercial Bank. Michael covers the west region of Bank of America, meeting with client and prospects having in-depth discussions on working capital providing client and industry benchmarking, best practices, working capital solutions and cash flow analysis. Michael has been with Bank of America throughout his 36-year career, the first 23 years with Global Treasury Solutions for the Global Corporate & Investment Bank working solely with large corporate clients. Most of Michael’s career was spent as a senior treasury sales officer for Bank of America, consulting with clients on U.S. and global working capital, cash flow, liquidity, payments, receivables and trade solutions. Most of Michael’s industry focus was with clients in the media, technology, healthcare and automotive sectors. Michael graduated from UCLA with a degree in Political Science and International Relations.



Shauna Bradford
*Managing
Director, Treasury
Sales Manager
Bank of America*

Shauna Bradford is a Managing Director and Treasury Sales Manager for Southern California within Global Payments Solutions supporting Global Commercial Banking at Bank of America. Global Commercial Banking serves companies with annual revenues of \$50 million to \$2 billion, primarily in the U.S. and Canada, as well as their international subsidiaries. Shauna manages a team of Treasury Sales Officers with a focus in General Industries. This also includes expertise in specialty sectors such as Entertainment, Quick Serve Restaurants and Aerospace and Defense. The teams’ primary focus is providing expert advice to help companies maximize efficiencies of their treasury management processes via optimization of working capital, liquidity, and integration. Shauna has over 25 years of experience in financial services at Bank of America. She has had a focus in treasury and cash management sales for the past 18 years. She earned a B.S. in biology from University of California, Riverside.



Scott McIsaac
*Executive Director
Business
Development
Director
JP Morgan Chase*

Scott McIsaac is a distinguished leader within the U.S. Merchant Services sales team, specializing in the Commercial Banking segment at JP Morgan Chase. Merchant Services represents the global payment acceptance and merchant acquiring arm of JP Morgan Chase, renowned for its cutting-edge solutions in payment processing, fraud management, and data security. Scott and his team are dedicated to comprehensively understanding the payment needs of their clients, offering tailored consultative solutions that align with each client’s unique environment. By fostering collaboration with Product, Operations, and other internal stakeholders, Scott plays a pivotal role in steering the company towards addressing the most pressing market demands. In addition to his professional achievements, Scott is the founder of the VETS Business Resource Group (BRG) Chapter in Massachusetts, where he served as co-chair for eight years. As a former U.S. Army serviceman, Scott is deeply committed to supporting military veterans. His passion extends to both his colleagues and nationally recognized organizations that assist veterans. Under Scott’s leadership, the Massachusetts VETS BRG consistently strives to support those who have selflessly served our nation, embodying a spirit of gratitude and dedication.

Presenter

Biography



Ssisi Sandoval,
CTP
*Executive
Director
Sales Group
Manager
JP Morgan Chase*

Ssisi Sandoval leads the MidCorp Payments Group for Southern California at J.P. Morgan. In her current role, she leads a team of Treasury Management Officers that partner with Bankers, Product Specialists, Foreign Exchange, Card, and Merchant Officers to deliver best in class Treasury Solutions to clients and prospects. She joined the Firm in 2019. Prior to joining the Firm, Ssisi enjoyed a successful 12 year run as Treasury Officer for a top US bank covering Large Corporate Banking, Commercial Real Estate & Specialized Lending, Middle Market, and Healthcare. Ssisi has an M.B.A. from California State University in Los Angeles with an emphasis in Finance. She obtained her Certified Treasury Professional (CTP) designation in 2010.



Zoya Lieberman,
CTP
*Principal,
Lieberman
Financial Group*

Zoya Lieberman is a seasoned financial services strategist with deep expertise across commercial banking, capital markets, and global payments. As a Principal Strategist and Treasury industry SME, she partners with leading financial institutions to modernize payments infrastructure, enhance client experience, and navigate the evolving digital ecosystem. A CTP, Zoya brings more than 20 years treasury management, data analytics, financial technology innovation, forward-thinking insights into cross-border payments and the role of banks as digital conductors in the new era of interconnected finance. Zoya is a frequent industry speaker, including at NACHA’s Payments 2026 conference, the Women in Payments EMEA Symposium, and other global fintech forums. She has also held leadership roles in analytics and benchmarking at various organizations and continues to contribute thought leadership on banking modernization, innovation, and financial inclusion.



Ernie Humphrey,
CTP
*CEO,
360 Thought
Leadership and
Treasury
Webinars*

Ernie Humphrey serves as the CEO of 360 Thought Leadership & Treasury Webinars, and the host of the Treasury Truth or Dare Podcast. Treasury Webinars has delivered thought leadership webinars to over 20,000 treasury and finance leaders across the globe. Ernie was a driving force behind Proformative, formerly the largest community of Finance professionals, which grew from 500 to 30,000 during his tenure. He was a long-time treasury manager and formerly served as the Director, Treasury Services at AFP. His e-book focused on career management was recognized as one of the Top 10 e-books for CFOs in 2018. Ernie was named one of the Top 20 Pioneering CEOs by Tech Magazine in 2020. Ernie has a BS and MS in Economics both from Purdue University. He is a long-time CTP.



