

CBA LIVE 2023 Program

03/27/2023 7:00AM - 8:00AM

Breaks/Meals

Grand Ballroom 4-9

Warm Welcome Breakfast

We promise a busy and exciting day ahead! Start your CBA LIVE experience off right with our Warm Welcome Breakfast, available to all attendees. If you haven't already, don't forget to download the CBA LIVE mobile app during that second cup of coffee.

03/27/2023 7:30AM - 8:30AM

Breaks/Meals

Monet 4

EBS Alumni Breakfast (by invitation only)

All current and former EBS students attending CBA LIVE are invited to join us for our traditional gathering of alumni. Enjoy a delicious breakfast and take part in a brief program, including the "Passing of the Pen". Our speaker this year is Sarah Lindstrom, President and Head of Business Banking at Citizens. She is also an EBS honors graduate and current faculty member. We'll hear her thoughts on the state of the small business space as well as get her current take on the program. We hope to see you there!

Speaker(s):

Sarah Lindstrom, *Executive Vice President, Head and President of Business Banking, Citizens Financial Group*

03/27/2023 8:00AM - 8:50AM

Deep Dive Workshop

Grand Ballroom 2

The Bar for Digital Experiences is High: How Well Are You Meeting Customers' Needs?

As consumers become more digital in all aspects of their life – the bar on what good experiences look like is raised. Consumers are expecting personalization, support, and financial guidance in all channels. Is your digital experience satisfying client needs?

Speaker(s):

Whitney Stewart Russell, *President, Digital Solutions Banking Division, Fiserv*
Emmett Higdon, *Director, Digital Banking, Javelin Strategy & Research*
Paul McAdam, *Senior Director, Banking & Payments, J.D. Power*

03/27/2023 8:00AM - 8:50AM

Deep Dive Workshop

Davinci 1

Automation for Customers and Bankers: A People-First Approach

Cultivating strong customer relationships is the foundation for success across financial services. Customers' value for human empathy has increased as much as their digital expectations have changed. In a digital-first world, how do you prioritize the customer relationship and support the digital channels they expect? This deep dive will look at an approach to augmenting banker ways of working while automating customer engagement points to drive efficiency, reduce compliance risk, and improve customer satisfaction.

Speaker(s):

Law Helie, *General Manager of Retail Banking*, nCino

03/27/2023 8:00AM - 8:50AM

Deep Dive Workshop

Grand Ballroom 1

Increasing Brand Equity and Customer Retention Through Financial Wellness

Join our roundtable to learn how financial wellness offerings create better business opportunities and drive customer loyalty.

Together we will discuss:

Marketing and consumer trends

What it takes to start a financial wellness program

How to integrate into cross-sell and upsell paths

Proven examples of business growth and customer retention

Speaker(s):

Jerry Jensen, *Vice President, Partner Solutions*, Experian

03/27/2023 8:00AM - 8:50AM

Deep Dive Workshop

Davinci 3-4

How Does Your Digital Onboarding Measure Up?

Banks and financial services firms have made massive investments in developing and delivering compelling digital onboarding experiences. But are they hitting the mark?

The main goal is ensuring that applicants do not have any reason to look elsewhere for new credit products and services. Success hinges on making the right decision in real time, every time. Access to and effective analysis of alternative data, the delivery of fast, smart, informed predictive models, and scorecards that accurately reflect your corporate risk appetite, all contribute to a successful onboarding experience for your customers.

In this session, we will focus on five key challenges: Credit Decisioning, Credit Strategy Execution, Application Fraud Detection, Dynamic Pricing, and Conversions Rates. We'll provide key insights that will help you measurably address these challenges – at speed and at scale so that there is no doubt that you are hitting the mark.

Speaker(s):

Darryl Knopp, *Sr. Director, Global Portfolio Marketing, FICO*
Jaron Murphy, *Partner, FICO Platform, FICO, FICO*

03/27/2023 8:00AM - 8:50AM

Deep Dive Workshop

Monet 1-2

Grow Profitable and Loyal Relationships by Connecting Three Significant Customer Journeys

Customer acquisition and onboarding are the first impressions you make with your customers. Connecting these journeys with amazing service creates three moments that form a powerful mechanism for converting prospects to customers and personalizing and deepening those new relationships. In an increasingly crowded and competitive space, it may feel like maintaining a customer's loyalty can be difficult. Come join us as we see how others have addressed these significant journeys to positively impact their customers' experiences.

Speaker(s):

Amir Madjlessi, *Senior Director Banking Industry Advisor, Salesforce*
Greg Blausey, *Senior Director, Banking Industry Solutions & Strategy, Salesforce*
Kelly Horn, *Financial Services Solution and Strategy Senior Director, Salesforce*
Patrick Cristino, *Head of Business Banking Sales, Citizens Financial Group*
Mark Rhoades, *Senior Vice President, Deposit Product & Pricing Director, Huntington Bancshares Incorporated*

03/27/2023 8:00AM - 8:50AM

Deep Dive Workshop

Grand Ballroom 3

Real-Life Lessons: How Four Major Issuers are Navigating the Path to Digital Transformation

This Deep Dive will discuss topics such as:

- What has worked and what has not
- What might be unexpected roadblocks
- How to justify budgets and build business cases
- How to prioritize front-end vs back-end technology
- How to deal with platform interdependencies
- And how to nurture the talent and culture necessary to drive real innovation

Speaker(s):

Gary Singh, *President, Banking, Zeta*
Matt Maxey, *Chief Innovation Officer, Synovus*

Michael Holly, *Executive Director for Enabling Platforms, USAA Federal Savings Bank*
Paolo Vincenti, *Head of Product Strategy, Barclays*
Shawn O'Brien, *Executive Vice President, Consumer and Business Banking, Atlantic Union Bank*

03/27/2023 8:00AM - 8:50AM

Deep Dive Workshop

Davinci 2

Selling Charged-Off Receivables Creates Immediate Cash

The debt collection environment in the United States is becoming more difficult to collect and charge-off volumes are expected to rise dramatically in the next 18 months. This session will discuss the use of debt sales as a strategy for improving the financial performance of distressed receivables. We will cover how the debt sales process works, how to select the right debt buyer partner, building your post sale management processes and generating immediate bottom-line cash flow for your business.

Speaker(s):

Daniel Green, *President, EverChain*

Amber Russo, *President and Principal, Kino Financial Co., LLC.*

03/27/2023 9:00AM - 9:50AM

Talent Management

Davinci 2

Culture: Build, Sustain & Leverage

Now more than ever, it is evident the value of culture within an organization. Whether it's cultivating a work environment that reflects associates' cultural and social values, a diversity of its workforce, or a commitment to an environment that promotes a spirit of giving to attract and retain talent, companies across industries are being challenged to reinforce their culture in meaningful ways.

In this session, you will learn:

- The key pillars to achieving a banking culture filled with purpose, mission, and values;
- How the right culture enables employees to perform to their fullest potential, which positively impacts all aspects of your business; and
- How to create a sense of belonging in all environments, whether remote, hybrid, or in office.

Speaker(s):

Jeremy Zeman, *Managing Partner & Practice Leader, Consumer & Commercial Financial Services, Caldwell Partners*

Tim Welsh, *Vice Chair, Consumer and Business Banking, U.S. Bank*

Sharon Goodwine, *Executive Vice President, Chief Human Resources Officer, Synovus*

03/27/2023 9:00AM - 9:50AM

CFPB Forum

Monet 1-2

Big Picture: What We've Seen & Where We're Headed on CFPB Compliance

The CFPB's activity over the last 18 months may foreshadow what's on the horizon. But what does this mean for your bank and its compliance operations? This session will explore key actions under Director Chopra, what they predict for future activities, and what you can do to remain compliant.

In this session, you will learn:

- What the CFPB's actions so far tell us about the Bureau's focus and priorities;
- What the release of policy issues, like Sec. 1033, means for your institution; and
- Compliance changes to consider in order to prepare.

Speaker(s):

Dan Smith, *Executive Vice President, Head of Regulatory Affairs*, Consumer Bankers Association

Paul Sanford, *Senior Advisor*, Deloitte

Thomas Ward, *Partner*, Sidley Austin LLP

03/27/2023 9:00AM - 9:50AM

Internal Audit

Davinci 1

Understanding Compliance Risks & Strategies in Digital Marketing

Businesses are increasingly leveraging sophisticated digital marketing firms to develop content to engage and target customers and potential customers.

However, regulators have identified a need for guidance to "keep up with the times" regarding data collection, decision-making, and marketing through digital channels while also promoting equitable access to safe and affordable financial services.

In this session, you will learn:

- What institutions need to be doing to ensure proper third-party risk management oversight of their marketing providers;
- Where to focus reviews and compliance management system resources to understand underlying risks; and
- Best practices in monitoring and testing to drive enterprise risk and compliance management programs.

