



Stablecoins & Digital Assets Safe Payment Rails for Modern Banking

Candid Dialogue. Practical Ideas.

Social: April 6, 2026
NDSU BARRY HALL | FARGO

Forum: April 7-8, 2026
JASPER HOTEL | FARGO



B3 Explained: A New Forum for North Dakota's Financial Leaders

Banking Beyond Boundaries (B3) is an executive-level event designed to prepare North Dakota's financial institutions for the future of financial services. Building on the success of the Banking Beyond Boundaries conference, B3 offers smaller, focused gatherings that spark candid dialogue, practical ideas, and actionable partnerships. Each B3 will explore different emerging trends such as fintech, digital payments, and policy innovation, so your institution is ready for what's next.

Cadence

Held twice a year.

Theme

New theme for every B3.

Location

Rotating across North Dakota communities.

Attendees

Bank CEOs and executive-level staff. Limited space for maximum engagement.

At B3, every financial institution in North Dakota has a seat at the table — community banks, credit unions, and other key players shaping the future of banking in our state and their communities.

Format

- Approximately three to four groups with 15 attendees per group. Each group will have a dedicated facilitator.
- Three to four presenters rotate among groups, delivering consistent insights while enabling deeper discussion.
- Designed for direct conversation and topic exploration, not vendor pitches.

Presenters

- Private companies driving financial service innovation
- Nongovernment or nonprofit organizations shaping policy and adoption
- Think-tank associations offering strategic foresight
- Regulatory authorities providing clarity and policy perspective

Length

- Evening social to kick off networking
- Day 1: Full session with presentations and roundtables
- Day 2: Wrap-up by noon

Why Attend?

B3 positions you to anticipate industry trends and make informed decisions that protect and grow your institution. You'll gain clarity on emerging technologies and regulatory changes, explore strategies that strengthen resilience, and engage in high-value dialogue with peers shaping the future of banking.



B3 Forum April 6-8, 2026

Stablecoins & Digital Assets Safe Payment Rails for Modern Banking

April 6 **Barry Hall, NDSU | 811 2nd Ave N, Fargo**

Agenda 5:00 p.m. - 7:00 p.m. - Social

April 7 **Jasper Hotel | 215 Broadway N, Fargo**

Agenda 7:30 a.m. - 9:00 a.m. - Breakfast
9:00 a.m. - 10:00 a.m. - Keynote
10:30 a.m. - 12:00 p.m. - Cohort 1
12:00 p.m. - 1:00 p.m. - Lunch
1:00 p.m. - 2:30 p.m. - Cohort 2
4:00 p.m. - 7:00 p.m. - Social Event

April 8 **Jasper Hotel | 215 Broadway N, Fargo**

Agenda 7:30 a.m. - 8:30 a.m. - Breakfast
8:30 a.m. - 10:00 a.m. - Cohort 3
10:30 a.m. - 12:00 p.m. - Cohort 4

There is no cost to attend. Space is limited to ensure meaningful discussions. Each financial institution in North Dakota is encouraged to send its senior staff to participate in this important event. Financial majors from NDSU and UND will attend a dedicated student cohort, separate from other participants.

Register today!
bnd.nd.gov/B3

A block of rooms has been reserved at the Jasper Hotel. Mention B3 when making your reservation.

Cohort Format

The forum will feature four cohorts, each led by a different presenter.

Attendees will be assigned to a cohort in a designated room and will remain in that space for the duration of the event, except during scheduled meals and breaks.

Presenters will rotate between rooms, delivering their presentations to each cohort sequentially. This format ensures an interactive experience while minimizing attendee movement.

Presentation descriptions and speaker bios are on pages 5-7.

B3 Forum April 2026

Stablecoins & Digital Assets Safe Payment Rails for Modern Banking

Digital assets are changing how money moves. Stablecoins, backed by the U.S. Treasury and federally regulated, may offer more consistent price stability. They're already used worldwide for faster payments and lower costs, and major payment networks are adopting them. Meanwhile, more consumers are becoming comfortable with digital currency, which is further driving demand.

