



The AFP of Western New York presents its
2026 Fall Half-Day Conference

Sponsored By



Wednesday September 23, 2026
Located at DoubleTree by Hilton Hotel

1111 Jefferson Road, Rochester, NY 14623
(585) 475-1510

THE ASSOCIATION FOR FINANCIAL PROFESSIONALS OF WESTERN NY

The Association for Financial Professionals of Western New York is a non-profit, educationally oriented organization, which provides a forum for the active and open exchange of concepts and techniques related to the practice of cash and treasury management. Today's membership represents a wide cross section of local industry professionals. Membership is open to individuals from businesses and non-profit organizations, financial service vendors and banks. A free flow of ideas and information is encouraged and maintained among the Association's members.

Each year, the AFPWNY bases its education program decisions on participant response to the previous year's programs. This process ensures that topics addressed during each seminar reflect the most prevalent issues, and that the information provided is on leading edge technologies. Conference attendance continues to flourish resulting from feedback received from attendees.

AFPWNY encourages member participation in the National Association for Financial Professionals (AFP). In addition to offering a wide range of continuing education opportunities, professional certification and industry standards programs, the AFP has become an invaluable resource for disciplines represented in organizational and corporate treasury areas. Together with affiliate organizations, AFP works to increase professional skills and to enhance the recognition and credibility of the treasury management profession.

Conference Schedule and Speaker Information

This Conference has been approved for up to TBD CTP/CCM and TBD FPAC recertification credits by the Association for Financial Professionals at the rate of one credit for each 50 minutes of attendance.

Registration and Opening Remarks: 10:30 AM – 11:00 AM

Session 1: 11:00 AM – 12:00 PM

Topic: From Treasury Operations to Treasury Intelligence: Leading in a Multi-Rail, AI-Enabled Era

Speaker: Sergio Zonta, Treasury Consultant

Session Description: Treasury is moving from running transactions to driving better decisions as payments become more multi-rail and data driven. In this session, we'll cover the core building blocks: data, governance, and "agent-ready" foundations to use AI in a controlled and auditable way. You'll leave with clear, practical priorities to remove common adoption roadblocks and elevate treasury's strategic impact.

Speaker Information



Sergio Zonta
Treasury Consultant
JPMorgan Chase

Sergio Ortega Zonta is an Executive Director at JPMorganChase with over 20 years of global treasury leadership spanning the Americas, Europe, and Asia-Pacific. His experience covers liquidity and capital structure strategy, debt financing, FX risk management, and treasury integration for M&A in both corporate and private equity-backed settings. A Certified Treasury Professional (CTP), he is recognized for building strong teams and partnering with boards and senior leaders to elevate treasury as a catalyst for enterprise value.

Lunch: 12:00 PM – 1:00 PM

Session 2: 1:00 PM – 2:00 PM

Topic: Modernizing Payments: Trends Shaping the Future of Receivables

Speaker: Carrie Heatherwick, Executive Director, Head of Receivable – Mid Corp

Session Description: This session outlines a strategic framework for modernizing receivables. Rather than a one-time technology upgrade, receivables modernization is presented as an integrated operating model that brings together payment choice, data integration, automation, fraud controls, and intelligent cash application to enhance working capital visibility and increase operational efficiency. The presentation highlights key trends driving the accelerated shift from paper-based receivables to digital payment ecosystems, and shares thought leadership on how organizations can evolve payment acceptance and receivables strategies to meet client expectations, streamline operations, reduce fraud risk, and stay prepared for a rapidly changing payments landscape.

Speaker Information



Carrie Heatherwick
Executive Director, Head of Receivables
JPMorgan Chase

Carrie Heatherwick is an Executive Director and Head of Receivables Mid-Corp within Treasury Management at JPMorgan Chase. With 25 years at the firm and its predecessor organizations, she has held leadership roles spanning lockbox operations management, implementation, sales, and product. Drawing on this breadth of experience, Carrie partners with clients to develop receivables solutions that drive meaningful efficiency gains. She is recognized as an emerging payments specialist and a subject matter expert in image and digital payment technology. Carrie earned a Bachelor of Science in History and Archaeology from the University of Evansville and a Master's in Information Sciences from Syracuse University. She is based in Boston, Massachusetts.

