

# Net Finance

April 28-30, 2014 ■ Trump National Doral Miami, Miami, FL ■ [www.NetFinanceUS.com](http://www.NetFinanceUS.com)

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# Hear From Brett King & 80+ Other Financial Services Executives At NetFinance 2014

## Speaker Faculty Highlights Include:

- 5/5 Largest Banks
- 3/5 Largest Insurance Companies
- 42% SVP level or above
- 79% are new
- 80% VP level or above
- International Perspectives From Kiwi Bank (New Zealand), Garanti Bank (Turkey) & mBank (Poland)



**Brett King**  
CEO/Founder  
**Moven**

**NEW!**



**Sean Murray**  
Executive Director, Digital  
Platforms Group Leader  
**JPMorgan Chase**

**NEW!**



**Andrew Artemenko**  
SVP Digital Marketing &  
Content Strategy  
**Bank of America**

**NEW!**



**Brett Pitts**  
EVP, Head of Digital/  
Internet Product  
Management  
**Wells Fargo**

**NEW!**



**Spencer Jones**  
SVP NA Strategy Group  
& Head of Online  
**TD Bank**

**NEW!**



**Dave Passavant**  
SVP, Banking Innovation  
Center Director  
**PNC**

**NEW!**



**Dominic Venturo**  
Chief Innovation Officer  
**US Bank**

**NEW!**



**Pat Scott**  
Chief Digital Officer  
**Nationwide Insurance**

**NEW!**



**Jeff Dennes**  
SVP, Head of Digital  
**Suntrust Bank**

**NEW!**



**Sheryl Larson**  
SVP, Digital Marketing  
**Northern Trust**

**NEW!**



**Eric M. Fiala**  
SVP - Director, Channel &  
Sales Performance Analytics  
**KeyBank**

**NEW!**



**Jim Simpson**  
SVP, CTO  
**City Bank Texas**

**NEW!**



**Manuel Baldasano**  
EVP - Head of Channels at  
Santander USA  
**Banco Santander**

**NEW!**



**Martha Acworth**  
CMO  
**Salem Five Bank**



**Richard Char, MD**  
Global Head of Digital Networks  
and Merchant Services, Global  
Enterprise Payments  
**Citi**



**Parin Kothari**  
VP, Digital Channels Product  
Management  
**TD Bank Financial Group**

**NEW!**



**Juan Silvera**  
SVP eMarketing  
**Union Bank**



**Nathaniel Karp**  
Chief Economist  
**BBVA Compass**

**NEW!**



**John Finley**  
SVP, Online Channel Manager  
**Bank of the West**

**NEW!**



**Alex Jimenez**  
SVP and Director Digital  
Channel Management  
**Rockland Trust Company**

**NEW!**



**Dan Marks**  
CMO- Financial Services  
**Sears Holding**

**NEW!**



**Jay Spahr**  
SVP, eCommerce  
**Salem Five**

**NEW!**



**Thomas Foresta**  
CIO  
**Dean Bank**

**NEW!**



**Scott Finder**  
SVP Digital Channels  
**First Republic Bank**

**NEW!**



**Christopher J. Cox**  
EVP, Digital Channels  
**Regions Bank**



**Deva Annamalai**  
SVP Marketing Technology  
and Data Insights  
**Zions Bank**

**NEW!**



**Jeffrey VanDeVelde**  
SVP, Director of Client Excellence,  
**SunTrust Bank**

**NEW!**



**Alejandro (Alex) Carriles**  
Executive Vice President, Director  
of Digital Channels Development  
**BBVA Compass**



**Deniz Güven**  
SVP - Digital Channels  
**Garanti Bank (Turkey)**

**NEW!**



**Larry McClanahan**  
VP- Director Digital Delivery  
**Fifth Third Bank**



**Eliel Johnson, MD**  
User Experience -- Mobile,  
Web and Desktop  
Applications  
**Charles Schwab**

**NEW!**



**Stephen Lamar**  
SVP, eBusiness Product &  
Channel Manager  
**Regions Financial Corporation**



**Rich Smith**  
CMO  
**Ditech Mortgage Corp.**

**NEW!**



**Lewis Goodwin**  
President and CEO  
**GoBank**

**NEW!**



**Andres Wolberg-Stok**  
Global Mobile and Tablet  
Banking Director,  
**Citi Consumer Banking**

**NEW!**



**Patrizio Spagnoletto**  
Head of Digital  
**Farmers Insurance**

**NEW!**



**Zeba Hyder**  
Head of Digital Marketing,  
Global Consumer Insurance  
**AIG**

**NEW!**



**Aashir Shroff**  
VP, Mobile Payments and  
Innovation  
**Wells Fargo**



**Bradley Leimer**  
VP Online/Mobile Strategy  
**Mechanics Bank**



**Patrick Reetz, MD**  
Online and Mobile Banking US  
**BMO Harris Bank**



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If you are from one of our esteemed speakers' companies, we would like to extend you a **25% discount\*** to attend NetFinance 2014! Please mention booking code **10547.008XZ525** when registering.

\*Discount applies to financial institutions only.