Speaker(s):

Janet Hale, *Senior Managing Director, Financial Services, Forensic & Litigation Consulting*, FTI Consulting

Oyinade Koya, *Counsel*, Mitchell Sandler

Jeremie Bradshaw, *Vice President, Senior Auditor*, JPMorgan Chase

03/27/2023 9:00AM - 9:50AM

Home Equity

Grand Ballroom 3

Keeping Appraised on Appraisals

There has been a flurry of activity surrounding real estate appraisals over the past year, from the PAVE report, to new GSE appraisal guidelines, regulator scrutiny over AVMs, and significant attention on appraisal bias. If all these

changes have left your head spinning, you're not alone. This panel will break down these new developments to give you and your institution the information you need to know. With the acceleration of technology innovation and adoption in real estate lending, panelists will share new technology for appraisals, valuations and closings.

Speaker(s):

Hanna Pitz, *Assistant Director Housing Finance Policy | Residential Policy*, Mortgage Bankers Association

Michele Golden, *Chief Appraiser*, Accurate Group, LLC

Scott Reuter, *Chief Appraiser, Director of Valuation*, Freddie Mac

James Wylie, *Associate Director*, Federal Housing Finance Agency

03/27/2023 9:00AM - 9:50AM

Deposits & Payments

Grand Ballroom 2

Real-Time Payments Roundtable: An All-inclusive Conversation of the RTP Environment

Real-time payments impact nearly every payment service, payment experience, and payment system in place today. Financial institutions are witnessing tremendous technological change in digital payments, coupled with higher customer expectations for faster payments. Where does a financial institution start? The Clearing House has gained significant momentum with its RTP service. The Federal Reserve is getting close to launching FedNow. Zelle® has become a phenomenal success story. What are your options? Join our panel discussion on the real-time payments revolution.

In this session, you will learn:

- The fundamentals behind developing the business case for real-time payments and getting started on the path to real-time payments;
- The technology and risks/rewards that go into deploying real-time payments; and
- About FedNow and the RTP networks.

Speaker(s):

Ryan Riveland, *Vice President, Market Development, Enterprise Products and Partnerships*, Early Warning

Daniel Gonzalez, *Vice President, National Account Director*, Federal Reserve Financial Services

Keith Gray, *Vice President, Strategic Partnerships*, The Clearing House

Angela Conti, *General Manager, Deposits & Retail Payments*, USAA Federal Savings Bank

Mike McCoy, *Vice President, Digital Payment Solutions*, Fiserv

03/27/2023 9:00AM - 9:50AM

Community Reinvestment

Grand Ballroom 1

Regulator Panel: Pressing CRA Issues

Hear from the FDIC, FRB and OCC concerning developing issues in the current CRA regulatory realm.

In this session, you will learn:

- Regulator insight into CRA examination;
- How your institution should handle these issues to optimize CRA performance; and
- Compliance challenges coming down the pike.

Speaker(s):

Andrea Rosen, *National Bank Examiner, Large Bank Director for CRA, Office of the Comptroller of the Currency*

Sheritta Arie, *Senior Fair Lending, CRA Examination Specialist, Federal Deposit Insurance Corporation*

Elizabeth Trotter, *Senior Vice President, CRA Officer, First Horizon National Corporation*

Trina Chapman, *Assistant Vice President, Supervision and Risk Management, Federal Reserve Bank of Kansas City*

03/27/2023 9:00AM - 9:50AM

Default Management

Davinci 3-4

Driving Collections Efficiency Through Technology

Efficiency in collections is critical in minimizing credit losses, but it can also be a key to revenue growth for financial institutions. The ability to analyze, segment, and act upon delinquencies quickly and appropriately has an impact to customers, staff, and the overall health of your organization. By making effective use of today's technology, you can capitalize on these customer interactions to strengthen relationships and drive future revenue.

In this session, you will learn:

- What technology is available to help your business stay on top of current collection trends, challenges, and opportunities;
- Strategies to build relationships with younger generations in an effort to mitigate rising delinquencies; and
- How collections can be a revenue and growth driver as technology is transforming the narrative of the collections industry.

Speaker(s):

Matt Smithson, *Director, Product Management, MeridianLink*

Stephen Leggett, *Vice President of Loan Resolutions, Texas Dow Employees Credit Union*

Anthony Hark, *Senior Vice President, Collections and Recovery, PNC Financial Group, Inc.*

Kelli Clements, *Vice President, Director of Customer Solutions, Fifth Third Bancorp*

03/27/2023 9:50AM - 10:10AM

Breaks/Meals

Grand Ballroom 4-9

Morning Refreshment Break

Take a break, with coffee in the exhibit hall, where you can connect with the industry's top service providers. While you're there, visit the charging stations in the exhibit hall and foyer areas to plug in your phone or tablet.

03/27/2023 10:10AM - 11:00AM

Talent Management

Davinci 2

Supercharging Your Talent Strategies

As the talent landscape has evolved since the onset of the pandemic, so have the strategies and processes used by organizations related to talent. Whether it is using data to better understand existing talent dynamics or developing strategies to bolster the capabilities of current employees, talent programs are taking the next step to find success.

In this session, you will learn:

- Best practices to taking your talent strategies to the next level;
- How data can be leveraged to drive or complement talent approaches; and
- How upskilling can assist in addressing talent needs.

Speaker(s):

Gayle Appelbaum, *Partner*, McLagan
Shana Gotlieb, *Associate Partner*, Aon

03/27/2023 10:10AM - 11:00AM

CFPB Forum

Monet 1-2

Consumer Complaints: The CFPB's Data Express Lane

If data is fuel for the CFPB, consumer complaints are premium. With a record number of complaints over the last few years, the Bureau aims to expand the information it collects to better inform its operations, oversight, and initiatives.

Join us as industry experts discuss the latest direction in consumer complaints.

In this session, you will learn:

- How complaint volume has changed over the last few years and why;
- How the Bureau may use newly gathered information to assess consumer risk; and
- The Bureau's usage of Company Monitoring Reports and Scorecards,

Speaker(s):

Kelly Wogan, *Senior Vice President, Enterprise Complaints Management Program Leader*, Huntington Bancshares Incorporated

Chris Willis, *Co-Leader, Consumer Financial Services Regulatory Practice*, Troutman Pepper LLP

Josh Swenson, *Director, Enterprise Complaint Management Program*, USAA

03/27/2023 10:10AM - 11:00AM

Home Equity

Grand Ballroom 3

Expanding Access to Home Lending Credit

Home loan products have helped individuals tap into the equity of their home, but low- to moderate-income consumers are often not taking advantage of these offerings in comparison to higher-income clients. While still ensuring proper risk controls are in place, how can lenders identify and meet the needs of these segments?

In this session, you will learn:

- How lenders are tailoring offerings to address the needs of LMI segments;
- What banks are doing to educate and market these innovative offerings to these markets; and
- Overall best practices from institutions who focus on LMI borrowers.

Speaker(s):

Jason Fraley, *Chief ESG Officer*, Huntington Bancshares Incorporated

Chris Runte, *Home Equity Sales Manager*, Citizens Financial Group

Edward Seiler, *Associate Vice President for Housing Economics*, Mortgage Bankers Association

03/27/2023 10:10AM - 11:00AM

Default Management

Davinci 3-4

Intersection of Fraud & Default Management

The rise in fraud has significantly impacted all areas of institutions, including default management. It is critical to understand how the expanding fraud landscape intertwines with default trends and collections outcomes, as well as what tools or processes can be leveraged to manage and identify fraud.

In this session, you will learn:

- How fraud affects and relates to collections and default management trends;
- The methods and types of fraud those involved in default management should be most aware of; and
- How tools can be used to manage fraud.

Speaker(s):

Gasam Awad, *Vice President, Fraud and Identity Product Management Decision Analytics*, Experian

Harry Smith, *Senior Vice President, Credit Risk Management*, US Bank

Anna Fisher, *Vice President, Identity & Fraud Consulting*, Equifax

03/27/2023 10:10AM - 11:00AM

Community Reinvestment

Grand Ballroom 1

Regulatory Roundtable: A Seat at the Table

Don't miss your chance to connect with peers and discuss top-of-mind CRA issues with regulators from the FDIC, FRB, and OCC as they address your most pressing questions. Join us to network, learn and share best practices.

Speaker(s):

Andrea Rosen, *National Bank Examiner, Large Bank Director for CRA*, Office of the Comptroller of the Currency
Trina Chapman, *Assistant Vice President, Supervision and Risk Management*, Federal Reserve Bank of Kansas City
Sheritta Arie, *Senior Fair Lending, CRA Examination Specialist*, Federal Deposit Insurance Corporation

03/27/2023 10:10AM - 11:00AM

Deposits & Payments

Grand Ballroom 2

Deposit Whiplash: Where the Economy is Going & What is the Consumer Reaction

Rates rise, rates fall, a pandemic strikes, and rates rise again. The last five years have resulted in substantial upheaval in consumer deposit behavior and there's likely more to come. This session will explore how rate sensitivity, deposit stickiness, marginal cost, and primacy look different today than they did in 2018. We'll also identify key trends in successful strategies to grow and retain deposits, and project how the next five years will look.