For North Dakota's banks and credit unions, this represents both a challenge and an opportunity. Our financial institutions have always been pillars of trust and stability, serving communities that value personal relationships and local decision-making. But as technology reshapes the financial landscape, institutions must understand what's happening, evaluate the risks, and determine how these tools fit into their strategies.

B3 provides a focused setting to explore what stablecoins and digital assets mean for banking in North Dakota.

**STAY CONNECTED:
FUTURE B3 FORUMS**

Tokenization & Embedded Banking

October 2026 | Medora, ND

Bitcoin

May 2027 | Bismarck, ND

B3 Format: A focused, small-group forum with expert-led sessions from the private sector, regulators, think tanks, and nonprofits. All financial institutions in North Dakota have a seat at the B3 table.

Register today!
bnd.nd.gov/B3

Keynote

Bank of North Dakota: Same Mission, More Ways to Serve

BND is shaping the future of financial services while staying true to its mission of promoting agriculture, commerce, and industry. This keynote highlights BND's noncompetitive role and commitment to create an entry point for every financial institution in North Dakota. We will examine why modernization is essential, the trends driving these changes, and how financial institutions can choose to leverage fintech tools to improve efficiency, diversify revenue, and meet customer expectations on their own terms. Attendees will learn how collaboration, not competition, can strengthen local institutions and position North Dakota for a strong financial future.



Don Morgan, CEO/President

Bank of North Dakota

Don leads the nation's only state-owned bank, driving innovation and strengthening community banking across North Dakota. With more than 20 years in financial services, he focuses on expanding access to capital, supporting economic development, and positioning the state as a leader in modern banking solutions.

Cohort Presentations

Stablecoins & the GENIUS Act: What Every Bank Needs to Know Now

The regulatory future of payment stablecoins is no longer speculative since the GENIUS Act has passed, opening a new avenue for payments. This session will unpack the GENIUS Act's most critical provisions, including issuer requirements, prudential standards, and oversight mechanisms. You'll gain a clear understanding of how this legislation impacts banking and what it means for your institution. From real-time payments to emerging competitive threats, discover how stablecoins are set to transform financial services.



Brooke Ybarra, Senior Vice President of Innovation & Strategy

American Bankers Association

Brooke leads innovation and strategy at the American Bankers Association, supporting banks to define innovation strategies and helps shape the technology marketplace by identifying promising startups that complement the banking industry. She also works with policymakers to advocate for policies that allow for and promote responsible innovation in banking. Brooke received her MBA from the McDonough School of Business at Georgetown University and completed her undergraduate degree in chemical engineering from Stanford University.

Programmable Money, Tokenization, and Agentic Commerce

Emerging technologies are reshaping the financial landscape. From programmable money and tokenized assets to agentic commerce powered by autonomous systems, these innovations promise to transform payments, markets, and customer interactions. Drawing on experience in U.S. financial oversight and global advisory roles, Michael Hsu will discuss the opportunities and challenges these trends present for regulators, institutions, and innovators as we move toward a more dynamic and decentralized financial future.



Michael Hsu, former Acting Comptroller

U.S. Office of the Comptroller of the Currency (OCC)

Michael served as Acting Comptroller of the Currency from May 2021 to February 2025. During his time leading the OCC, he also served as a Director of the FDIC, a member of the Financial Stability Oversight Council, and chair of the Federal Financial Institutions Examination Council. Prior to that, he led the GSIB supervision program at the Federal Reserve. He has also worked at the Securities and Exchange Commission, the U.S. Treasury Department, and the IMF. Currently, Michael is a fellow at the Aspen Institute, member of the Bretton Woods Committee, and advisor to central banks, companies, nonprofits, and a fintech venture capital firm.

Driving Innovation in Financial Services: Insights from Fiserv

Steve will explore how innovation and trust are redefining the financial services landscape. In an era of rapid technological change, organizations face the challenge of delivering cutting-edge solutions while maintaining the confidence of customers and communities. This session examines emerging trends, practical strategies, and the balance between progress and reliability. Attendees will gain insights into how industry leaders approach transformation without compromising trust, essential for building lasting relationships and driving sustainable success in a competitive environment.