**Jim Denton**  
VP Head of Experience Design  
**City National Bank**

**NEW!**



**Scott Cady**  
VP, Mobile Banking  
**The Huntington National Bank**



**Jacek Iljin**  
VP Products  
**mBank (Poland)**

**NEW!**



**Peter Fletcher-Dobson**  
Head of Online Channels  
**Kiwi Bank (New Zealand)**

**NEW!**



**Mushter Moin**  
Head of E-Business Commercial Markets  
**The Hartford**

**NEW!**



**Chris Barlow**  
VP eBanking  
**Webster Bank**

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**Dan Dickinson**  
VP Digital Banking  
**Equitable Bank**

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**Kip Wetzel**  
VP, Social Media Business Analysis  
**Capital One**

**NEW!**



**Maritza DiSciullo**  
VP, Member Research & Intelligence Division  
**Navy Federal Credit Union**

**NEW!**



**Natalie Taylor-Grasso**  
VP Marketing  
**Wedbush Securities**



**Kristy Brandon**  
VP eBanking Manager  
**Comerica Bank**



**Hadley Stern**  
VP Fidelity Labs  
**Fidelity Investments**



**Jon Biskner**  
VP of IT  
**Nicolet National Bank**

**NEW!**



**Kiki Helffenstein**  
VP, Senior Marketing Manager  
**RBS Citizens** **NEW!**

**NEW!**



**Steve Yacik**  
VP Digital  
**Chubb Personal Insurance**

**NEW!**



**Michał Panowicz**  
Head of "New mBank" Project  
**mBank (Poland)**

**NEW!**



**Scott Zimmer**  
VP, Innovation and Digital Design Exec  
**Capital One**



**Jay Tkachuk**  
VP Online Services (Head of Digital Channel)  
**Security Service Federal Credit Union**

**NEW!**



**Bianca Buckridee**  
VP Social Media Operations  
**JPMorgan Chase**



**Derrick R. Brooks**  
VP, Digital Solutions  
**Scottrade, Inc.**

**NEW!**



**Silu Modi**  
Head Social Sales COE  
**RBC**

**NEW!**



**Les Matthews**  
VP Senior Business Leader- Emerging Payments  
**MasterCard**

**NEW!**



**Sheri Taylor Gilchrist**  
VP, Director of Relationship Marketing  
**Eaton Vance**

**NEW!**



**Judy DeLaRosa**  
VP Online Platforms & Solutions Manager  
**Chubb & Son**

**NEW!**

**Dale Avery**  
AVP Enterprise Services  
**State Farm**

**NEW!**



**Eric Lancaster**  
AVP Direct & Interactive Marketing  
**M&T Bank**

**NEW!**



**Melanie Woods**  
AVP, Digital Product Manager  
**UMB Bank**

**NEW!**



**David Gerbino**  
AVP, Digital Product, Marketing, and Strategy Manager  
**Sterling National Bank**

**NEW!**



**Joshua Burton**  
Responsive Creative Director  
**JPM Chase**

**NEW!**



**Joe Jordan**  
Director of eChannels & Payment Solutions  
**StellarOne Bank**

**NEW!**



**Deborah Well**  
Director of E-Business  
**Harbor Capital Advisors**

**NEW!**



**Jared Weiner**  
VP  
**Weiner, Edrich, Brown Inc.**

**NEW!**



**Aaron Oplinger**  
Director of eServices and Channel Integration  
**Arizona Federal Credit Union**

**NEW!**



**Ed Uyeshima**  
Director of Digital Marketing  
**RS Investments**

**NEW!**



**Hector Crespo**  
Director - Digital Strategy  
**Genworth Financial**

**NEW!**



**Mitch Rose**  
Former VP Digital Marketing Strategic Initiatives  
**Prudential Financial**

**NEW!**



**Julianna Young**  
Director of Marketing and Customer Behavior  
**Moven**

**NEW!**



**Daniel Souers**  
eMarketing Director  
**MAX Credit Union**

**NEW!**



**Brian Piccolo**  
Manager, Digital Strategic Services  
**Liberty Mutual Insurance**

**NEW!**



**Dan Latimore**  
SVP, Banking  
**Celent**



**Jim Marous**  
Publisher  
**Bank Marketing Strategy**

**NEW!**



**Nick Holland**  
Senior Analyst-Payments  
**Javelin Strategy & Research**

**NEW!**

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★ ★ ★ ★ ★

Melanie VV  
Overland Park, USA

★ ★ ★ ★ ★ 2012/2013

Great event! Excellent networking and the sessions give you actionable insights.



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## Delivering Solutions To Your Top Pain Points

-  **Mobile & Tablet:** Building for mobile first- determining how to prioritize what to include on mobile vs. tablet vs. online
-  **Responsive Design:** Discovering how to unify your code base and deliver customized experiences depending on the device (tablet, kiosk, ATM, mobile, web)
-  **Build vs. Buy:** Creating an environment that allows you to be more flexible, test things at a much easier rate and lower cost
-  **Omni-Channel Integration:** Re-engineering platforms & models to become customer obsessed in an omni-channel world
-  **Customer Insights & Analytics:** Creating visibility of data from all channels in one place
-  **Branch Of The Future:** Determining how to bring digital to the branch by utilizing mobile, NFC & other newer technologies
-  **Social Media:** Leveraging social to further innovation in the financial services industry to improve retention, loyalty & create upsell opportunities

*"Great group, great speakers, and a great set of topics at a time of tremendous change and transformation in the world of retail financial services. Recipe for the generation of ideas that will influence the path of retail financial services for decades to come."*

- Alex Sion, President & Managing Director, Movenbank

# Made By Digital Executives, For Digital Executives

### A special Thank You to the 2014 NetFinance Advisory Board:



**Aashir Shroff,**  
VP, Mobile Payments and Innovation, **Wells Fargo**



**Bradley Leimer,**  
VP Mobile/ Internet, **Mechanics Bank**



**Dan Marks,**  
CMO- Financial Services, **Sears Holding**



**Andres Wolberg-Stok,** Global Mobile and Tablet Banking Director, **Citi Consumer Banking**



**Silu Modi**  
Head Social Sales COE, **RBC**



**Alejandro (Alex) Carriles,** EVP, Director of Digital Channels Development, **BBVA Compass**



**Jeff Dennes,**  
SVP, Head of Digital, **Suntrust Bank**

# 100% OF 2013 ATTENDEES Said They Would Recommend The Conference To A Colleague



# Networking Made Easy At NetFinance 2014



## Mobile App

Featuring a social wall, polling, the agenda, speaker bios, attendee messaging & more