In this session, you will learn:

- How Fed moves and underlying customer preferences have shifted deposit economics over the last five years;
- How to compare strategies for acquiring and retaining deposits that are more and less successful today than they were in the past; and
- What the future may bring. Projecting forward, what will an average deposit book look like in 2028? How will the most successful banks look? How should the industry begin to prepare now?

Speaker(s):

Adam Stockton, *Director*, Curinos

Angela Conti, *General Manager, Deposits & Retail Payments*, USAA Federal Savings Bank

James Morgan, *Head of Deposit Product, Pricing & Portfolio Strategy, Consumer Bank*, Capital One

Chris Powell, *Head of Deposits*, Citizens Bank

03/27/2023 10:10AM - 11:00AM

Internal Audit

Davinci 1

Audit Perspective: UDAAP, Fair Lending & Discrimination

Heightened regulatory expectations related to UDAAP and fair lending means enhanced compliance scrutiny for institutions. Additionally, there is a growing movement to consider discrimination an unfair practice. While there has been significant focus on first- and second-line requirements on these fronts, banks must ensure the third-line does not get left behind.

In this session, you will learn:

- How regulatory trends related to UDAAP, fair lending, and discrimination affect audit approaches;

- How to enhance internal audit programs to reflect heightened regulatory requirements; and
- How to tailor audit programs related to these issues appropriately.

Speaker(s):

Joseph Dinolfo, *Director*, Treliaant

Carl Pry, *Senior Advisor*, Treliaant

Christopher Troxell, *Senior Vice President, General Auditor*, Liberty Bank

Julie Vanderslice, *Senior Vice President & Chief Compliance Officer*, United Bank

03/27/2023 11:00AM - 12:30PM

Breaks/Meals

Grand Ballroom 4-9

Opening Networking Lunch

Up NEXT: grab lunch in our exhibit hall. Catch up with old friends and make new connections. This is the perfect opportunity to meet with trusted service providers and industry partners who are ready to help you achieve your objectives. Thank you to BCG for sponsoring our opening lunch!

03/27/2023 12:15PM - 12:30PM

General Session

Bellagio Ballroom

CBA's NEXT

In her first address to the industry since being named CBA President and CEO, Lindsey Johnson lays out CBA's regulatory and legislative priorities to help member banks thrive in an era of divided government, economic headwinds, and unprecedented opportunity.

Speaker(s):

Lindsey Johnson, *President & Chief Executive Officer*, Consumer Bankers Association

03/27/2023 12:30PM - 12:45PM

General Session

Bellagio Ballroom

What's NEXT in Banking

CBA Board Chairman Ryan Baily, CBA Chair-elect Quincy Miller, and CBA Immediate Past Board Chair Michelle Lee join CBA President & CEO Lindsey Johnson for a conversation on what they see on banking's horizon - from challenges to opportunities and what it will take to achieve what's Next.

Speaker(s):

Lindsey Johnson, *President & Chief Executive Officer*, Consumer Bankers Association

Quincy Miller, *President and Vice Chairman*, Eastern Bank

Michelle Lee, *Regional Banking Executive, Branch Banking*, Wells Fargo

Ryan Bailey, *Head of Retail Banking*, USAA Federal Savings Bank

03/27/2023 12:45PM - 1:30PM

General Session

Bellagio Ballroom

Bad Bots, Malign Actors & Things That go Bump in Cyberspace

Digital transformation is an accelerant for banking, economies, and consumer behavior. From one click shopping, to peer-to-peer transactions to data scraping -- with ease comes risk. Digital technology also makes financial services an irresistible target for malign actors who want money, personally identifiable information, and to make general mischief. Join Sue Gordon, former Principal Deputy Director of National Intelligence, and career intelligence officer whose history spanned the cold war, the war on terror, and cyber warfare, for a discussion on what's Next in digital security and how to mobilize your teams and enterprise to prepare.

Speaker(s):

Sue Gordon, *Former Principal Deputy Director of National Intelligence*

03/27/2023 1:30PM - 2:00PM

General Session

Bellagio Ballroom

Digital Hyperdrive: Taking Banking to the NEXT Level

As Head of Digital at Bank of America, Nikki Katz has been at the forefront of the digital revolution (and rapid evolution) in banking over the past decade. At the intersection of digital, data, and marketing, hear what's on the horizon and how these pathways converge to deliver NEXT-level banking and customer support that's closer than you think.

Speaker(s):

Nikki Katz, *Head of Digital, Bank of America*

03/27/2023 2:15PM - 3:05PM

Fraud Management

Grand Ballroom 1

Safeguarding Elder & Vulnerable Customers

As scams and fraud targeting the elderly and vulnerable are on the rise, it is increasingly important for banks to have a robust set of capabilities to educate and protect this customer segment. While there are barriers that can make it challenging, the industry is focused on ensuring these individuals are protected. In this session, you will learn:

- Current trends in scams and fraud targeting elderly and vulnerable customer segments;
- The role banks and the industry play in protecting these customers; and
- Best practices in ensuring their protection.

Speaker(s):

Becky Griffin, *Managing Director, CAO Consumer Banking, JPMorgan Chase*
Rakesh Mirajkar, *Managing Vice President, Capital One*

Darius Kingsley, *Managing Director, Head of Business Practices*, JPMorgan Chase

03/27/2023 2:15PM - 3:05PM

Auto Finance

Grand Ballroom 3

Electric Vehicles & the Impact on Auto Finance

Electric vehicles (EV) are the fastest growing auto segment in the world, climbing to 66% in the U.S. in the last year alone. While EV sales continue rising, so is financing demand, and with higher than average prices, EV loans represent higher exposure for banks' lending in the segment. EV financing represents a great opportunity for banks to connect with borrowers, manage risk, and meet market expectations.

In this session, you will learn:

- How EV technology continues to evolve, and how it impacts lenders;
- How the EV business model is challenging the traditional franchised dealer-led (indirect) paradigm and how banks will need to rethink their business models to succeed; and
- What new start-up brands are joining the marketplace and how this affects banks in the EV lending space.

Speaker(s):

Roger Hull, *Director, Product Management*, defi SOLUTIONS

Fabien Thierry, *Head of Consumer Vehicle Lending Products*, Bank of America

03/27/2023 2:15PM - 3:05PM

Student Lending

Davinci 1

Are Students Underestimated During the Loan Process?

There is a growing number of young, affluent consumers with significantly higher assets, income, and discretionary funds but the age of their traditional credit history might imply otherwise. To tap into this market, lenders should focus on making the credit card lending process as seamless as possible. Comprehensive and real-time data can give lenders a more holistic view of affordability and arm them with more potential to be "top of wallet" for consumers.

In this session, you will learn:

- How alternative data sets can help lenders say "yes" to more consumers and expand opportunities for lifetime customers;
- How utilizing instant income and employment verification data can provide a more holistic view into an applicant; and
- Why students who may have higher potential future earnings, may make them more likely to repay loans, even if they have a thin or no credit file.

Speaker(s):

Joel Rickman, *Senior Vice President of Verification Services*, Equifax Workforce Solutions

03/27/2023 2:15PM - 3:05PM

Small Business is Big Business for Fraudsters: Trends in Small Business Fraud

While the damaging effects of fraud within the PPP program still linger, small business lenders are urgently searching for safe and secure tools that also provide customer-friendly experiences. Join a group of industry thought leaders as we explore the ongoing challenge of balancing risk and customer experience within small business banking. Participate in a lively discussion with small business banking experts as we breakdown the core challenge: how can banks speed up a customer service transaction while protecting the bank and existing customers from fraud? Our panel will share practical strategies for branch, contact center, website, and mobile interactions.

In this session you will learn:

- Present fraud challenges and stories from small business banking professionals;
- The importance of rapidly automating identity verification and authentication to reduce call handling time and create a more uniform approach for the entire organization; and
- The types of tools and solutions needed to develop a positive small business lending experience.

Speaker(s):

Matthew Tomko, *Head of Business Development, Concerto Card Company*

Matt Patterson, *Vice President, Strategic Solutions, Innovis*

Ronald Weaver, *National Business Banking Sales & Service Executive, Capital One Bank*

03/27/2023 2:15PM - 3:05PM

Digital Channels

Grand Ballroom 2

Consumer Trust in a Digital World

All financial institutions are competing for account primacy with their customers. Not only do banks need to earn the trust of a customer, but they must also protect and keep that trust throughout the relationship.

In this session, you will learn:

- How to earn consumer trust by enabling transparency, access, and control;
- How to drive digital engagement and connectedness to enhance the customer relationship; and
- Best practices and tangible benefits in providing a holistic customer experience.

Speaker(s):

Les Matthews, *EVP, Services, North America, Mastercard*

Christy Sunquist, *U.S. Financial Institution Partnerships Lead, Plaid*

Julie Bateman, *Head of Digital Sales and Virtual Customer Service, Citizens Bank*

03/27/2023 2:15PM - 3:05PM

New Frontiers in Fair Lending: AI, Advertising & More

The world of banking has always involved fair lending, but now banks are faced with several new areas of potential fair lending risk, with little or no regulatory guidance. Whether it is AI and machine learning, alternative data, targeted advertising, or the application of discrimination to non-credit operations under UDAAP, banks must understand how to handle issues in a way that balances regulatory and business considerations.