Steven Wager, Digital Asset Product and Operations

Fiserv

Steve Wager leads Product and Operations within Fiserv's Embedded Finance and Digital Assets franchise. Steve has over 20 years of experience in digital assets, treasury management and securities services, where he has served in several roles crossing product, sales, operations and client services. Prior to joining Fiserv, Steve was the Regulated Custody Product Head at the Fireblocks Trust Company, the Head of Digital Asset Product Development at BNY and also spent time at the Paxos Trust Company and Fidelity Digital Asset Services. Steve received his B.A. in business administration from SUNY Albany and his M.B.A. from the Wissenschaftliche Hochschule für Unternehmensführung (WHU) in Koblenz.

The Time to Build for Stablecoins is Now: A Strategic Playbook for Banks

Stablecoins have moved beyond experimentation and are now reshaping transaction banking through faster, programmable infrastructure for payments, treasury, and settlement. This presentation explores why banks must define their approach, examining the competitive landscape where players like Stripe, Circle, JPMorgan, and Citi are driving adoption. We'll cover key approaches such as using third party stablecoins, issuing your own, or adopting tokenized deposits, and the capabilities needed from issuance and custody to compliance and integration. Ultimately, this is not about launching a new product but upgrading core infrastructure to remain central in a world where money moves faster, globally, and with greater programmability.



Cameron Goldberg, Sales Director, North America
Fireblocks

Cameron leads Strategic Sales for North America at Fireblocks, where he advises financial institutions, payment providers, and fintech innovators on blockchain infrastructure and stablecoin deployment. With over 15 years of experience in financial services and enterprise sales, Cameron has spent nearly a decade focused on helping tier-1 banks and payment companies build and scale on-chain products. Before joining Fireblocks, Cameron held senior go-to-market roles across the Americas, where he helped launch and grow some of the industry's most impactful digital asset businesses.

Fireside Chat

Finance, Technology and Tomorrow

When you bring together Alex Johnson, the voice behind Fintech Takes, and Rick Geloff, Chief Innovation Officer at Bank of North Dakota, you get a candid and dynamic conversation about how technology and shifting expectations are transforming financial services. Don't miss this chance to join their dialogue shaping the future of banking.



Alex Johnson, Founder
Fintech Takes



Rick Geloff, Chief Innovation Officer
Bank of North Dakota



Roughrider Stablecoin

BND is committed to helping North Dakota’s financial institutions adapt to emerging payment technologies while maintaining a collaborative, noncompetitive role. In 2026, BND will introduce Roughrider Stablecoin as a service for our financial institution partners.

Roughrider Stablecoin is a more secure, U.S. Treasury backed digital asset designed to bring speed and efficiency to financial transactions while maintaining the stability and compliance standards expected in traditional banking. It complies with regulations at both the federal and state levels.

Through a strategic partnership with Fiserv, a global leader in financial technology, Roughrider Stablecoin will integrate seamlessly with existing banking systems. This allows community banks and credit unions to explore real-time settlement and digital asset capabilities within a familiar, compliant framework.