Pete Lunenfeld
*Founder,
CEO and CTO
CurrentWave AI*

Pete Lunenfeld is the founder, CEO and CTO of CurrentWave AI, a Software-as-a-Service (SaaS) company that builds AI software that solves real-world business problems. Pete brings over 30 years of experience navigating the tech landscape with a blend of leadership and high-tech savvy. From igniting innovation in startups to successfully leading large enterprise teams, Pete’s career is marked by groundbreaking achievements. Prior to CurrentWave AI, Pete served as Chief Technology Officer of Truckstop.com, where he led all aspects of technology, R&D, software development, infrastructure, and service delivery, a team of 350 engineers and a suite of applications serving 240,000 daily active users. Pete also served as Truckstop’s Chief Product Officer, solving customer problems and capturing customer loyalty. During his tenure at Truckstop, Pete pioneered the transportation industry’s first generative AI products with multiple patents pending, inspiring him to bring the transformative power of AI to the rest of the world.



Ken Kruszka
*Managing Director
Something
FINteresting*

Ken is a FinTech and Payments trailblazer, known as the first person to send \$1 globally via mobile transfer. He’s launched multiple industry-firsts, including the U.S.’s first mobile remittance service, global mobile bank account, neobank for immigrants, and a decoupled business payments smart switch. As Managing Director of Something FINteresting, Ken advises on innovation across the payments ecosystem. With 17 years as an entrepreneur, Ken has held senior roles at Trustly (Head of Merchant Product & Network), AWS Payments (Head of Product), and SnapCheck, where he helped eliminate billions in costs and fraud. He also co-founded m-Via, a leader in mobile financial services for the underserved. Ken is a Founding Member of the Faster Payments Council and active in the Fed’s Business Payments Coalition and FedNow Community. Widely recognized for his impact, Ken has earned multiple top innovator and CEO honors across the FinTech space.



Alan Andree,
CFA
*FX Risk
Management
Convera*

Alan began his career at the Bank of Canada where he managed the Canadian government’s foreign exchange reserves. After public service, he transitioned to derivatives sales roles at global banks in Toronto. Now based in Vancouver, Alan is a key member of the Convera corporate hedging team, designing and implementing risk management strategies for clients across North America. Alan holds degrees in commerce and finance and is a member of the Chartered Financial Analyst (CFA) Institute and Association for Financial Professionals (AFP) Vancouver.



CONFIRMATION OF ATTENDANCE

The Association for Financial Professionals has approved the following program for CTP/CCM recertification credits:

Sponsor: Southern Cal AFP

Program: 41st SoCal AFP Treasury and Finance EXPO

Program Date/Location: October 9, 2025/ Los Angeles, CA

Number of Eligible Recertification Credits: 11.2

NOTE: Recorded/archived programs must have an accompanying assessment to be eligible for CTP/CCM credits

Determining Allowed Credits: CTPs and CCMs are responsible for determining the number of credits earned based upon actual attendance, at the rate of one credit for every 50 minutes of qualified cash/treasury or finance related continuing education.

The following are sessions that do not qualify for recertification credits:

- Sessions specific to organizational products and/or sales
- Fundamental or introductory courses in finance or cash/treasury management
- Career development sessions not specific to finance or cash/treasury management
- Business development sessions not specific to finance or cash/treasury management
- CTP exam preparation sessions

Reporting of Credits: CTPs/CCMs must report credits directly to AFP at the end of the recertification cycle. Credits should be submitted via the online Recertification Resource Center or the paper form found on AFP's Web site at www.AFPonline.org/recertguidelines. Documentation of credits is required if audited. CTPs and CCMs **must** retain documentation of their attendance for a period of two years after the end of their cycle in the event of an audit.

CREDIT RECORD:

I have earned _____ CTP/CCM recertification credit(s) by attending this continuing education activity.



CONFIRMATION OF ATTENDANCE

The Association for Financial Professionals has approved the following program for FP&A recertification credits:

Sponsor: Southern Cal AFP

Program: 41st SoCal AFP Treasury and Finance EXPO

Program Date/Location: October 9, 2025 - Los Angeles, CA

Number of Eligible Recertification Credits: 6.2

NOTE: Recorded/archived programs must have an accompanying assessment to be eligible for FP&A credits

Determining Allowed Credits: Certified Corporate FP&A Professionals are responsible for determining the number of credits earned based upon actual attendance, at the rate of one credit for every 50 minutes of qualified programs covering topics related to gathering, interpreting, understanding and communicating business and financial information, and building and interpreting financial projections.

The following are sessions that do not qualify for recertification credits:

- Payments Pros Tell All: Speed, Limits, Visibility, Data, Security and Use Cases
- Operating in Cash: Chain of Custody, Challenges and Considerations
- Uncovering Treasury's Best-Kept Secrets. Bank Fees, RFPs and Deals
- Fireside Chat: Payment Innovation in a Shifting Macroeconomic Landscape
- Treasury Management and AI: Insights, Lessons, and the Road Ahead

Reporting of Credits: Certified Corporate FP&A Professionals must report credits directly to AFP at the end of the recertification cycle. Credits should be submitted via the online Recertification Resource Center or the paper form found on AFP's Web site at www.AFPonline.org/recertguidelines. Documentation of credits is required if audited. Certified Corporate FP&A Professionals **must** retain documentation of their attendance for a period of two years after the end of their cycle in the event of an audit.

CREDIT RECORD:






I have earned ____ FPA recertification credit(s) by attending this continuing education activity.

Southern California Association for Financial Professionals Treasury and Finance EXPO – SoCal AFP Board of Directors

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SoCal AFP EXPO Exhibitors

- Safe Checks
- Redbridge
- FIS
- Treasury Webinars
- Veritas / Harland Clarke
- JP Morgan
- Monex USA
- Treasury4
- Turningpoint Communications

Thank you for Attending



Association for
FINANCIAL PROFESSIONALS
Southern California

Conference and Program Production