In this session, you will learn:

- How are regulators approaching these emerging issues;
- Best practices in implementing and using these processes; and
- How to think about discrimination in non-credit products and control for risks in those operations.

Speaker(s):

Chris Willis, *Co-Leader, Consumer Financial Services Regulatory Practice*, Troutman Pepper LLP

Andrea Mitchell, *Managing Partner*, Mitchell Sandler LLC

Ebony Sunala Johnson, *Senior Vice President, Associate General Counsel for Public Affairs*, Truist

Yolanda McGill, *Vice President, Policy & Government Affairs*, Zest AI

03/27/2023 2:15PM - 3:05PM

Risk

Davinci 2

Risk Management in Agile Transformation

Demystify the meaning of agile and learn strategies to evolve your approach to risk management within an agile transformation.

In this session, you will learn:

- How Risk professionals engage in Agile transformation initiatives; and
- What challenges do organizations face in managing risk in Agile projects and practical approaches to realize success.

Speaker(s):

Chad Polen, *Partner*, KPMG LLP

Jasmine Surti, *Risk Marketplace Lead, Consumer Bank Business Management & Governance*, TD Bank

Amy Masters, *Managing Director*, KPMG LLP

Jennifer Terrones, *Director of Risk & Compliance*, BMO Harris Bank

Bill Navarro, *Business Risk Officer*, Huntington Bancshares Incorporated

03/27/2023 3:05PM - 3:25PM

Breaks/Meals

Grand Ballroom 4-9

Afternoon Refreshment Break

Stretch your legs and visit our exhibit hall to grab a snack and connect with premier solutions providers.

03/27/2023 3:25PM - 4:15PM

Fraud Management

Grand Ballroom 1

Future of Fraud & Defense

Fraudsters come up with new schemes quicker than a Gen Z-er can flip between TikTok videos. With the trifecta that is digital-first consumer preferences, vulnerable digital newbies, and sophisticated fraudsters, staying on top of your fraud and identity strategies is crucial for your business.

In this session, you will learn:

- Insights into breaking fraud trends;
- Fraud-fighting use cases from CBA member panelists regarding their layered approach to identifying and combatting fraud; and
- How multidimensional data is the key to driving a holistic identity management program that protects consumers and drives better experiences across the customer lifecycle.

Speaker(s):

Kathleen Peters, *Chief Innovation Officer, Decision Analytics*, Experian

Jen Martin, *Head of Enterprise Fraud Services*, Citizens Financial Group

Naftali Harris, *Co-Founder and CEO*, SentiLink

03/27/2023 3:25PM - 4:15PM

Fair & Responsible Banking

Monet 1-2

Redlining Enforcement & Regulatory Expectations

Whether it be at the federal or state-level, redlining continues to be a major focus for regulators. With redlining as an enforcement priority, institutions must continue to make it a compliance priority and aggressively assess for potential risks.

In this session, you will learn:

- Current trends in fair lending enforcement related to redlining;
- Best practices to assess redlining risk profiles; and
- How to mitigate risk in products, programs, and processes.

Speaker(s):

Jonice Gray Tucker, *Partner*, Paul Hastings

Marsha Courchane, *Vice President, Co-Practice Leader of Financial Economics*, Charles River Associates

Scott Chang, *Senior Counsel*, National Fair Housing Alliance

Shelley Thompson, *Vice President, Associate General Counsel*, Consumer Bankers Association

03/27/2023 3:25PM - 4:15PM

Being Mindful on Data & Privacy

More than ever, consumers are taking into account what data they are sharing with companies and how it is being used. In response, organizations are taking steps to be “privacy-first” and enable consumers to have more control over how their information is being shared. The digital landscape is changing and organizations need to be ready to understand how it will impact their processes and strategies.

In this session, you will learn:

- What developments are happening in the industry, such as a cookieless future, and how it will impact business efforts;
- Best practices in pursuing personalization and winning customer experiences while managing privacy concerns; and
- The importance of first-party data moving forward.

Speaker(s):

Ryan Smyth, *Managing Director*, FTI Consulting

Vickie Miller, *Vice President, Data Protection Officer*, FICO

03/27/2023 3:25PM - 4:15PM

Small Business

Davinci 3-4

Cracking the Small Business Banker Retention Code

“The great resignation” and “quiet quitting” have caused real management challenges. How do you retain small business talent, whether they're relationship managers or underwriters, while also motivating and holding them accountable? As managers struggle, experiment, and pursue the answer, it's obvious everything is different in a post-COVID world. We'll examine what is within management's ability to impact and the fundamentals to retain small business banking talent and drive performance in today's environment.

In this session you will learn:

- The core issues underlying the retention challenge given the return to office complexities, post-COVID fatigue, and evolving colleague engagement and experience expectations;
- How the role, mindset, and behaviors of management must evolve; and
- What actions managers need to take to be leaders that inspire and develop talent.

Speaker(s):

Linda Maxwell, *Chief Executive Officer & Co-Founder*, Business Efficacy, Inc

Debbie Hale, *Division Commercial Banking Manager*, Bank of the West

Byron Rivera, *Regional Manager, Senior Vice President*, Bank of the West

Christina Brozyna, *Head of Business Banking Sales and Operations/ Executive Vice President*, M&T Bank Corporation

03/27/2023 3:25PM - 4:15PM

Auto Finance Regulatory Landscape: Recent Developments & What to Expect

With increasing regulatory and compliance requirements, lenders need to understand regulator priorities and be prepared for what's on the horizon. This panel will explore recent hot topics within the auto lending regulatory landscape. In this session, you will learn:

- the CFPB's supervision and policy focus, enforcement priorities, and recent actions;
- Perspectives on the proposed FTC dealer trade rule and implications for lenders;
- What the future looks like in the areas of fair lending, rate caps, servicing, and voluntary protection products; and
- The most recent state-level regulatory actions.

Speaker(s):

Robert Gage, *Partner*, Hudson Cook, LLP

Mark Edelman, *Partner*, McGlinchey Stafford, PLLC

Paul Metrey, *Senior Vice President | Regulatory Affairs*, National Automobile Dealers Association

Stephen McDaniel, *Co-Founder and Chief Executive Officer*, F&I Sentinel

Becky Philippi, *Senior Vice President, Director of Indirect Lending*, First Interstate BancSystem

03/27/2023 3:25PM - 4:15PM

Risk

Davinci 2

Risk & Strategy: Two Sides of The Same Coin

More than ever, financial institutions are in the business of managing risk to optimize their performance. This requires all business lines to be more risk-aware and measured from a common risk-adjusted basis. It's important for an institution's strategy and risk appetite to be more aligned given a looming recession. Join this session to hear experts share how their bank's risk appetite has helped them link overall strategy and risk metrics to be in sync with one another.

In this session, you will learn:

- Why aligning risk and strategy is critical in effectively managing strategic imperatives;
- Best practices for leveraging data and how timely "good data" can help improve executive management; and
- How to overcome challenges when implementing an integrated risk management solution.

Speaker(s):

Arindam Majumdar, *Managing Director Enterprise Risk Analytics*, Bank OZK

Michael Glotz, *Chief Executive Officer & Founder*, Strategic Risk Associates LLC

Samuel Venhaus, *Client Solutions Consultant*, Fiserv

Danny Baker, *Vice President, Market Strategy Financial & Risk Management Solutions*, Fiserv

03/27/2023 4:25PM - 5:15PM

Super Session

Grand Ballroom 2

Next Stop: CFPB's Section 1033

Looking ahead on the agency's to-do list, Section 1033 is likely the next major rule for the Bureau. The SBREFA outline has offered a glimpse of what the CFPB's proposed rule on personal financial data rights could contain, but what's in store for the industry through the final rule ultimately remains to be seen –and could have significant effects on the financial services ecosystem. In this session, you will learn:

- What to expect for the Section 1033 rulemaking;
- What could be the implications of the rule for future policy; and,
- How the industry is approaching consumer access to data.

Speaker(s):

Brian Fritzsche, *Vice President, Regulatory Counsel*, Consumer Bankers Association

Meredith Fuchs, *General Counsel and Corporate Secretary*, Plaid

Gary Stein, *Partner*, 99FinTech LLC

Ramon Gomez, *Managing Director, Regulatory Affairs*, JPMorgan Chase

03/27/2023 4:25PM - 5:15PM

Super Session

Grand Ballroom 3

Tech Demos 2

Technology moves fast. When it comes to meeting customer demands, managing regulatory compliance, ensuring security and streamlining processes, banks have a lot of irons in the fire. Got an appetite for new solutions? See what's NEXT at our Tech Demo, where you'll explore the latest innovations for financial services to help you meet your goals.

