



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

Digital Channels, Deep Dive Workshop

Chesapeake D-F

Digital Transformation: Expectations vs. Reality

Digital transformation is more than just a phrase, it is a strategic imperative for banks and credit unions that want long-term viability and to turn their digital offerings from catch-up to catch me. Executing a successful digital transformation is difficult for banks of all sizes. In this deep-dive session, industry veteran Carrie Nelson provides insight on breaking down barriers, reshaping culture and turning transformation expectations to reality.

In this session you will learn:

- Best practices for project implementation strategies and vendor management;
- Insight into breaking down barriers and developing an agile environment within institution walls; and
- The importance of reshaping the culture bank-wide for a truly successful digital transformation.

Speaker(s):

Carrie Nelson, *Senior Vice President, Support and Services, D3 Banking Technology*

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

Digital Channels

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Building the Business Case for Digital Investments NOW

Business cases are often the driving force in prioritizing projects and investments, however, the customer experience benefits that digital innovations provide are not easily quantifiable. How do you justify spending on digital?

In this session, you will learn:

- How to place digital investments (processes, products or services) in a revenue model;
- How to approach new market opportunities and budget appropriately to meet the evolving customer expectations; and
- How to promote a better understanding of the value of digital investments within an institution.

Speaker(s):

Tim Spence, *Executive Vice President Head of Consumer Banking, Payments & Strategy, Fifth Third Bank*

Andy Harmening, *Senior Executive Vice President, Consumer & Business Banking Director, Huntington*

John Durrant, *Senior Vice President, Local Consumer Product & Marketing, Capital One*

Brenda Mechling, *Senior Vice President, Education Relations & Director, Executive Education, CBA*

Moderator:

Brenda Mechling, *Senior Vice President, Education Relations & Director, Executive Education, CBA*

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

CFPB, Digital Channels, Internal Audit

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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

Digital Channels

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Creating & Managing a Changing Banking Culture

A digital culture is not only becoming a priority in banking, but across all industries. As companies transition to be more innovative, it becomes increasingly difficult to both maintain and acquire talent that can be a change agent for digital.

In this session, you will learn:

- How to begin changing the culture of your organization to be more digitally-focused;
- How digital talent is evolving across industries; and
- How do companies adapt to employee expectations and manage hiring risks.

Speaker(s):

Mike Sha, *CEO, Co-Founder, SigFig*

Stephen Schroth, *Head Digital Consumer Banking & Global Experience Design, KeyBank*

Hisham Salama, *Executive Vice President, Head of Digital Channels, Bank of the West*

Jorge Camargo, *Senior Vice President, Digital Channel Executive, Bank of America*

Scott Harkey, *Head of Strategy & Payments, Level*

Moderator:

Stephen Schroth, *Head Digital Consumer Banking & Global Experience Design, KeyBank*

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

Digital Channels

Chesapeake D-F

Beyond the Buzzword: What AI Means for Retail Banking

The terms AI and machine learning are often thrown around as the latest technological trends in retail banking. Seemingly everyone knows AI will be vital to their business strategies in the future, however, they don't necessarily know what that means or, more importantly, how to plan for it.

In this session, you will learn:

- An overview of the context of AI, big data and data analytics, including opportunities unlocked through the application of AI and machine learning;
- How to translate AI and machine learning opportunities into a strategic and operational agenda in practical terms; and
- What implications these technologies will have on retail banking.

Speaker(s):

Mark Sullivan, *Global Business Leader, Banking and Financial Services, Genpact*

Silvio Palumbo, *Partner and Managing Director, BCG*

Kristy Brandon, *Senior Vice President, eBanking, Comerica*

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

Moderator:

Kristy Brandon, *Senior Vice President, eBanking, Comerica*

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

Digital Channels, Small Business

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TLC for SMBs: Digitizing Small Business Banking

So much focus has been placed on individual customers, it is now time for banks to improve their digital offerings for small businesses.

In this session, you will learn:

- About the lack of digital engagement from small business customers;
- How and why banks need to improve their digital offerings for small businesses; and
- How to develop and execute a strategy to upgrade your small business banking digital suite.

Speaker(s):

Jim Baxley, *Senior Vice President, Enterprise Banking, nCino*

Elizabeth Dobers, *Executive Vice President, Executive Director, Business Banking, BBVA Compass*

Chris Ward, *Small Business Underwriting Executive, Bank of America*

Denise Henn, *Senior Vice President, Group Experience Manager, PNC*

Moderator:

Denise Henn, *Senior Vice President, Group Experience Manager, PNC*

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

Digital Channels, Student Lending

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Lessons from the Fintech Playbook

Customer experiences are constantly evolving, with new players in the market forcing financial institutions to re-think and evolve their customer relationships. Examine how banks can learn from fintechs and their approaches to user and customer experiences.

In this session, you will learn:

- How fintechs distinguish their operations from financial institutions;
- How your institution can use relationships with fintechs to your advantage; and
- Which customers are most likely to use the suite of services offered exclusively by fintechs.

Speaker(s):

John Pitts, *Policy Lead*, Plaid

Devon Sherman, *Founding Director*, MassChallenge FinTech, MassChallenge FinTech

Julie Colarusso, *Senior Vice President*, Digital Channel Solutions Director, Eastern Bank

Christian Widhalm, *Senior Vice President*, Lending Partners, LendKey

Moderator:

Julie Colarusso, *Senior Vice President*, Digital Channel Solutions Director, Eastern Bank