

**Margaret Weichert**

*Senior Vice President and Strategy, Innovation and Payments Executive,  
Bank of America*

Ms. Weichert is senior vice president and strategy innovation and payments executive at Bank of America, where she leads daily activities of the Payments Leadership Council and is responsible for enterprisewide payments strategy issues such as Check 21, merchant acquiring, card-based payments, and automated clearinghouse. She is also responsible for payments-related fraud, security, and authentication issues. Previously, she led First Data's Internet Services Group; co-founded Achex, Inc.; and served as a payments-industry strategist at Accenture Consulting. As a longtime member of the National Automated Clearing House Association (NACHA) Internet Council Steering Committee, she was a key contributor to several risk/fraud-related NACHA publications.