SPEAKING

Book Arpit Goel

Real-time payments, explained by the person building them.



Arpit Goel, founder and CEO of Root

Arpit Goel is the founder and CEO of Root, the instant money movement platform that connects businesses directly to their banks. He speaks to fintech, banking, payroll and enterprise audiences about why the US still struggles to use the instant rails it already has, and what changes when money moves in five seconds. He has appeared on stage at FinovateFall, where he built a working payments app live in front of the audience, and on leading payments podcasts.

Formats

- Keynote
- Fireside chat
- Panel (as speaker or moderator)
- Live demo
- Podcast and video interviews
- Customer and partner webinars

Arpit is comfortable with unscripted Q&A and will tailor a session to your audience. Tell us who is in the room and we will suggest the best topic.

Recent stages

- FinovateFall 2026, live demo
- Fintech One-on-One with Peter Renton
- Leaders in Payments with Greg Myers
- Quoted in Thomson Reuters, Payments Dive, Disrupts Media and Hypepotamus

What Arpit is saying

ON RTP AND FEDNOW

"The rails are finally here, but most businesses still find them difficult to access."

Disrupts Media

ON HOLDING CUSTOMER FUNDS

"We are not custodial. It's never like I'm taking custody of your money and making it move faster."

Fintech One-on-One

Request Arpit for your event

Tell us about your event and audience. Our team will respond within two business days.

www.useRoot.com/press

press@useRoot.com

Signature topics

01 **The rails are built. Why can't businesses use them?**

The US already has RTP and FedNow, yet most businesses still run on batch-era processes. Arpit explains where the real friction sits (integration, bank connectivity, reconciliation) and what a single API straight to the banks changes.

Audience takeaway: A clear map of the gap between instant rails existing and instant payments being usable.

Best for: Fintech and banking conferences, payments-industry panels

02 **The hidden cost of slow money: float and the business models built on it**

Slow settlement creates float, and whole business models quietly depend on it. Arpit unpacks who benefits from delay, who pays for it, and what happens to those models as settlement time goes to near zero.

Audience takeaway: A sharper lens for evaluating payment costs and risks that never show up on a fee schedule.

Best for: CFO, treasury and finance-operations audiences

03 **From ACH pulls to real-time push: the future of payroll and earned wage access**

A federal framework for earned wage access could move payroll from pull-based ACH to push-based, real-time payments. Arpit covers what that shift means for employers, payroll providers and workers.

Audience takeaway: What to prepare for as payroll becomes instant.

Best for: HR tech, payroll and workforce-finance events

04 **Build it live: a working money-movement app in under 7 minutes**

Arpit builds a Venmo-style app on stage that moves real money, the way he did at FinovateFall 2026. A live demo format. Works as a keynote opener or a standalone session.

Audience takeaway: Proof that instant bank-to-bank payments are an integration task, not a multi-quarter project.

Best for: Product and developer-focused conferences, fintech showcases

05 **Moving money without holding it: why non-custodial infrastructure matters**

Root never holds customer funds. Arpit explains why that design choice changes the risk, compliance and trust conversation for platforms and their customers.

Audience takeaway: A framework for evaluating payment infrastructure partners on risk, not just features.

Best for: Risk, compliance and platform-builder audiences

06 **Programmable money: what regulation, open banking and global rails mean for the US**

How far the US trails the rest of the world on real-time payments, what the GENIUS and CLARITY Acts and open banking could change, and how instant rails make financial infrastructure programmable.

Audience takeaway: A practical view of what to build for, and when.

Best for: Policy-adjacent panels, industry outlook sessions and year-end predictions