

Monday, March 12, 2018

9:00AM - 10:00AM

Deep Dive Workshop, Risk, Deposits & Payments

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Emerging Trends in Payments: It's the Everywhere Experience

The rapid pace of change in the payments ecosystem is being driven by innovation and the growing demand by consumers for better experiences. Whether in-store, mCommerce, eCommerce, or P2P, today's consumer wants to be able to transact Everywhere. In order to be successful, it is critical to understand the shifting risk landscape, areas of opportunity, marketplace dynamics and how to deliver the right experience. Come hear the latest from Visa on some of these key trends and areas where Visa is investing to further advance payments.

Speaker(s):

Tom Brooks, *Head of Regional Accounts, Visa*

Ben Sharp, *Senior Director - Innovation & Strategic Partnerships, Visa*

9:30AM - 10:30AM

Deep Dive Workshop, Deposits & Payments

Waldorf Grand 2

Competing for Deposits in a High Rate Environment – One Customer at a Time

The war for customers and their deposits is heating up. The battles this time around are being fought at the customer level. Winners are using more granular analytics, coordinated campaigns across marketing and product teams, and improved front line sales capabilities to handle increasingly more tailored offers. In this session Novantas and a panel of leading retail bankers will examine the opportunities that lie in developing and deploying tailored customer level treatments, as well as the challenges in coordinating marketing, product, analytics, and the front-line.

Participants in the workshop will walk away with a tangible understanding of:

- The hard questions bank leaders will need to tackle
- The balance of brand and execution capabilities evolution
- A broad view of the road map that is evolving in organizations

Speaker(s):

Darryl Demos, *General Manager of Solutions, Novantas*

Hank Israel, *Director, Novantas*

Chris Powell, *Executive Vice President Head of Checking & Deposits, Citizens Bank*

2:50PM - 3:50PM

Deposits & Payments

Waldorf Grand 2

The Rise of Open Banking

The ever-decreasing cost of information sharing and transacting is causing a decomposition of traditional banking value chains creating a whole new set of opportunities and risks for banks and other financial institutions. The ability to rapidly establish and manage a tight technological coupling with partners (including Fintech companies) will become a new dimension of competition among financial institutions. Panelists will discuss technological, regulatory and market trends driving the rise of Open Banking and will discuss major player's initiatives in this space and the implications for global, national, and regional retail banks.

Participants will be able to:

- Discuss the ever-decreasing cost of information sharing as it relates to the rise of Open Banking
- Describe the technological and regulatory risks driving the rise of Open Banking
- Field of Study: Management Services

This course is eligible for 1.0 CPE credit

Speaker(s):

Chad Ballard, *Senior Vice President, Retail Digital Technology*, PNC Bank

Sumit Oberai, *Senior Vice President, Digital Technology*, Royal Bank of Canada

Filippo Scognamiglio, *Principal*, The Boston Consulting Group

Sean Terretta, *Managing Director, Head of Technology Strategy and Incubation*, MUFG Americas

4:00PM - 5:00PM

Deposits & Payments

Waldorf Grand 2

Balancing Fraud Prevention and the Customer Experience

With the right platform and security partners, banks can both mitigate fraud and deliver frictionless customer experiences. Join our panel of experts to discuss how data agnostic decisioning platforms with API integration capabilities with fraud solution providers represent the best-of-breed approaches to real-time fraud mitigation while supporting customer experience initiatives.

Participants will be able to:

- Discuss how banks can prevent fraud and improve customer experience
- Describe how to utilize data agnostic decisioning platforms with API integration capabilities for fraud mitigation
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Jacqueline Buonassisi, *Vice President, Omnichannel Services*, U.S. Bank

Eric Hathaway, *Vice President, Marketing*, Zoot Enterprises, Inc.

Daniel Jean, *Associate Vice President, Fraud and Identity, Equifax*
Jeff Kearney, *Executive Director, Enterprise Fraud, Security and Investigations, Ally Bank*
Chris Powell, *Executive Vice President Head of Checking & Deposits, Citizens Bank*

Tuesday, March 13, 2018

9:20AM - 10:20AM

Deposits & Payments

Waldorf Grand 2

Deep Selling vs. Cross Selling: How Banks are Using AI and Analytics

Cross selling can often imply pushing products through campaigns or incentive systems that consumers may not need or want. Deep selling is an alternative approach focused on discovering the needs and circumstances of individual consumers, educating them about alternatives and making recommendations to improve their financial well-being. This session will explore the viability of deep selling, ways banks are using artificial intelligence and compliance, customer satisfaction and financial performance of this new approach.