Hear from:

Open Lending

LexisNexis

Accurate Group

SeeEverything

BioCatch

03/27/2023 4:25PM - 5:15PM

Super Session

Grand Ballroom 1

Tech Demos 1

Technology moves fast. When it comes to meeting customer demands, managing regulatory compliance, ensuring security and streamlining processes,

banks have a lot of irons in the fire. Got an appetite for new solutions? See what's NEXT at our Tech Demo, where you'll explore the latest innovations for financial services to help you meet your goals.

Hear from:

MeridianLink

Blend

Salesforce

Nomis Solutions

Glia

03/27/2023 5:15PM - 6:30PM

Breaks/Meals

Grand Ballroom 4-9

Opening Cocktail Reception

Round out your first day with cocktails in the exhibit hall during our opening reception. Grab a drink and network with fellow attendees as we celebrate the first day of being back at CBA LIVE.

03/28/2023 6:00AM - 7:00AM

Breaks/Meals

Rafael 3

CBA LIVE Bootcamp

Come get your sweat on! Start your morning right with CBA LIVE Bootcamp sponsored by Stewart Title. This workout will include a fairly intense mix of strength training and aerobic elements. Looking forward to seeing you there!

03/28/2023 7:00AM - 8:00AM

Breaks/Meals

Grand Ballroom 4-9

Continental Breakfast

Don't skip breakfast! Join our solution providers in the exhibit hall for the most important meal of the day.

03/28/2023 7:00AM - 8:00AM

Breaks/Meals

Grand Ballroom 2

Women's Networking Breakfast

Jumpstart your CBA LIVE Tuesday with our annual breakfast program designed for women retail banking executives. Hear from President of Consumer Banking

Eva Reda, who is leading American Express' expansion into new consumer digital banking products and financial services. Joining Eva is Ernie Johannson, Group Head, North America, Personal and Business Banking, BMO Harris Bank and Whitney Stewart Russell, President, Digital Channels with Fiserv. Sponsored by Fiserv and open to all CBA LIVE attendees, this session offers valuable networking with peer professionals and actionable tools for career and personal growth.

Speaker(s):

Eva Reda, *President, Consumer Banking, American Express*

Ernie Johannson, *Group Head, North American, Personal & Business Banking, BMO Harris Bank*

Whitney Stewart Russell, *President, Digital Solutions Banking Division, Fiserv*

03/28/2023 8:00AM - 8:10AM

General Session

Bellagio Ballroom

Celebrating Excellence in Executive Banking Education

For more than 70 years, CBA has educated retail banking's future leaders. Learn about CBA Executive Banking School's growth and success, and what's to come for the 2023 session. We'll also recognize 2022 Tem Wooldridge Award recipient Kaley Keeley from PNC. Named for a former faculty member, the award honors high integrity, a strong work ethic and outstanding academic performance.

Speaker(s):

Paul Leventhal, *Emeritus Professor*

Kaley Keeley, *Senior Vice President, WorkPlace Banking West Territory Manager, PNC*

Quincy Miller, *President and Vice Chairman, Eastern Bank*

03/28/2023 8:10AM - 8:40AM

General Session

Bellagio Ballroom

Getting to What's NEXT

The velocity of change is breathtaking. As the saying goes, with chaos comes opportunity. But how do we lead and build teams to flourish in a time of great transformation? Join today's top industry leaders as they share their thoughts on delivering against changing customer expectations, while developing a culture and workforce that will embody retail banking for generations to come. Join Tim Welsh, Vice Chair, US Bank, Brant Standridge, President of Consumer and Business Banking, Huntington Bank, and more for a discussion on how to get to what's NEXT.

Speaker(s):

Tim Welsh, *Vice Chair, Consumer and Business Banking, U.S. Bank*

Brant Standridge, *President of Consumer and Business Banking, Huntington Bancshares Incorporated*

Cassandra McKinney, *Senior Vice President, National Director of Retail Delivery and Strategic Services, Comerica*

03/28/2023 8:40AM - 9:10AM

General Session

Bellagio Ballroom

Director Chopra's CFPB: Full Speed Ahead to Destinations Unknown

From its operations to its priorities to its messaging, the CFPB has dramatically changed with Rohit Chopra at its helm. What do the Bureau's actions and initiatives over the past 18-months tell us about the Director's focus and where he could be headed? What's happening with the lawsuit challenging recent UDAAP exam manual changes? Former regulators and industry experts discuss what's happened, what it all means and what may be coming NEXT from the CFPB.

Speaker(s):

Brian Johnson, *Managing Director, Banking Supervision & Regulation*, Patomak Global Partners

Dan Smith, *Executive Vice President, Head of Regulatory Affairs*, Consumer Bankers Association

Yolanda McGill, *Vice President, Policy & Government Affairs*, Zest AI

Melissa Baal Guidorizzi, *Partner*, Orrick

03/28/2023 9:10AM - 9:20AM

General Session

Bellagio Ballroom

Steve Zeisel Award

Join us as we present the 2023 Steve Zeisel Award recognizing the CBA committee with a steadfast commitment to its mission and goals. This award honors CBA's former Executive Vice President and General Counsel for his service to CBA and the financial services community.

Speaker(s):

Lindsey Johnson, *President & Chief Executive Officer*, Consumer Bankers Association

Ryan Bailey, *Head of Retail Banking*, USAA Federal Savings Bank

03/28/2023 9:30AM - 10:20AM

Deep Dive Workshop

Davinci 2

Loyalty is not dead: we're just bad at it

In the current economic environment, capturing and maintaining market share is more important – and difficult – than ever. People are under financial strain, loyalty is harder to achieve and the next generation of customers are placing new demands on banks. However, these very challenges also offer a helpful outline of the marketing opportunity available to financial institutions. In this session, Charlie and Lisa offer insight on these influential trends and advice on how to leverage them for marketing success. Join us for this session to learn:

- How acting as if loyalty is dead could end up making your bank a more attractive option

- How showing customers some love can build trust and earn more business
- How understanding and meeting people where they are can build relationships across generations

Speaker(s):

Charlie Arcella, *Vice President of Media*, Vericast
Lisa Nicholas, *Vice President of Strategy*, Vericast

03/28/2023 9:30AM - 10:20AM

Deep Dive Workshop

Grand Ballroom 3

A Fed Plateau Won't Provide Deposit Relief, But Personalized Customer-level Pricing Can

In this interactive session, members of the Curinos Deposit, Marketing, and Customer Analytics teams, alongside clients with firsthand implementation experiences, delve into the current deposit environment, changes in customer engagement, and the insights required for leading institutions to manage their deposit book as surplus ebbs and rates rise.

Speaker(s):

Adam Stockton, *Director*, Curinos
Sarah Welch, *Managing Director, Ampler Customer Optimizer*, Curinos, Curinos
Hank Israel, *Managing Director, Customer Analytics and Modeling*, Curinos, Curinos

03/28/2023 9:30AM - 10:20AM

Deep Dive Workshop

Grand Ballroom 2

Embedded Commerce: Transforming Digital Engagement into Moments of Commerce

Creating embedded experiences for consumers is quickly becoming an imperative in the digital age. Fans today purchase items from their favorite digital influencers seamlessly within the same social media platform, gamers buy real-time character upgrades in-game, and shoppers of a new electric car online are presented with financing and insurance options right before submitting the vehicle order. Every digital touchpoint is an opportunity to strengthen engagement and drive revenue for businesses big and small. Learn how payment innovations are powering and securing these seamless, embedded moments of commerce.

Speaker(s):

Allie Chafey, *Senior Account Executive for North America*, Visa

03/28/2023 9:30AM - 10:20AM

Deep Dive Workshop

Davinci 1

Identifying Zones of Opportunity Within the Consumer Emergence Journey by Utilizing Alternative Credit Data

The emergence journey of a consumer into mainstream banking and credit markets can be complex and varied. There is no longer a single path for a consumer to follow to become credit visible and qualify for mainstream credit products. Along this complex varied path, there are key zones of opportunity for lenders to acquire new customers and establish long term banking relationships. Come find out how to identify these zones of opportunity and maximize consumer acquisition and cross sell ROI.

Speaker(s):

Zach Tondre, *Director of Market Planning, Credit Risk*, LexisNexis Risk Solutions
Kristen Rash, *Senior Vertical Solutions Consultant*, LexisNexis Risk Solutions

03/28/2023 9:30AM - 10:20AM

Deep Dive Workshop

Grand Ballroom 1

From Confusion to Clarity: Helping Companies Build Resilience in an Economic Downturn

Every business wants to increase revenue, but in order to do that it's important to find your hidden opportunities and risks. Today banks need to respond quickly to changing economic conditions, and grow deposits while effectively managing risk. Not only is it important to understand current conditions, it's critical to better define what lies ahead.