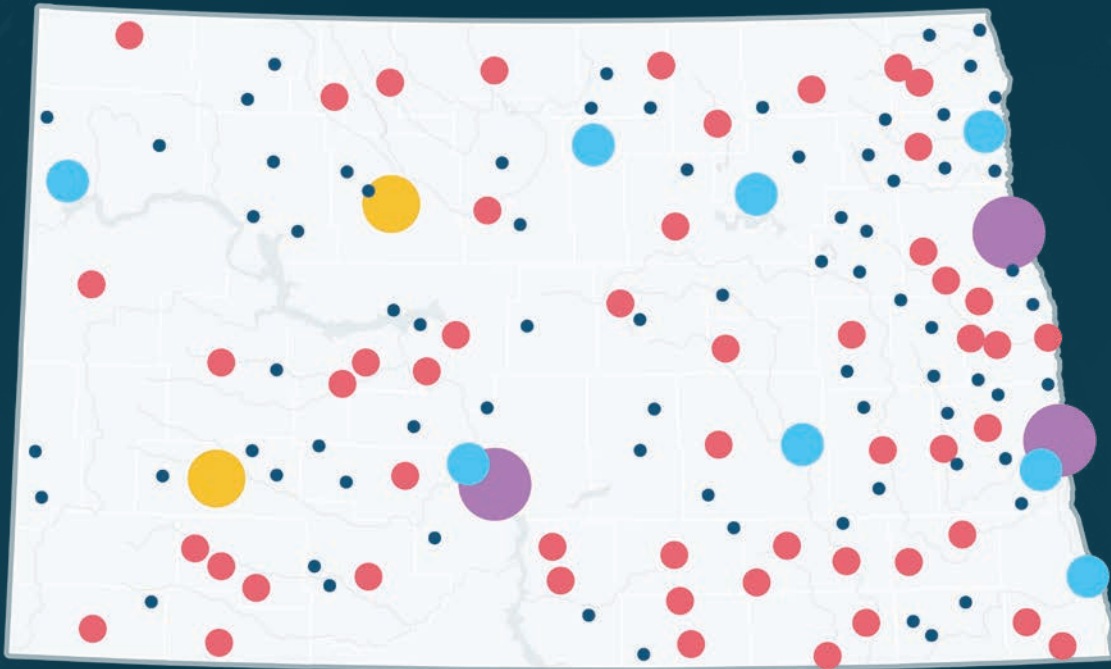
For North Dakota’s financial institutions, Roughrider Stablecoin is an opportunity to modernize payment rails and enable instant payments, embedded finance, and cross-institution settlement.



**New Service
Coming in 2026**

Strengthening North Dakota's Financial Infrastructure While Preserving Autonomy

B3 is about building a stronger, more resilient financial foundation for North Dakota. Every community and every financial institution across the state plays a role in reinforcing our financial infrastructure while maintaining the local decision-making that defines North Dakota's independence.



North Dakota
Financial
Institutions (FIs)

+

BND
Bank of North Dakota

● 0-1 FIs ● 2-5 FIs ● 6-10 FIs ● 11-15 FIs ● 16+ FIs



A trusted partner in strengthening communities and economic stability

Bank of North Dakota has consistently stood alongside the state's financial institutions as a trusted partner in strengthening communities and economic stability.

Our commitment is grounded in practical, results-driven solutions such as comprehensive lending programs that enable financial institutions to serve businesses and families.

From financing infrastructure and housing to supporting agriculture and small business, BND works collaboratively to ensure financial institutions have the resources to meet customer needs. When challenges arise, whether natural disasters or economic disruptions, we act to help keep communities moving forward.

We are North Dakota proud, driven by a clear mission and guided by integrity and purpose. Our role is simple yet vital, be there when needed, delivering solutions that strengthen the financial foundation of our state.

bnd.nd.gov

BND
Bank of North Dakota

Have questions about BND or the future of banking and financial technology?

Whether you're exploring digital assets, payment innovations, or strategies to strengthen your institution, these BND professionals can provide insights and guidance.

Connect with us to:

- Learn more about BND's fintech initiatives
- Understand how emerging technologies fit into banking
- Get answers tailored to your institution's needs



Your success is our priority.
Reach out today and start the conversation.



Don Morgan
President/CEO



Craig Hanson
Chief Banking Officer



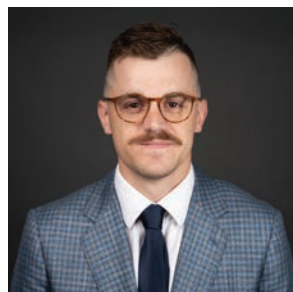
Alison Anderson
Chief Operations Officer



Kelvin Hullet
Chief Public Affairs Officer



Rick Geloff
Chief Innovation Officer



Michael Lehn
Relationship Manager



Devon Smith
Relationship Manager



Want more about BND and the future of fintech?

Explore videos, articles, and upcoming learning opportunities on our website.

bnd.nd.gov/fintech