

Monday, March 12, 2018

9:00AM - 10:00AM

Deep Dive Workshop, Small Business Banking, Digital Channels Floridian Salon L

Connecting Digital Channels and the Branch to Elevate Banking Experiences

Most customer engagement in banking now comes through digital channels, yet 47% of banking customers who seek advice on accounts or complex service needs do so in the branch. As banks focus on digital transformation, it is critical to incorporate the branch into their strategy to produce the personalized and connected experiences that customers expect.

Join this discussion with industry peers where we'll explore:

- The evolving roles of the branch and digital channels
- How to build internal alignment around a connected strategy for customer engagement in the branch and digital channels
- Ways to elevate banking experiences with technology that breaks down channel silos

Speaker(s):

Greg Blausey, *Industry Go To Market Director, Banking Co-Lead, Salesforce*

2:50PM - 3:50PM

Small Business Banking

Floridian Salon L

Where's All This Going? An Economic Outlook for Small Business

Join us for a one year overview on the state of small business lending. Find out where we are now and where we are headed. Industry experts will address current challenges and provide a detailed look into the economic trends affecting small businesses operations.

Speaker(s):

Ross Carey, *Executive Vice President, Head of Business Banking, U.S Bank*

William Dunkelberg, *Chief Economist, National Federation of Independent Business*

4:00PM - 5:00PM

Small Business Banking

Floridian Salon L

Getting Paid Now: The Next Generation of Payments

Fast, secure and convenient! You can hear small businesses chanting these words. There is no question consumers expect innovation in payments. These demands, empowered by mobile technology, have encouraged new players to

take transfer payments to the next level. Explore how the payments landscape is changing and why it's critical you keep up.

Participants will be able to:

- Discuss the regulatory environment relative to the future of payments
- Describe how the payments landscape is changing and challenges for small business
- Fields of Study: Management Services, Regulatory Ethics

This course is eligible for 1.0 CPE credit

Speaker(s):

Peter Davey, *Vice President, Product Innovation*, The Clearing House

Joe Proto, *Chairman and Chief Executive Officer*, Transactis

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

Tuesday, March 13, 2018

9:20AM - 10:20AM

Small Business Banking

Floridian Salon L

Fintech – Lessons Learned

For years, banks have been talking about Fintech space and its effect on small business lending. Do we build or buy our own tech solutions or partner with existing non-bank firms? Are nonbanks filling lending needs that banks are passing on? Is this a missed opportunity to better serve existing clientele and a way to develop future business? Join our panel of experts for a comprehensive view of the small business Fintech environment.

Speaker(s):

Sam Graziano, *Chief Executive Officer*, Foundation Group

Robert Kleiber, *Chief Operating Officer*, Biz2Credit Inc.

Michael MacIntyre, *Head of Retail Business Banking*, HSBC USA Incorporated

10:55AM - 11:55AM

Small Business Banking

Floridian Salon L

The Changing Environment of Underwriting Small Business Risk

Non-traditional lenders have changed small business banking in recent years, forcing banks to reevaluate levels of acceptable risk when underwriting small business loan requests. This session will explore available data for evaluating small business loan requests and how to use it. Hear from banks that have changed their underwriting risk processes/appetite to create a positive impact on loan volume.

Speaker(s):

Richard Foster, *Executive Vice President*, Frost Bank

Bill McSweeney, *Chief Operating Officer, Business Banking*, Citizens Bank

John O'Connor, *Partner & Co-Founder*, Praxis Advisors

1:45PM - 2:45PM

Internal Audit, Small Business Banking

Floridian Salon L

A Comprehensive View of Lending Trends

This session explores current portfolio trends on a macro level with additional insight into regional and business trends. Attendees will hear from leading industry executives about the drivers of these trends and what your peers see as opportunities and challenges in 2018 and beyond.

Participants will be able to:

- Discuss current portfolio lending trends on a macro level
- Describe the drivers of these trends and the opportunities they present to the banking industry
- Field of Study: Management Services

This course is eligible for 1.0 CPE credit

Speaker(s):

Carolyn Hardin-Levine, *Chief Executive Officer*, Small Business Financial Exchange

Bob Kottler, *Executive Vice President, Director of Retail and Small Business*,
IBERIABANK

Linda O'Connell, *Managing Partner*, Barlow Research

Bill Phelan, *President*, Paynet

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

Small Business Banking

Floridian Salon L

Where's it Going to Land? A Look at the Small Business Regulatory Agenda

Join a panel of experts for discussion on the most pressing regulatory issues facing small business lenders, including Section 1071 of the Dodd-Frank Act, and FinCEN's beneficial ownership rule, its effect on lending and other issues and implementation considerations.

Speaker(s):

Alan Ellison, *Small Business Program Manager, CFPB*

Jonathan Kolodziej, *Associate, Bradley Arant Boult Cummings LLP*

Erik Vingelen, *Senior Vice President, BSA/AML/OFAC Officer, Banner Bank*