



**04/01/2019 9:30AM - 10:30AM**

Deep Dive Workshop,CFPB

National Harbor 12

**Unified Banking: The Key to Unlocking Digital Transformation**

Global bank IT spend is projected to exceed \$270B in 2019, but how much of that money will go toward transforming the bank rather than just running it?

In this session, we'll explore how banks can accomplish both of these objectives through a unified banking strategy that incorporates the right mindsets, partners, and technologies. Discover best practices for maintaining efficient and compliant operations while transforming your bank's customer relationships through intelligent, personalized, and connected experiences.

In this session you will learn how to:

- Unlock data from CRM, core banking, and loan origination systems to power personalized journeys that engage customers at key financial life moments;
- Unify the customer experience across digital and legacy channels using a blend of intelligent automation and empathic human engagement; and
- Connect front-, middle-, and back-office processes around the customer through open APIs and an ecosystem of partners.

**Speaker(s):**

**Greg Blausey**, *Global Banking Go-To-Market Director*, Salesforce

**04/01/2019 12:15PM - 1:30PM**

CFPB

National Harbor 12

**CFPB 2.0**

The nation's most powerful regulator is under new management. With a path set forth by Acting Director Mick Mulvaney and a future lead by Director Kathy Kraninger, what will the latest iteration of the CFPB bring for consumers, our industry and the financial regulatory landscape? Former CFPB regulators discuss the changes, trends and where the Bureau may be heading.

In this session, you will learn:

- Changes made since Acting Director Mulvaney took the helm of the Bureau;
- Trends in enforcement, supervision and other critical agency divisions;
- What's next for key policies hanging in the balance;
- Director Kraninger's top priorities and direction for the future.

**Speaker(s):**

**Anthony Alexis**, *Partner*, Goodwin LLP

**Kathleen Ryan**, *Of Counsel*, Morrison & Foerster LLP

**Cindy Reeves**, *Executive Vice President*, Bank Compliance, Frost Bank

**Moderator:**

**Cindy Reeves**, *Executive Vice President, Bank Compliance, Frost Bank*

**04/01/2019 1:40PM - 2:40PM**

CFPB, Internal Audit, Risk

National Harbor 13

**Fintech Partnerships: A Compliance Guide**

Technology solutions within financial services have significantly transformed the delivery of products and services and created heightened consumer expectations for speed, ease of access and efficiency. Many retail banks are forming a stronger desire to incorporate fintech platforms within their organizations, however, the compliance risks associated with integration can present obstacles. In this session you will learn:

- Strategies for evaluating and managing fintech risk, without hindering the speed and innovation that drive technological solutions;
- How internal audit teams can support due diligence reviews; and
- What drives the decision to buy, partner or outsource to fintech.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Auditing.

Pre-requisites/Advance Preparation: None

Program Level: Basic

Delivery Method: Group Live

In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Barbara Boccia**, *Senior Director Advisory Services and Regulatory Relations, Wolters Kluwer*

**Dorothy Lloyd**, *Managing Director, Senior Audit Manager, Chase*

**Jim Screws**, *Senior Vice President, Consumer Lending, Regions Bank*

**04/02/2019 9:20AM - 10:20AM**

CFPB, Digital Channels, Internal Audit

Chesapeake D-F

**Regulator Panel: The Digital Landscape**

The new digital environment has created both interesting opportunities and challenges for federal banking regulators. From fintechs to sandboxes to agency coordination, these agencies have no shortage of issues to address in order to promote innovation in our industry.

In this session, you will learn:

- Regulators' views on new or updating regulations to address or promote innovation;
- How the digital regulatory environment is changing; and
- Answers to your innovation issues.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Regulatory Ethics.

Pre-requisites/Advance Preparation: None

Program Level: Basic

Delivery Method: Group Live

In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Kelvin Chen**, *Manager, Operational Risk & Fintech Section, Division of Supervision and Regulation, Federal Reserve Board*

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

**Beth Knickerbocker**, *Chief Innovation Officer, OCC*

**Paul Watkins**, *Director, Office of Innovation, CFPB*

**Moderator:**

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

**04/02/2019 10:55AM - 11:55AM**

CFPB,Default Management,Fair & Responsible Banking Chesapeake 7-9

**Trends in State-Level Enforcement**

Ever since the CFPB's former Acting Director Mick Mulvaney indicated the Bureau may rely more on states for certain enforcement actions, many have developed their own consumer financial protection offices. These "mini-bureaus" have stepped up with their own laws and regulations, creating state-by-state compliance hurdles.