Speaker(s):

Tammy VanWambeke, *Senior Vice President Financial Services Group*, Equifax
Chris Brown, *Senior Vice President, Marketing Services*, Equifax
Eric Schuppenhauer, *Head of Consumer Lending and National Banking*, Citizens Financial Group
Andrew Davidson, *Senior Vice President/Chief Insights Officer*, Mintel

03/28/2023 9:30AM - 10:20AM

Deep Dive Workshop

Monet 1-2

The Power of Composable: How you can Deliver Differentiated Journeys at the Speed of Change

A deepdive workshop exploring how composable origination on the Blend Builder Platform enables financial institutions to create, design, deploy, and optimize new financial products with speed, scale and security. It empowers both business and technical developers to design and deliver end-to-end customer journeys for any financial product with a rich set of tools, including a low-code design environment, reusable component libraries, integrated data and services, and pre-built integrations and APIs.

Speaker(s):

Bumni Dario, *Product Manager*, Blend
Lili Sander, *Product*, Blend

03/28/2023 9:30AM - 10:20AM

Deep Dive Workshop

Davinci 3-4

Growing Households in an Uncertain Economy

The uncertainty in our current economic environment has caused many banks to tighten their credit box and pull back from lending activities. However, this is also a critical time when banks must better serve their communities and customers while properly managing the risk and returns in their portfolios. This environment can also present an opportunity to grow households and expand market share. Join this deep dive workshop with Upstart to understand how its bank partners are growing households by leading with lending using responsible and targeted loan growth.

Learn how banks can acquire new households through lending using a turnkey model with low set-up costs

Hear how banks are using sophisticated machine learning models and alternative data to more accurately identify risk and approve more applicants than traditional, credit-score based lending models to power household and loan growth.

Discover how banks can effectively separate borrower risk from macroeconomic risk to attain predictable portfolio performance.

Speaker(s):

Michael Lock, *Senior Vice President, Lending Partnerships*, Upstart

03/28/2023 10:30AM - 11:20AM

Community Reinvestment

Grand Ballroom 1

The Future of CRA is Now... So Now What?

Join experts for a discussion on the hot issues of the long-awaited Interagency CRA Modernization Rule. Among the most significant regulatory changes in CRA history, the rule brings many new requirements that will need to be supported by data... but what do you know about your data?

In this session, you will learn:

- The latest updates on anticipated regulatory performance evaluation procedure revisions, expanded data reporting requirement, and changes to the qualification criteria for community development activities;
- The future impact of Retail Lending Assessment Areas;
- Leading practices to manage your bank's CRA performance proactively, and leverage data points to integrate CRA performance drivers into your banks daily operations and prepare for reporting; and
- How to establish expanded data collection protocols, to better understand your current performance and how any new requirements may impact your institution.

Speaker(s):

Germaal Ross, *Director, Risk and Compliance*, Protiviti

Mary Bailey, *Owner, Manager*, Mint Consumer Compliance Consulting
Melissa Wiggins, *Senior Vice President, Community Reinvestment Program Officer*, US Bank
Alan Urie, *Senior Vice President, CRA Officer*, Synchrony
Shelley Metz-Galloway, *Managing Director*, Protiviti

03/28/2023 10:30AM - 11:20AM

Home Equity

Grand Ballroom 3

Are You Automating? New Home Equity Lending Technology

Home equity in the United States hit record levels in 2022, but outdated, mainly paper-based lending processes resulted in many homeowners struggling to tap into this equity or frustrated with the application and approval experience. What are the steps needed for financial institutions to power a home equity experience that simplifies the application process and delivers instant pre-approvals for consumers? Learn how new low-code technology, such as Blend's Instant Home Equity product offering, is reducing weeks-long processes into just days by decreasing manual touchpoints and automating the origination process. In this session, you will learn:

- How a single, configurable platform turns a manual, 30-plus step process from application to funding into a simple, automated process that can be completed in about three steps;
- How automation can help banks meet rising consumer demands in a competitive market and win market share by reducing processing times from weeks to days; and
- To deliver instant pre-approvals through an optimized comprehensive solution that integrates instant verification for identity and income, alongside automated property value, title, and other necessary closing functions.

Speaker(s):

Nima Ghamsari, *Co-founder and Head of Blend*, Blend

03/28/2023 10:30AM - 11:20AM

CFPB Forum

Monet 1-2

No Right Turn: Navigating UDAAP & Enforcement

For the banking industry, navigating UDAAP feels like an unpaved road with an obstructed view, where all outlets lead to enforcement. This session will explore the latest enforcement trends and how the CFPB is applying UDAAP to its most recent actions.

In this session, you will learn:

- Patterns and trends in recent CFPB enforcement;
- The expanding use of UDAAP and where it could be headed; and
- Changes you should make to prepare for what's to come.

Speaker(s):

Aaron Rykowski, *Senior Vice President, Chief Compliance Officer*, WesBanco Bank, Inc.

Eric Mogilnicki, *Partner*, Covington & Burling LLP

Allyson Baker, *Partner*, Paul Hastings, LLP

03/28/2023 10:30AM - 11:20AM

Talent Management

Davinci 2

DE&I Perfected: Right Initiatives & Improved Results

As the talent landscape has evolved since the onset of the pandemic, so have the strategies and processes used by organizations related to talent. Whether it is using data to better understand existing talent dynamics or developing strategies to bolster the capabilities of current employees, talent programs are taking the next step to find success.

In this session, you will learn:

- Best practices to take your talent strategies to the next level;
- How data can be leveraged to drive or complement talent approaches; and,
- How upskilling can assist in addressing talent needs.

Speaker(s):

Megan Bowen, *Partner*, Russell Reynolds

Emani Fenton, *Director*, Russell Reynolds

Robert Voth, *Managing Director*, Russell Reynolds

Katie Smith, *Senior Human Resources Business Partner Manager*, M&T Bank

03/28/2023 10:30AM - 11:20AM

Deposits & Payments

Grand Ballroom 2

Got Junk? What You Need to Know About Fees

The Administration has announced its intention to eliminate what has been coined as “junk fees” and has begun taking action. But, as the CFPB continues to frequently regulate by pronouncement in speeches, letters, and other nontraditional measures that do not follow official rulemaking procedures, it can be difficult to know exactly what may constitute a fee that will receive scrutiny under the CFPB’s review.

In this session, you will learn:

- What we've heard from the CFPB so far;
- The rationale behind the CFPB's fee review and what rises to the level of “junk”;
- and
- What banks should be doing to avoid scrutiny and mitigate risk.

Speaker(s):

Susan Seaman, *Partner*, Husch Blackwell LLP

Michael Guerrero, *Partner*, Ballard Spahr

Joseph Schuster, *Managing Director, Senior Counsel*, Goldman Sachs

Jason Cover, *Partner*, Troutman Pepper

03/28/2023 10:30AM - 11:20AM

Fair Servicing

As financial institutions respond to present uncertain social and economic conditions, regulators have signaled their intent to scrutinize fair servicing compliance going forward. Accordingly, it is crucial to refresh fair servicing policies and to create a fair servicing program, with attendant procedures and appropriate oversight and governance. Compliance with fair lending laws requires a different mindset — one that originators have long dealt with, but one that may be new to default servicing operations.

In this session, you will learn:

- Current trends in regulatory expectations related to fair servicing;
- Best practices in developing a successful fair servicing program for your organization; and
- Common issues that may arise when refreshing fair servicing policies.

Speaker(s):

Andrew Domino, *Managing Partner, Chief Operating Officer*, Bridgeforce LLC

John Rossman, *Attorney at Law*, Moss & Barnett

Eileen Bitterman, *Compliance Officer*, Weltman, Wienberg & Reis Co.

03/28/2023 11:20AM - 11:40AM

Breaks/Meals

Grand Ballroom 4-9

Morning Refreshment Break

Take a break, with coffee in the exhibit hall, where you can connect with the industry's top service providers. While you're there, visit the charging stations in the exhibit hall and foyer areas to plug in your phone or tablet.

03/28/2023 11:40AM - 12:30PM

Talent Management

Davinci 2

Banking on Retention

The next conflict in the “War for Talent” is the battle for retention. With the significant turnover experienced across industries over the past year, many organizations are finding you can’t win talent on compensation and benefits alone.

In this session, you will learn:

- The current trends in financial services on retention and turnover;
- How to better understand and meet the needs and drives of employees; and
- How to build and sustain effective retention strategies.

Speaker(s):

Haley Kuschman, *Solution Strategist*, Qualtrics

03/28/2023 11:40AM - 12:30PM

Community Reinvestment

Grand Ballroom 1

Diving Deep Into Data: Challenges of Data Collection for Section 1071 & CRA Proposal

This session will cover the challenges institutions will face with data collection for new loan application registers who own the data. Learn how CRA and fair banking experts analyze information across multiple complex product lines and data sets which may not always align, and how institutions can create synergies across cross-functional teams.

In this session, you will learn:

- How we change an entire industry of auto lenders to think like mortgage lenders by collecting data on auto loans;
- How special purpose credit programs within fair lending could erode CRA ratings;
- How section 1071 is more than just collecting demographic information; and
- What banks can do with all this data and ways to manage CRA and fair banking analytics.

