



04/01/2019 9:00AM - 10:00AM

Deposits & Payments, Deep Dive Workshop

Maryland D

The Secret Weapon to Rate-Based Promotions

Deposit costs are catching up to the recent rise in Fed moves, and many banks are still applying a one-size-fits all model to rate-based promotions. There's a better way. It is time to evolve the approach to capturing rate-based deposits. Novantas has developed a "deposit score" that differentiates customer duration and rate sensitivity behavior for use in more surgically managing promotional offers.

Join our workshop to understand the insights and potential uses such a score can support for:

- Distinguishing "good vs. bad" behavior in your deposit portfolio;
- How to tailor treatments to advance your objectives; and
- Launching the bank on its journey to customer-level pricing.

Speaker(s):

Darryl Demos, *Executive Vice President and Head of Solutions*, Novantas

Hank Israel, *Director*, Novantas

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

Deposits & Payments

Maryland D

Customer Experience Factor NOW: Competing Forces in Increasing Deposits vs. Risk of Fraud & AML

With the right platform and security partners, banks can both mitigate fraud and deliver frictionless customer experiences.

In this session, you will learn:

- How current fraud trends are effecting your institution; and
- How data agnostic decisioning platforms with API integration represents the best-of-breed approaches to real-time fraud mitigation.

Speaker(s):

Calin Sandru, *Vice President*, ARGO

David Nerio, *AVP | Corporate Fraud Department*, International Bank of Commerce

Angela Knoll, *Senior Director, Operations Officer, Retail Banking*, Sallie Mae

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

Deposits & Payments, Digital Channels

Maryland D

The Changing Payments Landscape: Implications for Today & Insights for Tomorrow

Customer demand for frictionless payment options continues to drive innovation in the payments landscape. Customers are making multiple payment transactions every day, and the payment mechanism is quickly becoming paramount to the underlying deposit account. For the consumer, the future of payments is completely seamless: think it, buy it, pay it - all in one breath!

In this session, you will learn:

- Why banks urgently need to develop a strategy or risk falling behind market expectations;
- To explore what is happening in payments now; and
- Why it's happening and what might be next in order to be positioned for success.

Speaker(s):

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

Cecilia Frew, *Head of U.S. Prepaid*, Visa

Matt Wilcox, *Managing Director, Marketing Strategy and Innovation, Digital Payment Solutions*, Fiserv

Desiree Wolfe, *Senior Vice President, Director, Community Banking Product Manager*, Webster Bank, N.A.

Moderator:

Desiree Wolfe, *Senior Vice President, Director of Product Management*, Webster Bank

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

Deposits & Payments

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Battle for Deposits: Struggles of the Rising Rate Environment

Given the complexity of the emerging deposit landscape, the rise of interest rates is likely to trigger tremendous separation between winners and losers. Banks that understand the forces, take steps to respond to them and successfully manage the transition will emerge as market leaders. Those who stumble will find their strategic position diminished to the point that a better economy will not be enough.

In this session, you will learn:

- The most up to date trends in deposit markets;
- What you can do to improve market share; and
- How banks are using analytics to obtain optimum results.

Speaker(s):

Kevin Condon, *Senior Vice President, Consumer Deposit and Small Business Product Management*, Bank of America

Terry Townsend, *Senior Compliance Director, Deposits*, Ally Bank

Nitin Mhatre, *CBA Board of Directors, Executive Vice President, Head of Community Banking and Marketing*, Webster Bank, N.A.

Andrew Frisbie, *Executive Vice President*, Novantas

Moderator:

Andrew Frisbie, *Executive Vice President*, Novantas, Inc.

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

Deposits & Payments

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Demographics & Segmentation in Deposits

U.S. minority populations represent sizable spending power. However, the financial industry has not traditionally engaged some of these segments. In this session, you will learn:

- New insights into how underserved groups perceive financial institutions and their services; and
- How your product offering can better serve this demographic.

Speaker(s):

Wei Ke, *Managing Partner*, Simon-Kucher & Partners

Dustin Allen, *Senior Vice President, Consumer Deposits*, Zions Bancorp

Jennifer Dier, *Director of Consumer & Business Products*, Hancock Whitney Bank

James Capolongo, *Senior Vice President, Head of Retail Deposit Products & Pricing*, TD Bank

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

Deposits & Payments

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Charting the Future Economic Landscape for Deposits

Navigating the future economic landscape will be challenging.

In this session, you will learn:

- How to steer through the issues you confront every day, as well as plan for tomorrow by keeping your financial institution aware of economic situations in the United States and abroad; and
- Provide sensible guidance to manage through rising rate market and how to establish new products, policies and procedures in a new regulatory environment.

Speaker(s):

Aaron Fine, *Partner and Co-Head of Retail and Business Banking Practice, Americas*, Oliver Wyman

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

Moderator:

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

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

Deposits & Payments

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Short-Term Liquidity: Are We Seriously Still Talking About This?

The environment for short-term liquidity or small-dollar products continues to be evolving. Banks and non-banks alike want to desperately fill this void, but uncertainty has proven to be the challenge. What is the best way to navigate through this environment to find a middle ground that will please all stakeholders?

In this session, you will learn:

- What experts see as necessary to remain or get into the short-term liquidity game;
- Primary policy challenges; and
- Ways in which two institutions have found ways to solve this need for their customers.

Speaker(s):

Laura Udis, *Payday and Small Dollar Lending Program Manager in Research, Markets and Regulations, Consumer Financial Protection Bureau*

Ben Mendelsohn, *Director, Retail Product Management, Fifth Third Bancorp*

Mike Shepard, *Senior Vice President, Consumer Banking Product Strategy & Support, U.S. Bank*

Jeffrey Burton, *Senior Vice President, Fiserv*

Moderator:

Jeffrey Burton, *Senior Vice President, Fiserv*

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*