In this session, you will learn:

- Trends about state AG enforcement actions and reinvigorated state banking regulators;
- How states are deploying resources in reaction to what the Bureau does; and
- How to best adapt to and comply with upcoming state laws and regulations.

**Speaker(s):**

**Christopher Willis**, *Partner, Ballard Spahr LLP*

**Saverio (Sam) Mirarchi**, *Senior Deputy Attorney General - Assistant Director, Commonwealth of PA, Office of Attorney General, Bureau of Consumer Protection*

**Max Weinstein**, *Chief, Consumer Protection Division, Office of the Massachusetts Attorney General*

**Moderator:**

**Chris Willis**, *Partner, Ballard Spahr, LLP*

**04/02/2019 1:45PM - 2:45PM**

CFPB,Internal Audit,Risk

National Harbor 13

**Roles & Responsibilities: Collaboration Between the Three Lines of Defense**

Efficiencies across the three lines of defense are best recognized when they all form strong partnerships. Hear from representatives in each line of defense about the ways collaboration can improve outcomes for your institution.

In this session, you will learn:

- How to effectively define accountability within each line of defense;
- Why effective collaboration can lead to a stronger control environment; and
- Perspectives on a model for collaboration between the three lines of defense.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Auditing.

Pre-requisites/Advance Preparation: None

Program Level: Basic

Delivery Method: Group Live

In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Linda Gallagher**, *Managing Director*, Promontory Financial Group, LLC

**Janine Pappas**, *Senior Managing Director/Deputy Chief Auditor*, TIAA Bank

**Dawn Price**, *Senior Vice President, Retail Operational Risk Management Director*, PNC Bank

**Pankaj Seth**, *Chief Consumer Credit Officer*, Bank of the West

**04/02/2019 3:15PM - 4:15PM**

CFPB, Internal Audit, Risk

Chesapeake 4-5

**Consumer Data & the Governance of Data Privacy**

In July 2018, the Treasury Department recommended the financial services industry improve data aggregation techniques by migrating from screen-scraping to more secure API-based data sharing practices. The Treasury Department has called for the enactment of national standards governing data privacy and data breach notifications to give consumers more control over when and how their data is used.

In this session, you will learn:

- The opportunities and challenges new data privacy standards present for banks, consumers, and regulators with respect to data aggregation and the use of alternative data and credit models;
- Tips for gathering and using consumer data legally and practically;
- Emerging trends with respect to allocating risks and responsibilities between private contracting parties; and
- Risk and control topics to consider in auditing data governance and data management.

Attendees of this session may be eligible to earn 1.0 CPE credit in the field of study for Business Law.

Pre-requisites/Advance Preparation: None

Program Level: Basic

Delivery Method: Group Live

In accordance with the standards of the National Registry of CPE Sponsors, credit is granted based on a 50 minute hour.

**Speaker(s):**

**Andrew Motter**, *Managing Director, Audit Senior Director*, JPMorgan Chase

**Ashlen Cherry**, *Chief Privacy Officer*, Epsilon-Conversant

**Ben Saul**, *Partner*, Bryan Cave Leighton Paisner LLP

**04/02/2019 4:25PM - 5:25PM**

CFPB, Deposits & Payments

Maryland D

**Taking AI to the Next Level**

Artificial Intelligence is neither theoretical nor a one-off application. It is a capability being leveraged at every step along the lending value chain, from data ingestion to deployment. AI is transforming the way companies do business.

In this session, you will learn:

- To look into the NOW of AI and beyond;
- Advances in analytics and technology, coupled with exploding volumes of data provide financial institutions with limitless opportunities to assess and predict consumer behavior; and
- Real world insights into data ingestion to generation to business actions that will help maximize customer engagement and profitability.

**Speaker(s):**

**David Berglund**, *Senior Vice President, Innovation*, U.S. Bank

**David Tyrie**, *Head of Advanced Solutions and Digital Banking*, Bank of America

**Rohit Chauhan**, *Executive Vice President, AI Garage & Cyber Platforms*, Mastercard

**Moderator:**

**Rohit Chauhan**, Mastercard