**BENEFIT:**  
*You can easily locate attendees, set up meetings and keep a track of your schedule, without carrying around piles of paper*



## Round Tables

Interactive discussions & unconferences separated by financial institution type

**BENEFIT:**  
*To increase interactivity and help stimulate discussion with those FI's closest in type to your own*



## Cocktail Receptions

Taking Place Sun Night, Mon Night, Tues Night

**BENEFIT:**  
*You can unwind and get to know fellow financial services executives before the event even begins. You can then collaborate on lessons learned at the end of the first two main days*



## Financial Services Executives Dominate The Audience

60%+ of the audience are financial services executives

**BENEFIT:**  
*You get to meet your peers, rather than constantly being pitched. The solutions providers that are there are pre-qualified and help solve your most pressing challenges*



## Fitness Classes & Golf

Fitness classes every morning, a 9 hole golf scramble at 4pm on Sunday & a longest drive competition at the driving range

**BENEFIT:**  
*We are at one of the best resort locations in the United States, lets take advantage of those resources!*

*"The show has been fantastic. The biggest thing about an event like this is the people that you meet and the speakers that are here. So you get the top people from Moven, Big Banks & Small Banks. You get to understand what is changing the industry- social, mobile, payments. The collaboration amongst people here and the type of conversations you have here is also top notch. The executives making the critical changes to our industry are here onsite. I would highly recommend this to anyone."*

- Bradley Leimer, VP Mobile/ Internet, Mechanics Bank

# Agenda At A Glance

(See pages 8-17 for full session descriptions)

## DAY 1 Mobile Day • Monday April 28th, 2014

- 07.10 **Registration & Breakfast**  
Sponsored by comScore
- 07.55 **Chairperson's Opening Remarks**
- 08.05 **OPENING KEYNOTE: Engaging The Augmented Customer**
- Mobile Strategy: Prioritizing Your Wins**
- 08.35 **PANEL: Building For Mobile First-How Do You Prioritize What To Include On Mobile Vs. Tablet Vs. Online?**  
*What Are The Top Features & Functionalities To Focus On? How Will That Shift In The Next 2-3 Years?*
- 09.25 **Coping With The Proliferation Of Devices And Channels: How To Develop A Universal Digital Strategy Framework And Stay Ahead Of The Game**
- 09.45 **Client Success Story: Focusing on your customers' best interests to improve relationships and drive utilization of products and services, Personetics Executive with Financial Services Client**
- 10.20 **Finding Out The Balance Between Releases, Functionality & Bigger Ticket Items To Be Iterative While Keeping Up With Consumer Demands**
- 10.40 **Morning Networking Break**

- Mobile 2.0: Disrupting The Status Quo**
- 11.10 **Using Data Mining And Predictive Analytics To Measure & Learn From Mobile Data, As Well As Integrate It With Other Channels, To Create A More Personalized Customer Journey**
- 11.30 **Building A Next Generation, Three Screen Retirement, Experience for the Next Generation**
- 11.50 **Beyond Servicing PANEL: How Do You Use Mobile For Acquisition & How Do You Monetize It?**
- 12.30 **4x Innovation Spotlights**  
**SESSION #1 – Liferay & Veriday**
- 1.10 **GOOGLE GLASS CASE STUDY: Investigating How To Go From Launch To Feature In The Most Efficient Way**  
*Prototyping, Iterating & Utilizing Customer Feedback In The Most Effective Way*
- 1.30 **Lunch For All Attendees**  
**Concurrent Invitation Only Workshop Lunches**  
**Invitation Only Workshop & Private Luncheon**  
Hosted By Ernst & Young LLP

Concurrent Sessions: Choose Track A or B

TRACK A: Mobile & Tablet Banking	TRACK B: Game-Changing Innovation
2.30 <b>Chairperson's Opening Remarks</b>	<b>Chairperson's Opening Remarks</b>
2.35 <b>Wearable's: Determining How A Bank Plays In The Wearable Computing Space</b> <i>What Features/Functionality Should A Wearable Computing App Have?</i>	<b>Determining The Future Of Authentication By Looking At Biometrics &amp; New Innovations To Enhance Security And The Customer Experience</b>
2.55 <b>Case Study: Optimizing Performance and Results via "Situational" Mobile and Web Delivery Akamai Executive with Financial Services Client</b>	<b>Capital One Innovation Case Study</b>
3.20 <b>Examining The Levers Being Pulled In Getting Merchants To Adopt A Payment Solution To Determine Where To Focus Your Payments Strategy</b> <i>Where Is The Uptake Going To Be?</i>	<b>Discovering The Latest Updates In Responsive Design Implementation To Create Consistency Across Multiple Platforms</b>
3.40 <b>Discovering The Primary Consumer Drivers For Mobile Payments Including Loyalty, Speed Of Transaction, Ease Of Use &amp; More</b>	<b>Open Innovation FIRESIDE CHAT: Using External Partnerships To Advance An Innovation Agenda</b>
4.00 <b>Afternoon Networking Break In The Solution Zone</b>	5.10 <b>Mobile Case Study</b>
4.30 <b>Engaging Mobile Customers Through Content, Display, Alerts And More</b>	5.30 <b>Interactive Roundtable Discussions (Choose One)</b>
4.50 <b>Responsive Email And Customer Segmentation: Keys To A More Profitable Email Marketing Program</b>	6.00 <b>Cocktail Reception</b>
	7.00 <b>Close Of Mobile Channel Day</b>