Speaker(s):

Britt Faircloth, *Senior Director, Office of Fair and Responsible Banking*, Citizens Financial Group

Lindsay Yousif, *Executive Director, Fair and Responsible Banking*, Ally Financial

Heather Walker, *Senior Vice President, Fair Lending Officer*, Frost Bank

Jennifer Creger, *Senior Vice President, Senior Regulatory Officer*, Crescent Bank & Trust

03/28/2023 11:40AM - 12:30PM

CFPB Forum

Monet 1-2

The Road to Remediation: Challenges, Opportunities & Directions

When customer remediation is necessary, banks strive to be transparent, fair, ethical, and trustworthy. Despite their best efforts, amidst heightened regulatory scrutiny and without clear regulatory guidance, many find themselves asking for directions. This session will explore regulatory expectations, common challenges, and best practices for customer remediation.

In this session, you will learn:

- What regulators expect and how to communicate with them about remediation;
- Common remediation pitfalls and how they impact your business; and
- Tips for developing and executing a holistic customer remediation framework.

Speaker(s):

Brian Cahoon, *Director, Compliance Risk Management*, BMO Harris Bank, N.A.

Anthony Gibbs, *Director*, Protiviti

Joshua Kotin, *Partner*, Cooley LLP

03/28/2023 11:40AM - 12:30PM

An Economic Outlook for the Deposits Market & How Consumers are Driving Change

Join industry experts for an in-depth look at how the current economy is driving the consumer and small business deposit market. Explore how consumers behavior and demand are driving changes to the market. Navigating the future economic landscape will be challenging and engaging with consumers. This session will help you steer through the issues you confront every day, as well as plan for now and tomorrow.

In this session, you will learn:

- Sensible guidance to prepare you to establish new products, policies and procedures through a rising rate market and new regulatory environment;
- Current consumer trends driving change in the market, especially in the digital environment; and
- What banks can do to prepare for the future.

Speaker(s):

Andrew Frisbie, *Executive Vice President*, Curinos

Ben Mendelsohn, *Senior Vice President, Consumer and Small Business Product*, Fifth Third Bancorp

Michael Brown, *U.S. Principal Economist*, Visa

03/28/2023 11:40AM - 12:30PM

Default Management

Davinci 3-4

Default Servicing & Collections Legal Environment

The legal landscape for creditors is rapidly evolving due to new collections laws, regulations and litigation at the federal, state and local levels (Regulation F, new D.C. collections law, CA focus on calling frequency). What can creditors do to mitigate compliance and litigation risk, both internally and for vendor partners? The scope of this session is the collections legal environment for all consumer loan products (mortgage, auto, student loan, credit cards, personal installment loans).

In this session, you will learn:

- Recent collections laws, regulations, areas of regulatory focus and litigation trends;
- What creditors can do to minimize collections compliance and litigation risks, both internally and for vendor partners; and
- How creditors can utilize electronic communication channels (email, SMS / text, online, chat) for collections.

Speaker(s):

Stefanie Jackman, *Partner*, Troutman Pepper

Abigail Pressler, *Counsel*, Ballard Spahr

Michelle Macartney, *Managing Partner, Chief Compliance Officer*, Bridgforce

03/28/2023 11:40AM - 12:30PM

Home Equity

Grand Ballroom 3

2023 Home Equity Lending: Identifying Opportunity in a Shifting Market

Soaring property values of the last several years made Americans flush with equity and while home prices – and equity levels – have come off the peaks of last summer, millions of high-credit, lower-risk homeowners are still sitting on healthy lendable cushions. Drawing upon Black Knight’s vast data assets and analysis from Andy Walden, VP of enterprise research strategy, this session will provide attendees with critical insight into maximizing the opportunities while navigating the risks of home equity lending in 2023.

In this session, you will learn:

- The latest home price trends and their impact on lendable equity volumes
- Home equity origination trends and the shifting dynamic between home equity vs. cash-out refinance incentives:
- Identifying qualified equity borrower populations by credit score, first lien interest rate, vintage and more: and
- Insight into the most equity-rich geographies as well as which markets have seen the least/most contraction since home prices have come off their peaks.

Speaker(s):

Andy Walden, *Economist & Vice President of Market Research*, Black Knight

03/28/2023 12:40PM - 2:20PM

Breaks/Meals, General Session

Bellagio Ballroom

Luncheon

Fireside Chat with Director Chopra

CFPB Director Rohit Chopra will join Consumer Bankers Association President and CEO Lindsey Johnson at CBA LIVE 2023 for a fireside chat. Hear from America’s leading consumer protection regulator on what he sees as the most pressing issues facing consumers today in the rapidly evolving financial services marketplace.

What’s NEXT for the Economy

Sector-specific slowdowns, unprecedented inflationary pressures, and once-in-a-generation labor market dynamics highlight the challenges of navigating the post-pandemic economy. Join Joseph Mayans, Director of U.S. Economics at Experian, to learn the 10 things you need to know about the economic landscape and what’s next.

Joe Belew Award Presentation

CBA is pleased to present the 2023 Joe Belew Award honoring the CBA member bank with the most impactful and responsive program aimed at reducing the wealth gap. Named for CBA’s former President who was deeply committed to community development, the Joe Belew Award recognizes the efforts of member banks whose innovative solutions address pressing social issues.

Banking on the Future: What Millennials and Gen Zers Can Teach Us

Nearly 50% of the population today is made up of "Gen Zers" and "Millennials" who have spent much of, if not all of, their adult lives with smart phones, streaming and social media. How do these consumers differ from older generations and how will their behavior shape the future of the banking industry? Hear from renowned pollster, author, and CNN Commentator Kristin Soltis Anderson on changing consumer trends. Learn how your bank can meet the needs of the NEXT generation of customers and employees who support them.

Speaker(s):

Joseph Mayans, *Director of US Economics*, Experian
Kristen Soltis Anderson, *Pollster, Author, Commentator*
Rohit Chopra, *Director*, Consumer Financial Protection Bureau

03/28/2023 2:30PM - 3:20PM

Auto Finance

Grand Ballroom 3

Exploring Used Car Values

With the lingering effects of an unprecedented inventory shortage still impacting the supply of vehicles and the question of whether the Federal Reserve can orchestrate a soft landing, used car valuations are changing quickly.

In this session, you will learn:

- Trends in current inventory levels;
- Recent auction activity and results;
- The outlook for lease turn-ins, rental units, used vehicles, and impacts from BEV (Battery Electric Vehicles).

Speaker(s):

Jonathan Smoke, *Chief Economist*, Cox Automotive
David Paris, *Director*, Product & Market Intelligence, J.D. Power

03/28/2023 2:30PM - 3:20PM

Risk

Davinci 2

AI is Driving Compliance Advancements

Learn how next-gen teams are harnessing AI to expose and prevent high-risk control break-downs.

In this session, you will learn:

- How traditional manual approaches have fallen short, and why regulatory scrutiny has increased operating and compliance requirements;
- Case study outcomes and examples showcasing the impact of AI solutions; and
- How new sophisticated tools like AI reduce costs, compliance risk, and losses.

Speaker(s):

Scott Hamilton, *Banking Strategy Executive*, Prodigal Technologies
Nicole Wadlinger, *Head of Business Management and Governance*, Consumer Bank, TD Bank

03/28/2023 2:30PM - 3:20PM

Small Business

Davinci 3-4

Economic State of the Small Business Market

Join us for an industry expert's one-year overview of the state of the small business lending industry.

In this session you will learn:

- Economic trends affecting small business operations;
- Current challenges in the small business lending industry; and
- Where the small business lending industry may be headed.

Speaker(s):

Holly Wade, *Executive Director*, National Federation of Independent Business

CBA LIVE 2023 Program

03/28/2023 2:30PM - 3:20PM

Digital Channels

Grand Ballroom 2

Growing Shift in Digital Acquisitions & Onboarding

The pandemic drove consumer behavior and preference to drastically shift from branch to digital. Unfortunately, most digital and marketing capabilities required to achieve successful origination and onboarding have been insufficient to capitalize on these new relationships, leading to high levels of abandonment and attrition.

In this session, you will learn:

- The breadth and depth of the shift in customer preferences;
- How banks can build capabilities to drive improved outcomes; and
- How to leverage digital to win and retain customers.

Speaker(s):

Andrew Hovet, *Director*, Curinos

Greg Jacobi, *Vice President & General Manager, Banking Industry Solutions & Strategy*, Salesforce

Jeff Keltner, *Senior Vice President, Business Development*, Upstart

03/28/2023 2:30PM - 3:20PM

Fair & Responsible Banking

Monet 1-2

Harmonizing Banking Experiences, Inclusiveness & Fair Banking

As banks continue to drive inclusiveness and provide customers with better banking experiences, there are often challenges and opportunities that arise in the process. Institutions looking to provide inclusive, innovative products, services and programs must establish organizational support, make considerations to potential risks and regulatory concerns, and leverage industry experts.

In this session, you will learn:

- How institutions have found success in their drive for inclusiveness;
- Best practices in improving customer banking experiences while controlling for risks; and
- How to drive an understanding of fair banking principles across the organization.

