

Monday, March 12, 2018

9:00AM - 10:00AM

Deep Dive Workshop, Risk, Deposits & Payments

Floridian Salon K

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*

2:50PM - 3:50PM

Internal Audit, Risk

Floridian Salon K

Risk Regulator Panel

Risk management remains the top priority of all federal banking regulators. Whether its cybersecurity, sales practices or the lifecycle of products, regulatory agencies emphasize the need for robust risk management systems that are designed, implemented and monitored to ensure bank compliance and customer satisfaction. Join us for a discussion with the Fed, OCC and FDIC to learn more about their risk priorities and the new risks all banks should keep an eye on in 2018.

Participants will be able to:

- Discuss top priority risk management issues with federal banking regulators
- Describe how to design, implement and monitor a risk management system
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Michael Benardo, *Chief, Cyber Fraud and Financial Crimes Section, Division of Risk Management, Federal Deposit Insurance Corporation*

Ray Diggs, *Assistant Director for Risk, Division of Supervision and Regulation, Federal Reserve Board*

Bill Haas, *Deputy Comptroller for Midsize Bank Supervision*, Office of the Comptroller of the Currency

David Mehrle, *Senior Vice President, Segment Risk Officer*, Huntington Bank

4:00PM - 5:00PM

Default Management, Internal Audit, Risk

Bonnet Creek X

Applying Advanced Analytics to Identify Risks

Traditional assessments of compliance risk tend to be reactive, performed in silos and often manual in nature. This can lead to missing early signals and leave institutions continually playing catch up to manage issues manifesting themselves across multiple dimensions. This session will explore novel ways to examine data to decipher common themes and identify emerging trends through different sources of information.

Participants will be able to:

- Discuss how to use advanced analytics to identify risks in the banking industry
- Describe novel ways of identifying data to decipher common themes and trends
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Brian Clark, *Senior Manager*, EY

Paul Desaulniers, *Senior Director of Risk Scoring*, Trended Data Solutions & Collections, Experian

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

Fair & Responsible Banking, Internal Audit, Risk, Talent Management Bonnet Creek Salon II

A Global Perspective on Sales Practices & Conduct Risk

While little formal regulatory guidance exists around sales practices and conduct risk, expectations are being set through enforcement actions, examinations and evolving industry practices. This session will explore how banks can enhance risk management programs and limit sales practice and conduct risk exposure while still meeting business goals, from both a U.S. and international perspective.

Panelists also will discuss industry best practices for managing sales practice and conduct risks, including emerging approaches to identify, assess, control, monitor, test, and report on conduct risks, fair lending best practices for employee engagement, coaching and sales incentive programs.

Participants will be able to:

- Discuss how banks can enhance risk management programs and limit sales practice while still hitting business goals
- Describe best industry practices for managing sales practice and conduct risks as they relate to the banking industry
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Linda Gallagher, *Managing Director, Promontory Financial Group, an IBM Company*

Kayleen Kohler, *Executive Vice President of Human Resources, Banner Bank*

Matthew Macia, *Managing Director, Bank Chief Risk Officer, TIAA Bank*

1:45PM - 2:45PM

Risk

Floridian Salon K

Knock Knock. Who's There? Synthetic Fraud and Other Scary Risks

Cyber security is top of mind for banking and finance industry executives, as high-profile, highly sophisticated security breaches across government agencies and commercial enterprises continue to reverberate. Hear a panel of experts discuss what this means for those in risk management and what banks can do to prepare when personal identifiers might be compromised.

Speaker(s):

Laura Bruck, *Vice President, Marketing & Solution Strategy, EZShield*

Kevin King, *Director of Product Marketing, ID Analytics*

3:15PM - 4:15PM

CFPB, Default Management, Risk

Bonnet Creek X

The Complaint Odyssey: From Launch to Lessons Learned

Join us as we explore the journey of a consumer complaint from inception to closure. Hear from those closest to the CFPB portal on complaint intake, closure, data handling and the way complaints inform the Bureau's activities. Industry experts will share strategies and the latest innovations to manage complaints, mine data and respond to opportunities for progress within their institutions. The first of a two-part session, join us for this comprehensive panel program, then stay for part two, our complaints roundtables, immediately following.

Participants will be able to:

- Discuss the CFPB's utilization of the consumer complaint portal
- Describe strategies and the latest innovations for complaints management and data mining
- Fields of Study: Management Services, Regulatory Ethics.

This course is eligible for 1.0 CPE credit

Speaker(s):

Brian Rosenberg, *Senior Vice President, Compliance, Consumer Complaints, Citigroup Inc.*

Scott Steckel, *Stakeholder Engagement Program Manager, Office of Consumer Response, Consumer Financial Protection Bureau*

Brian West, *Principal, The Boston Consulting Group*

Kelly Wogan, *Enterprise Complaints Program Manager, Customer Advocacy Team, Huntington Bank*

4:25PM - 5:25PM

Risk

Floridian Salon K

Elevating Third-Party Risk Management to Improve Service Provider Relationships

Third-party service providers are a critical component to the success of most, if not all, financial institutions. And managing these relationships are equally important for safety and soundness considerations, and for the protection of our customers. However, third-party risk management has become burdensome for the industry and for service providers due to the redundancies inherent in such a duplicative process. Some banks are pooling resources in order to rationalize the vendor management process. In this session, we will learn about how one company is leading the charge on rationalizing the vendor management process.

Speaker(s):

Jack Fults, *Director, Third Party Risk Management, American Express*

John McCauley, *Wells Fargo*

Luke Nordlie, *Business Development Manager Third Party Risk Professional, TruSight*

Chris Ritterbush, *Executive Director, EY*