## DAY 2 Omni-Channel & Big Data Day • Tuesday April 29th, 2014

- 07.45 **Registration & Breakfast In The Solution Zone**  
Sponsored by comScore
- 08.10 **Chairperson's Opening Remarks**  
Accenture
- Shifting Trends: Evolve Your Strategy**
- 08.20 **PANEL: Bringing The Customer Into Everything You Do**  
*How Do You Organize To Deliver A True Omni-Channel Experience?*
- 09.05 **Consumerization Of It: Understanding The New Consumer Journey To Realize How They Will Be Interacting With You Across All Channels**
- 09.25 **Internet of Things or Internet of Vulnerabilities?**  
Symantec Executive
- 10.00 **FIRESIDE-CHAT: Physical To Digital Migration- How To Operate In An Omni-Channel Reality**

- 10.20 **Morning Networking Break In The Solution Zone**
- Digital Disruption: Transform Your Organization**
- 10.50 **Build vs. Buy PANEL: Creating An Environment That Allows You To Be More Flexible, Test Things At A Much Easier Rate And Lower Cost**  
*How Do You Build A Technology Ready, Responsive, Nimble Environment?*
- 11.30 **ForeSee Case Study With Financial Services Client**
- 12.05 **Developing A Roadmap For Delighting Customers In An Increasingly "Clicks And Bricks" World**
- 12.25 **3x Micro Sessions**  
**SESSION #1 – Backbase**  
**SESSION #2 – Creative Virtual USA**  
**SESSION #3 – EarthIntegrate**

1.00 **Lunch For All Attendees**  
**Concurrent Invitation Only Workshop Lunches**

**Invitation Only Workshop & Private Luncheon**  
 Hosted By Symantec  
**Invitation Only Workshop & Private Luncheon**  
 Hosted By Leadfusion

Concurrent Sessions: Choose Track A or B

	<b>TRACK A: Omni-Channel Integration</b>	<b>TRACK B: Customer Insights &amp; Analytics</b>
2.00	<b>Chairperson's Opening Remarks</b>	<b>Chairperson's Opening Remarks</b>
2.10	<b>Reengineering Platforms &amp; Models To Become Customer Obsessed In An Omni-Channel World</b> <i>What Is The Implication On My Existing Legacy System? How Do You Integrate?</i>	<b>Segmenting &amp; Prioritizing Customers To Determine Where You Can Have High Impact And High Returns</b>
2.30	<b>R2integrated Case Study With Financial Services Client</b>	<b>Neustar Case Study With Financial Services Client</b>
2.55	<b>Driving Digital Adoption</b> <i>How Do You Convert The End User Into Using Online Channels Instead Of Traditional Channels?</i>	<b>Evaluating The Advanced Analysis &amp; Data Mining Tools Available To Distil Vast Amounts Of Data Into Meaningful Insights Without Fear Of Paralysis Analysis:</b> <i>How Do You Focus On The Big Ticket Items?</i>
3.15	<b>Serving Customer 3.0: How A Bank Needs To Be Ready For Digitally Connected, Socially Engaged Customers</b>	<b>Creating Visibility Of Data From All Channels In One Place</b> <i>How Do I Get My Arms Around The 6 Or 7 Baseline Digital Channels? Do I Have A Dashboard For That? Who Is Responsible For Gathering That Data?</i>
3.35	<b>Afternoon Networking Break In The Solution Zone</b>	5.30 <b>FINANCIAL INSTITUTION ONLY UNCONFERENCE</b> <i>This is your opportunity to discuss the hottest topics in an intimate, financial institution only group.</i>
4.05	<b>PANEL: Realizing How To Use Models To Measure ROI On Projects Particularly If It Is Not Related To Sales Generation</b> <i>What Are The Latest Methodologies To Convince Your CFO To Invest In Digital?</i>	<b>ROUNDTABLE #1: Small Banks &amp; Credit Unions</b>
4.40	<b>Evaluating New Financial Services Revenue Models</b> <i>How Can Digital Fill The Void Of Squeezed Margins?</i>	<b>ROUNDTABLE #2: Midsize Banks &amp; Credit Unions</b>
5.00	<b>Interactive Roundtable Discussions (Choose One)</b>	<b>ROUNDTABLE #3: Large Banks &amp; Credit Unions</b>
		<b>ROUNDTABLE #4: Insurance</b>
		<b>ROUNDTABLE #5: Asset Management</b>
		6.00 <b>Cocktail Reception</b>
		7.00 <b>Close Of Omni-Channel &amp; Big Data Day</b>

## DAY 3 Customer Experience Day • Wednesday April 30th , 2014

07.30 **Registration & Breakfast In The Solution Zone**  
Sponsored by comScore

08.00 **Chairperson's Opening Remarks**  
**Merging Online & Offline: Create A Unified & Consistent Journey**

08.10 **Using The Call Center As A Revenue Generator & Loyalty Driver**

08.30 **Integrating The Virtual Branch Alongside Your Other Channels**  
*Which Department Does It Fit Into? How Do You Support It? How Do You Staff It?*

08.50 **NetFinance Benchmarking Questionnaire**

09.00 **Adobe Case Study With Financial Services Client**

09.35 **Multi-Channel Branding: Integrating Website, Social and Branch Experience Across Virtual and Physical Delivery**