Speaker(s):

Ken Scott, *Counsel*, Relman Colfax PLLC

Julie Jehrio, *Compliance Director, Consumer Protection Office*, M&T Bank

Matt Darragh, *Director, Fair & Responsible Banking*, BMO

03/28/2023 2:30PM - 3:20PM

Fraud Management

Grand Ballroom 1

Blast from the Past: Combating Check Fraud in the Digital Age

Financial institutions are engaged in a never-ending battle to stay a step ahead of fraudsters, but they are nimble enough to constantly pivot to exploit weaknesses in any financial organization or process. And fraudsters have set their sights on checks.

In this session, you will learn:

- Current trends and data on check fraud in financial services;
- How fraudsters are leveraging physical and digital channels to commit check fraud; and
- What technologies and strategies can be used to combat fraudsters.

Speaker(s):

Todd Robertson, *Senior Vice President, ARGO*

Analyn Jimenez, *IBC Bank*

Nathan Strickland, *Corporate Security and Fraud Management, First Horizon*

03/28/2023 3:20PM - 3:40PM

Breaks/Meals

Grand Ballroom 4-9

Afternoon Refreshment Break

Stretch your legs and visit our exhibit hall to grab a snack and connect with premier solutions providers.

03/28/2023 3:40PM - 4:30PM

Fraud Management

Grand Ballroom 1

Payments: Navigating Mounting Regulatory Scrutiny & Heightened Compliance Expectations in a Digital World

Potential shifts in the expectations concerning the Electronic Funds Transfer Act and Regulation E could bring a new level of tension to the relationships between banks and fintech payments service providers.

In this session, you will learn:

- The potential implications of Reg E error resolution liability shifts on stakeholders in the payments ecosystem;
- The balance of risks between market participants; and
- Strategies for compliance and loss mitigation.

Speaker(s):

Melissa Baal Guidorizzi, *Partner, Orrick*

Amy Zirkle, *Senior Program Manager, Payments and Deposits Markets, Consumer Financial Protection Bureau*

Naeha Prakash, *Vice President & Assistant General Counsel*, JPMorgan Chase

03/28/2023 3:40PM - 4:30PM

Risk

Davinci 2

The Risky Business of Innovation & Fraud

Technology and regulations continue to evolve around consumer data rights and authentication. Consumers often pay the price by providing their credentials to data users to authorize their data access. Additionally, innovative fraudsters are taking advantage of every opportunity presented, often making it difficult for institutions to balance providing a seamless customer experience and protecting against fraud.

In this session, you will learn:

- Insights to help drive engagement and trust throughout a secure, friction-right customer experience;
- How to keep identities personal with layered strategies to best protect consumers; and
- How to recognize and take action on threats before they become an issue.

Speaker(s):

Kathleen Peters, *Chief Innovation Officer, Decision Analytics*, Experian

Jane Barratt, *Chief Commercial Officer, Financial Institutions*, MX

James Johnson, *Senior Vice President, Retail Risk & Operations Director*, Comerica

03/28/2023 3:40PM - 4:30PM

Fair & Responsible Banking

Monet 1-2

Financial Crimes & Fair Lending Considerations

The growing instances of financial crimes across vectors has institutions closely examining their processes and how they handle and protect against fraud. In particular, the industry is striving to ensure their efforts align with fair lending principles and regulatory expectations.

In this session, you will learn:

- Fair lending regulatory expectations on banks' processes related to fraud and AML;
- Best practices in ensuring compliance with fair lending principles; and
- Methodology to assess compliance risks in fraud management practices.

Speaker(s):

Nicholas Roesler, *Senior Vice President, Fair and Responsible Banking Officer, Senior Compliance Director*, U.S. Bank

Robert McGahan, *Partner*, Nelson Mullins

Matt Darragh, *Director, Fair & Responsible Banking*, BMO

03/28/2023 3:40PM - 4:30PM

Digital Channels

Grand Ballroom 2

Digital First Servicing for the Next Generation of Customers

As customer needs evolve in a post-pandemic world, banks are focused on providing best-in-class digital experiences, both within the product ecosystem and across servicing channels. The time to disrupt with digital first servicing is here, and companies have the opportunity to transform what “contacting your bank” means to consumers.

In this session, you will learn:

- How to approach and overcome challenges in using personalization;
- How to drive customer loyalty and trust through “surprise and delight” moments; and
- The need to build and leverage automation to unlock operational efficiencies.

Speaker(s):

Beth Johnson, *Managing Director*, Goldman Sachs

Gary Singh, *President, Banking*, Zeta

Matt Christopher, *EVP, Business Transformation Executive*, Regions Bank

03/28/2023 3:40PM - 4:30PM

Auto Finance

Grand Ballroom 3

Dealership of the Future

What will the dealership of the future look like and what are the implications for lenders? How will new direct-to-consumer business models from manufacturers affect lending?

In this session, you will learn:

- How the lender supervisory role will impact the dealer/lender relationship model;
- What lenders need to offer in an online digital experience to stay relevant;
- How electric vehicle direct-to-consumer sales affect lenders; and
- The outlook on distribution models and inventory levels.

Speaker(s):

Daryl R. Grant, *Managing Director*, KPMG, LLP

Andrew Koblenz, *Executive Vice President, Legal & Regulatory Affairs & General Counsel*, National Automobile Dealers Association

03/28/2023 3:40PM - 4:30PM

Small Business

Davinci 3-4

The Digital World & Small Business Banking: Digital Strategies to Respond to Customer Demands

The shift to digital in the banking world, accelerated by the pandemic, has created new opportunities for banks to be truly customer-focused. Small business customers are increasingly looking for expert advice from bankers and the convenience of digital experiences (human + digital). The pandemic also created significant change for small businesses in how they deliver their products

and services to their clients and the economic environment. Banks need to help small businesses succeed in the new environment by delivering the optimal solutions in a digital world.

In this session, you will learn:

- How to build a more efficient, consistent, and profitable digital small business operation;
- How to determine the optimal experience for each small business client; and
- How the combination of human and digital changes the role of the banker and the future of the customer relationship.

Speaker(s):

Mac Thompson, *Chief Executive Officer and Founder, White Clay*

Omar Salah, *Executive Vice President, National Director of Small Business Banking, Comerica*

03/28/2023 4:30PM - 5:30PM

Breaks/Meals

Grand Ballroom 4-9

Cocktail Reception with Exhibitors

Join us in the exhibit hall for the final evening of CBA LIVE. Network with your peers and meet with current and potential solutions providers.

03/29/2023 8:00AM - 8:30AM

General Session

Bellagio Ballroom

NEXT Gen Branches Need NEXT Gen Talent

In the beginning there was the branch. In the future, there will be the branch – but how the branch impacts the community largely will be determined by the people who work within it. Did they have a non-traditional career path prior to becoming a banker? What training do they need? Will their roles with customers be transactional or more like relationships? Join Jennifer Roberts, CEO of Consumer Banking, Chase, for a discussion on building the next generation of bankers and branches.

Speaker(s):

Jennifer Roberts, *Chief Executive Officer, Chase Consumer Banking, JPMorgan Chase*

03/29/2023 9:00AM - 9:45AM

General Session

Bellagio Ballroom

Mapping Out CFPB's Section 1071

A long time coming, the CFPB has issued the final rule on Section 1071 to expand data collection requirements in the small business lending market. It will be a winding road as financial institutions navigate the complexities of the rule

and work to understand how it will affect processes moving forward. In this session, you will learn:

- The latest news related to the CFPB's Section 1071 rule;
- What you must know to about the final rule; and,
- The expectations from the Bureau regarding implementation.

Speaker(s):

Jonice Gray Tucker, *Partner*, Paul Hastings

David Pommerehn, *Senior Vice President, General Counsel*, Consumer Bankers Association

Mark Schultz, *Vice President, Operational & Compliance Risk Management, Fair & Responsible Banking*, Capital One Financial Corporation

Alan Ellison, *Small Business Lending Senior Program Manager, Division of Research, Markets & Regulation*, Bureau of Consumer Financial Protection

03/29/2023 9:00AM - 9:45AM

General Session

Bellagio Ballroom

Life After SVB: What's NEXT for Banks

All eyes have been on the banking industry over the last several weeks – from Wall Street to Main Street, from Silicon Valley to the Florida panhandle, from both ends of Pennsylvania Avenue, and everywhere in between. As policymakers look for answers about what happened, join us for a no-holds-barred conversation with former Chairman of the Federal Deposit Insurance Corporation (FDIC) Jelena McWilliams, former head of retail banking at PNC Neil Hall, and Chair of Economic Studies at the Brookings Institute Aaron Klein about what comes NEXT for America's leading banks and the consumers they serve.

Speaker(s):

Jelena McWilliams

Neil Hall, *Senior Advisor*, Boston Consulting Group

Aaron Klein, *Carliner Chair & Senior Fellow in Economic Studies*, The Brookings Institution