Speaker(s):

Dennis Devine, *Co-President, Key Community Bank, Consumer & Business Banking, KeyBank*

William "Bill" Hippensteel, *Executive Vice President, Director of Product Development, Commerce Bank, N.A.*

George Noga, *Chief Executive Officer, Ignite Sales, Inc.*

10:55AM - 11:55AM

Deposits & Payments

Waldorf Grand 2

Competitive Differentiation Trends to Enhance Deposit Growth

As we emerge from a low, flat interest rate environment, the cost of deposit balance acquisition is climbing. To cost-effectively maintain market share, it's imperative banks retain and grow deposit balances from existing customers. Influential bankers will share actionable advice on effective strategies to identify important trends in customer behavior within your portfolio, enhance customer targeting techniques and determine the right offer to present to customers using analytics.

Speaker(s):

Brian Buckingham, *Vice President of Deposits, U.S., Nomis Solutions, Inc.*

Andrew Frisbie, *Managing Director, Novantas*

Harp Rana, *Head, US Retail Citibanking Segment and Deposit & Payment Products, Citigroup Inc.*

Frank Rohde, *Chief Executive Officer, Nomis Solutions, Inc.*

Sarah Welch, *Director, Novantas*

1:45PM - 2:45PM

Deposits & Payments, Digital Channels

Waldorf Grand 2

P2P: What's the Effect on Real-Time Payments?

From innovation to disruption, in-store to e-Commerce, the rapid pace of change in the payments ecosystem continues to reshape the landscape. If banks and businesses are not prepared to receive faster payments, the batch-oriented world of receivables could cause faster payments to hit a wall. As technology changes and delivers a range of new experiences and opportunities, understanding key trends and what drives them is critical to developing a payments strategy that truly delivers. Explore what's happening, why it's happening and what might be next in order to be positioned for success.

Speaker(s):

Paul McAdam, *Senior Director, Banking Services*, J.D. Power and Associates

Jonathan Prendergast, *Senior Vice President, Head of Payments Strategy*, TD Bank

Jess Turner, *Executive Vice President of North America Digital Payments and Labs*, Mastercard

Laura Weinflash, *Vice President, Product Management*, Zelle

3:15PM - 4:15PM

Deposits & Payments

Waldorf Grand 2

Demographics and Your Deposits Base

U.S. minority populations represent sizable spending power. However, the financial industry has not traditionally engaged some of these segments. Join experts as they share new insights into how this underserved group perceives and uses your products and how you can better serve them.

Speaker(s):

Bryan Carson, *Chief Marketing Officer*, Huntington Bank

Peter Filiaci, *Vice President, Strategy and Insights*, Univision Communications Inc.

Robert Meloche, *Senior Director, Global Financial Inclusion*, Visa Inc.

4:25PM - 5:25PM

Deposits & Payments

Waldorf Grand 2

The Principles and Playbook for Financial Health

The terms “financial capability” and “financial health” are increasingly popular and resonating well with consumers. How do we help improve consumer financial capability? How is financial capability defined and measured? Everyday consumers are demanding financial education solutions and banks are actively pursuing the best opportunities to meet their needs. This session will explore innovations in the banking industry and how digital financial education is the solution to consumer financial capability. Research has proven that financial education builds trust and loyalty with consumers, thereby providing valuable opportunities to deepen relationships. Hear lessons learned from banks, and see

how financial education can drive regulatory, community investment and marketing goals.

Speaker(s):

Bria Barker, *Director, Financial Education, EverFi*

Lucy Carr, *Community Consultant, Florida Community Development Banking, PNC Bank*

Samantha Melting, *Savings Products Executive, Bank of America*

Royce Sutton, *Senior Vice President, CED Strategies Director, Fifth Third Bank*

Mikel Van Cleve, *Advice Director – Personal Finance, USAA Federal Savings Bank*