09.55 **Xext Case Study With Financial Services Client**

10.30 **Beyond Customer Service: Using Data & Feedback to Drive Channel Strategy**

10.50 **Morning Networking Break In The Solution Zone**  
**Customer Engagement: Establish A More Unique Experience**

11.20 **PANEL: Determining How To Bring Digital To The Branch By Utilizing Mobile, NFC & Other Newer Technologies**

12.00 **Innovation Spotlights X2**  
**SESSION #1 – IgnitionOne**

12.20 **Social Customer Service Analytics: Where To Start, What Tools To Invest In, How To Create Tools If Your Budget Is \$0 And How To Scale**

12.40 **FIRE-SIDE CHAT: Leveraging Social To Further Innovation In The Financial Services Industry To Improve Insight, Drive Loyalty, And Create Killer Customer Experiences**

1.00 **2x Innovation Spotlights**

1.20 **Lunch For All Attendees**  
Invitation Only Workshop & Private Luncheon – Hosted By Velti

Concurrent Sessions: Choose Track A or B

	<b>TRACK A: Deals &amp; Money Movement</b>	<b>TRACK B: Content &amp; Social Media</b>
2.20	<b>Chairperson's Opening Remarks</b>	<b>Chairperson's Opening Remarks</b>
2.25	<b>Deals: Investigating Consumer Adoption, Getting Consumers To Sign Up &amp; ROI For Merchant Funded Rewards</b>	<b>Using Customized Social Media Content And Digital Channels To Customize The User Experience</b>
2.45	<b>The Impact Of Digital Currencies On The Financial Industry</b>	<b>Using Gamification In A Financial Services Context To Build Loyalty &amp; Create Greater Interaction With Users</b>
3.10	<b>Website Redesign: What Do You Need For Modern Online Performance?</b>	<b>Content Transformation: Implementing Highly Targeted Content Across Multiple Areas Of Distribution</b>
3.30	<b>Afternoon Networking Break</b>	4.20 <b>Content Targeting To Improve SEO By Becoming An Authorized Source</b>
3.50	<b>Discovering How To Take Advantage Of Online Video By Creating Compelling Content, Working With Third Parties &amp; Effectively Engaging Users</b>	4.40 <b>Wrap-Up Session 20 Takeaways In 20 Minutes</b>
		5.00 <b>Close Of NetFinance 2014</b>

# DAY 1

# Mobile Day

Monday April 28th, 2014

*Optimizing & Monetizing The Opportunity Offered By Mobile, Tablet, Payments, Wearable's & New Technologies*

07.10 **Registration & Breakfast**  
Sponsored by [comScore](#) 

07.55 **Chairperson's Opening Remarks**

08.05 **KEYNOTE: Engaging The Augmented Customer**

Brett King is a bestselling author, American Banker's Innovator of the Year for 2012 and the founder of the direct mobile bank Moven. He is an International Judge for the GSMA Global Mobile Awards, the Asian Banker Retail Excellence Awards and for the Middle-East Business Achievement Awards.

A global thought leader in financial services and customer experience, King is a sought after expert on innovation, technology disruption, customer experience and channel distribution strategy. In this dynamic presentation, he will discuss banking of the future and what you should be doing to engage your customers, NOW.

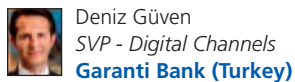


## Mobile Strategy: Prioritizing Your Wins

08.35 **PANEL: Building For Mobile First-How Do You Prioritize What To Include On Mobile Vs. Tablet Vs. Online?**

More than ever before, consumers are moving between different media channels, platforms and devices to make get the most out of their time. According to Google, over 90% of people switch between digital devices in order to accomplish tasks. What additional data does this provide? How do financial institutions take and use this to create a more personalised customer experience? Takeaways include:

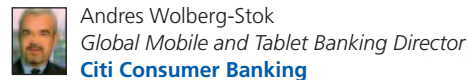
- What are the top features & functionalities to focus on for each device type?
  - How Will That Shift In The Next 2-3 Years?
- Historically financial services only had transactional data to analyse trends, now they have a wealth of information on customer touch points - but how do you use this to improve customer experience?
- The year of the mobile has been – and continues. Huge growth in mobile usage provides even more data but how do we understand how mobile changes customer behavior?
- Customers are using multiple devices and visiting sites more frequently – how do financial services adapt to this?
- How far can you push personalization without creating a disjointed customer journey?



09.25 **Coping With The Proliferation Of Devices And Channels: How To Develop A Universal Digital Strategy Framework And Stay Ahead Of The Game**

When our lineup of digital channels expanded from web to mobile and then to tablets, for a while it all seemed relatively manageable. But now, we can see over the horizon and we know better: in a world of "wearables", of tablets and laptops that become increasingly indistinguishable, and of an Internet of Things in which everything is connected to everything else and to the Cloud, we simply won't be able to keep building and managing new channels and touchpoints from scratch every time. So, how do we cope with the blurring of the lines between channels and between an exploding number of device classes? Join this session for a discussion of...

- How the familiar distinctions between devices are rapidly starting to blur – just as we were getting comfortable
- How the emerging age of new types of devices and connections will leave us no option but to rethink the way we dice and slice our offerings
- What our customers will be expecting – and demanding – and why
- Formulating service and user-interface strategies that let us provide the information and services users need, across channels and touchpoints
- A vision for an integrated framework to develop your digital strategies – the Modularization approach



09.45 **Client Success Story: Focusing On Your Customers' Best Interests To Improve Relationships And Drive Utilization Of Products And Services.**

There is a challenge institutions around the globe are facing: How to better engage their customers and drive utilization of products and services. See how a leading FI is strengthening customer trust and loyalty and finding ways to make banking personal, intimate and engaging. Join us as we look at the journey our client took to achieve some outstanding results.