Session 3: 2:15 PM – 3:15 PM

Topic: Evolution of Payments

Speaker: Scott McIsaac, Executive Director, Commercial Banking – Sports & Entertainment

Session Description: Join us for a fireside chat on the Evolution of Payments, where we'll take a look at how payments are changing across industries and what's driving the next wave of innovation. We'll discuss the biggest shifts of the past few years and emerging themes like Dynamic Currency Conversion, biometric payments, and where AI is starting to make a real impact—focusing on what these trends mean for businesses preparing for what's next. This is an interactive session so feel free to ask questions!

Speaker Information



Scott McIsaac
Head of Sports & Entertainment
Executive Director, Payments
JPMorgan Chase

Scott McIsaac is a distinguished leader within JPMorgan's Commercial Banking segment and Head of the Sports & Entertainment Payments team within the Merchant Services sales organization. Merchant Services is the global payment acceptance and merchant acquiring arm of JPMorgan, recognized for its cutting-edge solutions across payment processing, fraud management, and data security. Scott and his team are dedicated to deeply understanding each client's payment needs, delivering tailored, consultative solutions built around every client's unique environment. Through close collaboration with Product, Operations, and other internal partners, Scott plays a pivotal role in positioning the firm to meet the market's most pressing demands — turning complex payment challenges into competitive advantages for the clients he serves.

Beyond his professional accomplishments, Scott is the founder of the VETS Business Resource Group (BRG) Chapter in Massachusetts, where he served as co-chair for eight years. A former U.S. Army soldier, Scott is deeply committed to supporting military veterans — a passion that extends to both his colleagues and nationally recognized organizations serving those who have worn the uniform. Under his leadership, the Massachusetts VETS BRG consistently strives to honor and support those who have selflessly served our nation, embodying a spirit of gratitude and dedication.

Session 4: 3:30 PM – 4:30 PM

Topic: Automating FX: Cross-Border and Cross-Currency Payments

Speaker: Sophie Wotton, Product Solutions Manager – Cross Currency Solutions

Session Description: This presentation will cover a framework for managing cross-border and cross-currency corridors. Rather than a one-time technology upgrade, FX payments modernization is presented as an integrated operating model that brings together payment initiation and routing, FX execution, data standardization, automation, controls, and end-to-end reconciliation to improve transparency, reduce risk, and increase operational efficiency. The presentation highlights key trends accelerating the shift from manual, fragmented FX payment processes to more digital, connected workflows—enabled by richer data, API-based integration with ERP/TMS platforms, and rules-driven straight-through processing. It also shares thought leadership on how organizations can evolve their FX payments and treasury operating models to reduce errors and delays, strengthen governance and compliance controls, enhance FX and liquidity visibility, and stay prepared for a rapidly changing global payments landscape.

Speaker Information



Sophie Wotton
Product Solutions Manager, Cross Currency Solutions
JPMorgan Chase

Sophie Wotton is part of the Cross Currency Solutions team, covering clients within the Commercial Bank across the US. Sophie focuses on helping clients with their international FX payables and receivables within their treasury processes, focusing on automation and efficiency. She joined JPMorgan in 2021 in our London office and has been based in New York since 2024. Before that she was part of the Foreign Exchange at a UK bank, covering international corporate clients.

Reception: 5:00 PM – 6:30 PM

Menu Information (In-Person Attendees)

Coffee available all day

Lunch Buffet:

- Served with Iced Tea & Lemonade
- Bone in Chicken with mushroom sherry sauce
- GF Flank Steak au jus chimiccurri
- Penne with Red Sauce parmesan and chili flakes available
- Mixed Roasted Vegetables
- Garden Salad with crouton and cheese available
- Dinner Rolls with butter (GF rolls available)

Reception (Ballroom Terrace):

Appetizers:

- Arancini
- Chicken Satay
- Stuffed Mushrooms