

AP Technology Onstage at AFP 2023; Jeopardy Game Theme is Backdrop for Payment Perplexity: What's the Best Way to Pay?

Richard Love, Jessica Washington, Deborah Baxley, and Greg Wilfahrt Give the AFP 2023 Audience a Look at the Latest in Payment Advances

SAN DIEGO, CALIFORNIA, UNITED STATES, October 23, 2023

[/EINPresswire.com/](https://EINPresswire.com/) -- Keeping payments out of jeopardy, demystifying new payment methods, and exploring the best ways to pay—these will be just a few of the key discussions tomorrow at the AFP

Conference in San Diego, as [AP Technology](#), a pioneer in [business payment solutions](#) takes the stage for a highly anticipated session titled, "Payment Perplexity: What's the Best Way to Pay?"



The graphic features a colorful background with yellow, orange, and purple gradients. At the top, it reads 'AFP 2023 OCTOBER 22-25 | SAN DIEGO'. Below that, the title 'Payment Perplexity: What's The Best Way to Pay?' is displayed in bold black text, followed by the date and time '24 OCTOBER 2023 | 02:00 PM BALLROOM 20D'. Four circular headshots of the panelists are arranged horizontally. Below each headshot is the name and title of the panelist, with a small purple box indicating their role: Speaker, Speaker, Speaker, and Moderator.

AFP 2023 Panel: Payment Perplexity: What Is the Best Way to Pay?

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Richard Love, CEO, AP Technology

Tuesday's "Payment Perplexity" panel is at 2:00 PST in Ballroom 20D. The AFP educational session, loosely themed after the TV game show Jeopardy, will feature long-time payment pioneer Richard Love from AP Technology, alongside expert payment panelists Jessica Washington from The Federal Reserve, and Deborah Baxley from PayGility Advisors and the U.S. Faster Payments Council. The Payment Perplexity panel will explore a variety of topics, from modernized checks, Real-Time Payments, and

Buy Now Pay Later, to FedNow, digital currencies, and the newest advances in payment security. The session will be moderated by CMO Greg Wilfahrt, also from AP Technology.

With newer payment options emerging alongside existing and modernized stalwarts such as checks and cards, there is increasing perplexity about the best ways to pay for consumers and businesses. Payment rails such as Real-Time Payments (RTP) and FedNow are operational,

delivering on the pent-up demands for instant and around-the-clock, irrevocable payments. Still, is the right approach to always select instant payments, or are there advantages to deferred payments?

“With the arrival of Real-Time Payments comes new opportunities for innovation,” said AP Technology’s Richard Love. “Likewise, transactional speed also presents new challenges, such as increased risk of loss from fraud. We’ll take a look at the pros and cons onstage and explore the better ways to pay for our AFP audience.”

Transaction options for businesses and consumers have expanded, so having the latest industry intelligence is critical to navigating the payments ecosystem. This Payment Perplexity panel's payment experts will demystify and simplify the different payment methods, making it easier to traverse the payment space with the latest developments and strategies.

Is fraud expected to increase next year? Will one payment type emerge as the go-to method in 2024, or will a combination of payments produce the best results? Will cryptocurrencies gain transaction traction anytime soon?

“Faster and newer do not always mean better,” continued Richard Love. “There is a learning curve for the adoption of any new technologies. But, with the latest payment innovations and protections, there is certainly cause for optimism. I believe that attendees to this session will leave better-equipped to decide which payment methods are best for them—and when it is best to use them.”

For banks, businesses and anyone immersed in the world of commerce, this panel is an unmissable opportunity to gain expert insights that can potentially shape payment strategies and future payment realities.

PAYMENT PERPLEXITY JEOPARDY!				
MODERNIZED CHECKS, ACH & CARDS	REAL-TIME PAYMENTS & BUY NOW PAY LATER	PAYMENT SECURITY POTPOURRI	FEDNOW AND OTHER ADVANCES	DIGITAL CURRENCIES & OTHER WAYS TO PAY
\$200	\$200	\$200	\$200	\$200
\$400	\$400	\$400	\$400	\$400
\$600	\$600	\$600	\$600	\$600
\$800	\$800	\$800	\$800	\$800
\$1000	\$1000	\$1000	\$1000	\$1000

AFP 2023: Payment Perplexity Jeopardy

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AP Technology Talks Payments Onstage at AFP 2023

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