10.20 **Finding Out The Balance Between Releases, Functionality & Bigger Ticket Items To Be Iterative While Keeping Up With Consumer Demands**

In the past mobile app releases were done annually. Now they need to be quarterly or semi annually with pretty significant changes for customer demand, while having to manage huge regulatory and financial pressures. Therefore, how do you keep up with demand, while being restricted in terms of resources? How do you create more with less? This session will look at:

- Discovering what you should pull from the branch and take to mobile
- Investigating best practices to manage release cycles
- Determining how to keep up with iterations of smartphones operating systems, new technologies etc.



- Examining the role of innovation labs & how they can help you focus on bigger ticket items 2-3 years down the road
- Understanding the top 3 or 4 features/functionality you should focus on and how that will shift
- Finding out the nuances of iOS users and Android users and how you should adjust accordingly



10.40 **Morning Networking Break**

**Mobile 2.0: Disrupting The Status Quo**

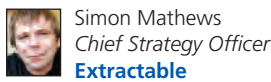
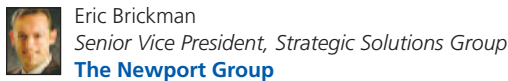
11.10 **Using Data Mining And Predictive Analytics To Measure & Learn From Mobile Data, As Well As Integrate It With Other Channels, To Create A More Personalized Customer Journey**

Traditional Marketing as we know is dead. In this new age, CMO and CIO will have to build a strategic partnership to break the Marketing and IT boundaries. Using Customer Analytics, Big Data technologies and Marketing automation across various digital, social and retail points of interaction, an organization will have to redefine the way how it crafts its customer experience. Customers do not have the patience and tolerance to excuse poor user experience with your brand. How can you re-invent yourself to face this brave new world?



11.30 **Case Study: Building A Next Generation, Three Screen Retirement, Experience for the Next Generation**

See how new paradigms in design for mobile, tablet and desktop retirement planning experiences can drive better outcomes for retirement plan participants.



11.50 **Beyond Servicing PANEL: How Do You Use Mobile For Acquisition & How Do You Monetize It?**

Mobile has hit a new era. The majority of North American Financial Institutions have a mobilized website and some sort of App strategy. Now it is time to move beyond the basics and look at how we can leverage what we already have in place. This session will investigate:

- What else is there? What advantage / benefits do experience based interactions offer financial services?
- What are the next level of services that customers want?
- Data tells us customers are 3x more likely to use mobile influence offline- how can we leverage that for apps?
- Responsively designed app? There are different ones for websites
  - Intelligently adjust to Android, iPhone, Windows etc
- App v mobile websites: time/ resource dedication
- Focus on which operating systems, what the differences are and how to get the best from each one without requiring a huge amount of bespoke work on each area



12.30 **4x Innovation Spotlights**

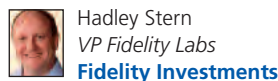
**SESSION #1 – Liferay & Veriday**

1.10 **GOOGLE GLASS CASE STUDY: Investigating How To Go From Launch To Feature In The Most Efficient Way**

*Prototyping, Iterating & Utilizing Customer Feedback In The Most Effective Way*

In late 2013, Fidelity unveiled a preview of the first investing app for Google Glass. As participants in Google's developer program, Fidelity's R&D division, Fidelity Labs, was granted early access to Glass. As a result, they have used this opportunity to gain first mover advantage in wearable technology apps. The app is designed utilize the unique user interface offered by Google Glass. It's use cases include the ability to watch market TV news, scroll financial headlines & receive market alerts. Furthermore, it utilizes voice and can also generate market quotes from a company's logo.

This session promises to really shake up your thoughts on wearable technology and how you can apply it to the financial services world.



1.30 **Lunch For All Attendees**

**Concurrent Invitation Only Workshop Lunches**  
**Invitation Only Workshop & Private Luncheon**  
Hosted by Ernst & Young LLP

**Concurrent Sessions: Choose Track A or B**

**TRACK A: Mobile & Tablet Banking**

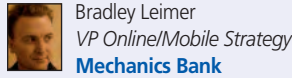
**TRACK B: Game-Changing Innovation**

2.30 **Chairperson's Opening Remarks**

**Chairperson's Opening Remarks**

2.35 **Wearable's: Determining How A Bank Plays In The Wearable Computing Space**

Wearables have received a lot of press lately. But how can they be used practically from a financial services perspective? Beyond the value add, what does form factor have to do with adoption? What do you have to design for? It's not just responsive design, it's the experience you have to render too. This session will investigate how you can fit in the normal day to day experience around financial information. Furthermore, what value it can provide for customer and how you can integrate wearable with your other channels in the back end.



2.55 **Case Study: Optimizing Performance and Results via "Situational" Mobile and Web Delivery**

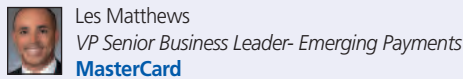
With the ongoing competitive pressure to deliver richer content and more features, how can you also meet user expectations for faster performance? What are the latest tools to adapt content delivery to each user's "situation": mobile device type, browser, operating system, and connection quality?



