

Governance Framework Formation Team – Member List

Business End Users

- Tim Dwyer – Nationwide Insurance
- Reed Luhtanen – Wal-Mart Stores, Inc.

Consumer Interest Organizations

- Adam Rust – Reinvestment Partners
- Christina Tetreault – Consumers Union

Government End Users

- John Hill – Fiscal Service, U.S. Department of the Treasury

Large Financial Institutions

- Douglas Berg – Wells Fargo & Company
- Tom Rea – U.S. Bank

Medium Financial Institutions

- Susan Doyle – Commerce Bank
- Charles Harkness – Corporate One Federal Credit Union

Non-Bank Providers

- Lou Anne Alexander – Early Warning Services
- Kevin Christensen – SHAZAM Network
- Matthew Friend – Visa, Inc.
- Andrea Gilman – Mastercard
- Steve Ledford – The Clearing House (TCH)
- Gene Neyer – Icon Solutions
- Deborah Phillips – Jack Henry & Associates
- Bradley Wilkes – WingCash LLC



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Other Stakeholders

- James Angel – Georgetown University
- Roy DeCicco – Accredited Standards Committee (ASC) X9
- Jan Estep – NACHA – The Electronic Payments Association
- Stephen Kenneally – American Bankers Association
- Brian Peters – Financial Innovation Now
- Gary Stein – Consumer Financial Protection Bureau
- David Walker – Tiller Endeavors

Small Financial Institutions

- Michael Bilski – North American Banking Company
- Barbara Gross – Bankers' Bank
- Mark Keeling – The Bankers Bank