

Monday, March 12, 2018

9:00AM - 10:00AM

Deep Dive Workshop, Digital Channels

Bonnet Creek XII

To Infinity and Beyond: How to Prepare Today for the Expectations of Tomorrow's Digital User

During this session, a panel of industry professionals will discuss the results from research conducted earlier this year by Nielsen/Harris on the level of satisfaction consumers have with their mobile and online banking experience.

The focus of this discussion will be on what financial institutions can do to meet consumer expectations today and in a future where the digital experience may be evaluated by a radically different set of criteria. A case study from a regional bank will provide an example of one institution that has transformed its entire organization and technology platform to respond to the challenges of today and the unknown of tomorrow. The panel will use the case study to explore models for continuous innovation that accommodate new technologies such as voice-based interfaces, biometrics, and artificial intelligence.

Speaker(s):

Michael Carter, *Executive Vice President, Digital Banking, SRM Corp.*

Jeff Marshall, *Chief Technology Officer, D3 Banking*

Scott Mills, *Principal, President, William Mills Agency*

Mark Troske, *Senior Vice President, Digital - Director COE, TCF Bank*

2:50PM - 3:50PM

Digital Channels

Bonnet Creek XII

To Digital and Beyond! The Future of Banking

Banks are entering a new digital era. Digitizing the same old financial products will no longer be enough to meet the needs and expectations of consumers. It is only a matter of time until financial services, like other industries before it, hits an inflection point that will drastically change the current landscape. Learn how to prepare and lead your institution into the future of banking.

Participants will be able to:

- Discuss the digital future of banking and the application to financial products
- Describe how to transform your institution in the new digital era
- Field of Study: Management Services, Information Technology

This course is eligible for 1.0 CPE credit

Speaker(s):

Scott Klososky, *International Speaker & Author, Founding Partner, Future Point of View*

4:00PM - 5:00PM

CFPB,Digital Channels

Bonnet Creek XII

Digital Regulator Panel

Technology and customer expectations are pushing banks to compete against some of the most innovative companies in the world. Regulations have tempered the pace of change in the industry to date, but the federal government may be ready to support faster growth and development in banking products and services. During this session, federal policymakers will offer their near and long term vision of banking innovation.

Participants will be able to:

- Discuss how banking regulations have tempered digital innovation and growth
- Describe how federal policymakers will enable faster growth in banking products
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Kelvin Chen, *Fintech Senior Analyst, Supervision & Regulation, Federal Reserve Board*

Dong Hong, *Vice President, Senior Counsel, Consumer Bankers Association*

Beth Knickerbocker, *Chief Innovation Officer, Office of the Comptroller of the Currency*

Dan Quan, *Head of Project Catalyst and Senior Advisor to the Director, Consumer Financial Protection Bureau*

Tuesday, March 13, 2018

9:20AM - 10:20AM

CFPB,Digital Channels,Internal Audit,Risk,Talent Management Bonnet Creek XII

Challenging the Status Quo Through Innovation and Change

"Move fast and break things" may be the unofficial motto of Silicon Valley, but banking isn't so forgiving. Expectations around experience and technology are prompting bank leaders to re-consider their approach to developing and deploying new products, services, and delivery channels. Hear from senior bank leaders about how they are considering the people, process and systems leading to rapid and disruptive change as well as customer and employee expectations for an individualized experience.

Participants will be able to:

- Discuss how bank leaders are reconsidering their approach to developing new products, services and delivery channels
- Describe how senior bank leaders are responding to customer and employee expectations relative to innovation

- Fields of Study: Management Services, Information Technology
This course is eligible for 1.0 CPE credit

Speaker(s):

John Durrant, *Senior Vice President, Local Consumer Product and Marketing, Capital One Financial Corporation*

Sol Gindi, *Chief Administrative Officer, Chase Consumer Banking, JPMorgan Chase*

Ellen Koebler, *Consumer Lending Solutions Executive, SunTrust Banks, Inc.*

Josh Winstead, *Vice President, Digital Channels Director, TIAA Bank*

10:55AM - 11:55AM

Digital Channels

Bonnet Creek XII

Rise of the Machines: AI-Enhanced Customer Experience

Artificial Intelligence (AI) is rapidly changing the way banks operate and how they interact with consumers. This session will explore the future of analytics and opportunities to leverage AI and machine learning technologies. Gain new insights into how these innovations can help banks better understand and serve their customers.

Speaker(s):

Ram Chatty, *AI Solutions Leader, Genpact*

Helen Lee, *Counsel, White & Case*

Alistair Rennie, *General Manager, Solutions, IBM Watson Financial Services*

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

Digital Channels, Internal Audit, Small Business Banking

Bonnet Creek XII

Balancing Fraud Prevention and the User Experience

Back in the day bank robberies were the only security threat banks faced. In this age of technological advancements and increases in organized criminal activity, financial institutions are working to stay ahead of the fraudsters - its costing banks and small business clients billions of dollars each year. Hear from the chief security officer of a regional bank as well as well as federal law enforcement officials to discuss what is next in the “cat and mouse” game between banks and cyber criminals and what techniques are in place to protect small businesses from such predators.

Participants will be able to:

- Discuss top cybersecurity concerns in the banking industry
- Describe what techniques are in place to protect small business from cyber criminals
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Mike Bryant, *Director of Corporate Security, M&T Bank*

Ian Rifield, *Acting Deputy Special Agent in Charge, Criminal Investigative Division, United States Secret Service*

Aaron Seres, *Assistant Section Chief, Financial Crimes Section, Federal Bureau of Investigation*

4:25PM - 5:25PM

Digital Channels

Bonnet Creek XII

Exploring the World of Open Banking

It is the dawn of a new era in banking and traditional boundaries are being broken. As digital disruptors and other industry leaders are redefining the customer experience, consumers are demanding more from banks in terms of access and convenience. Join us as we explore the shift in open banking standards abroad, and the possible opportunities and threats this may pose for banking.

Speaker(s):

Steven Boms, *President, Allon Advocacy*

Daniel Kahn, *Business Development, Plaid*

Grace Powers, *Senior Vice President and Managing Counsel, eCommerce and Technology, Wells Fargo*