3.20 **Examining The Levers Being Pulled In Getting Merchants To Adopt A Payment Solution To Determine Where To Focus Your Payments Strategy**

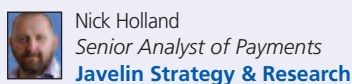
*Where Is The Uptake Going To Be?*

As consumers increasingly rely on connected devices – whether tablet, laptop, or mobile phone – they have new expectations for the shopping experience. No longer do they rely on cash and traditional points of sale to purchase goods and services; rather, consumers want to pay in a way that best meets their needs and lifestyles. With transactions by connected devices on the rise, financial institutions must prepare to support this behavioral shift or risk losing customers who expect to pay in a way that meets their needs and lifestyles. This session, presented by Les Matthews, senior business leader, U.S. emerging payments at MasterCard, will demonstrate how financial institutions can take advantage of new technology and digital payment options to reach new customers, enhance customer service through new touch points, and expand services tied to mobile payments.



3.40 **Deconstructing The Primary Consumer Drivers For Mobile Payments**

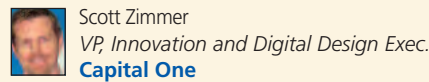
With literally hundreds of mobile payment initiatives touting themselves as the next big thing, it is easy to be swept away by the waves of marketing hyperbole and hockey stick growth forecasts. Tangible evidence of what the consumer really wants from mobile payments is however, distinctly thin on the ground. Based on comprehensive Javelin consumer research, this session aims to clarify what really makes consumers tick when it comes to paying by phone, providing a clear roadmap of what should and more importantly, should NOT be done by both established payment players and new entrants looking for a slice of the future of payments.



**Determining The Future Of Authentication By Looking At Biometrics & New Innovations To Enhance Security And The Customer Experience**

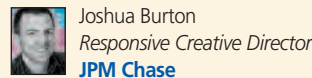


**Capital One Innovation Case Study**



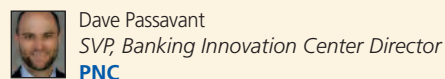
**Discovering The Latest Updates In Responsive Design Implementation To Create Consistency Across Multiple Platforms**

- Most people have a mobile site, what is the role of responsive site? Can we get rid of the mobile site?
- Apps are often out of sync of mobile web experience. How do you create consistency of features & experience between the two?
- What functionality should you offer in responsive? How do you bring together public and secure site together?
- Is there a way to unify your code base and yet deliver customized experiences depending on the device (tablet, kiosk, ATM, mobile, web)?
- Content management- how can responsive help me delivering a single set of content intelligently delivered across devices?



**Open Innovation FIRESIDE CHAT: Using External Partnerships To Advance An Innovation Agenda**

- The fundamentals of the business case for open innovation: articulating need, getting buy-in, investments required, tangible and holistic ROI
- Infrastructure challenges: data sharing, IP, internal stakeholder engagement
- Frameworks for identifying and evaluating opportunities
- A case study: PNC's Center for Financial Services Innovation at Carnegie Mellon University



4.00 **Afternoon Networking Break In The Solution Zone**

4.30 **Engaging Mobile Customers Through Content, Display, Alerts and More**

Mobile adoption has skyrocketed, yet a large percentage of the population still doesn't use mobile devices for any kind of personal finance. What are the statistics today, and what can banks do to improve engagement? Celent will share findings from its extensive research and share examples of best practices from across the industry.



Dan Latimore  
SVP, Banking  
Celent

4.50 **Responsive Email And Customer Segmentation: Keys To A More Profitable Email Marketing Program**

Pew Internet reported in June 2013 that 56% of American adults have a smartphone. Mobile web traffic and app traffic is continuing to steadily grow. As of September 2013, emails opened on smartphones and tablets accounted for 48% of total opens (Source: Litmus.com). Both business and retail customers expect emails sent to them by their FI to be easily readable on their devices and to be relevant. FI marketers need to quickly migrate their email capabilities to responsive design and they need to further enhance their data analytics capabilities to segment their email marketing campaigns to maximize their ROI opportunities. Attendees to this session will walk away with:

- A quick primer on Responsive Web Design (RWD) and Responsive Email Design (RED)
- A quick overview of the critical components of an email message are
- Why Responsive Email Design is important to email marketing success
- Why segmented email marketing is critical to maximizing ROI



David Gerbino  
AVP, Digital Product, Marketing, and Strategy Manager  
Sterling National Bank

5.10 **Mobile Case Study**



Kristy Brandon  
VP eBanking Manager  
Comerica Bank

5.30 **Interactive Roundtable Discussions (Choose One)**

This is your chance to be in a smaller, intimate group to discuss the latest in mobile, disruptive technologies and organizational agility. Pick one topic and interact with your peers.

**1. How You Differentiate Your Mobile App Vs. Your Online Account?**

Scott Finder, SVP Digital Channels, [First Republic Bank](#)

**2. What Can We Pull From The Branch To The Mobile Phone?**

Jim Simpson, SVP, CTO, [City Bank Texas](#)

**3. How Do You Create A Great Customer Experience Through Mobile? What Can Be Applied From Online To Mobile?**

Scott Cady, VP, Mobile Banking, [The Huntington National Bank](#)

**4. What Are The Latest Developments In Responsive Web Redesign?**

Ed Uyeshima, Director of Digital Marketing, [RS Investments](#)

**5. How Do You Supervise Risk And Security In The Cloud?**

Senior Executive, To Be Announced

**6. How Do You Organize Teams And Lines Of Business Around Responsive Design?**

Senior Executive, To Be Announced

**7. How Can Digital Be Used For Small Business Banking Models? How Can Bill Pay/Invoicing/Payments Be Used Effectively?**

Senior Executive, To Be Announced

**8. How Do You Increase Adoption Of Mobile Users To 70%+?**

Thomas Foresta, CIO, [Dean Bank](#)

**9. Keeping Up With Device Proliferation & Multiple Operating Systems: Where Do You Focus Your Efforts?**

Senior Executive, To Be Announced

**10. Augmented Reality: What Are The Use Cases?**

Senior Executive, To Be Announced

6.00 **Cocktail Reception**

7.00 **Close Of Mobile Channel Day**



Receive the answers to your most thought-provoking questions from industry experts.



Meet new people and continue the conversation after the sessions at our cocktail receptions.

# DAY 2

## Omni-Channel & Big Data Day

Tuesday April 29th, 2014

07.45 **Registration & Breakfast In The Solution Zone**  
Sponsored by **comScore** 

08.10 **Chairperson's Opening Remarks**  
Senior Executive, **Accenture**

### Shifting Trends: Evolve Your Strategy

08.20 **PANEL: Bringing The Customer Into Everything You Do**

*How Do You Organize To Deliver A True Omni-Channel Experience?*

If you look at entire customer journey, what do you need to do to provide a genuine omni-channel journey? How are you organizing to win? In what way are customers interacting with you to help you do that? Where is the line between privacy and creating a useful, personalized experience to the customer? With an incredible line-up of panelists, this session will investigate:

- When transforming your business to become truly omni-channel, how do you decide where to start?
- Discovering how to set up a multi-channel organization:
  - Merging lines and customer cost through channels
  - How do we create common objectives and organization goals?
  - Customers doesn't think in terms of channels- how do we make our organizational structure mirror this?
- How do you keep your customer at the heart of your change program, especially when their needs and expectations are changing even as your development is underway?
- As the type of devices used to access content increase year on year, how do you ensure that the customer's experience of your brand is consistently excellent?
- Data:
  - How are these organisations measuring across channels?
  - How they are combining data?



Alejandro (Alex) Carriles  
*EVP, Director of Digital Channels Development*  
**BBVA Compass**



John Finley  
*SVP, Online Channel Manager*  
**Bank of The West**



Andrew Artemenko  
*SVP Digital Marketing & Content Strategy*  
**Bank of America**



Eliel Johnson, MD  
*User Experience -- Mobile, Web and Desktop Applications*  
**Charles Schwab**



Ido Ophir  
*VP, Product*  
**Personetics**

09.05 **Consumerization Of It: Understanding The New Consumer Journey To Realize How They Will Be Interacting With You Across All Channels**

Jared Weiner will leverage his experience as a futurist working with some of the world's largest companies to uncover several emerging consumer trends for 2014...and beyond...that will significantly impact the future. This session will focus on the major growth areas of the emerging Metaspaces Economy, and the important trends that underlie those growth areas. Together, we

will take a powerful, quick-hitting journey into the short- and long-term future to uncover the growth opportunities of tomorrow for business – specifically within digital. Among the concepts discussed, will be:

- Time as the new value proposition of the emerging economy
- The profound shift toward image-based communication
- The rise and evolution of alternative, digital currencies
- Advancements in the study of the human brain, mind and decision-making processes
- The importance of design thinking and design-inspired leadership in the development of everything



Futurist: Jared Weiner  
*VP*

**Weiner, Edrich Brown Inc.**

09.25 **Internet of Things or Internet of Vulnerabilities?**

Just when you thought you have a handle on mobile banking, the Internet of Things is now the next "Big Thing". The ecosystem for this technology will be an \$8.9 trillion market in 2020, according to IDC. Your customer's smart refrigerator is enabled to withdraw money from their account to order food. You may be exchanging information with your customers through some eyewear. Opportunities abound for interaction with your customers through the many "things" that are connected to the internet. On the other hand, this landscape of opportunities can also turn into the "Internet of Vulnerabilities". Learn about this new trend and be prepared for it.

Takeaways:

- How does the Internet of Things affect the way you work
- What are the privacy and security issues around this trend
- What are the best practices to protect your customers from cybercriminals while strengthening trust with your customers and increasing your brand equity



Lee-Lin Thye  
*Senior Product Marketing*  
**Symantec**

10.00 **FIRESIDE-CHAT: Physical To Digital Migration-How To Operate In An Omni-Channel Reality**

As a brick & mortar financial institution, how do you make the transition into the digital age? Looking outside of financial institutions, those that have failed to change (like Blockbuster), have lost. You must transform how you market, transact, serve, and organize around the new, evolving customer experiences. These changes bring about a new era of agile commerce. Digital leaders need to optimize their people, processes, and technology to serve today's empowered, ever-connected customers across a rapidly evolving set of customer touch points.

From one of the leading digital thought leaders in banking today, Spencer Jones will take a 30,000 foot view of how to step out of being caught in the day to day and move towards thinking in 30 year increments. He will share his experiences on how TD is shifting into the omni-channel age.



Spencer Jones  
*SVP NA Strategy Group & Head of Online*  
**TD Bank**

10.20 **Morning Networking Break In The Solution Zone**

**Digital Disruption: Transform Your Organization**

10.50 **Build vs. Buy PANEL: Creating An Environment That Allows You To Be More Flexible, Test Things At A Much Easier Rate And Lower Cost**

*How Do You Build A Technology Ready, Responsive, Nimble Environment?*

Customers continue to expand their digital banking toolkit, seeking to streamline their lives with new functionality while demanding excellent user experience. At the same time, the rapid pace of innovation and fierce competitive landscape have fragmented the market and introduced a degree of uncertainty not seen in the fin-tech field in twenty years. How do you keep up and remain relevant to your customers? Do you have the chops to manage your own digital banking roadmap? This session will address:

- Overview of the major digital banking trends
- Main considerations of the build vs. buy decision
- Foundation for successfully bringing digital banking roadmap management in-house
- How does a team structure to deliver a faster, better manner?
- Is it agile processing and development?
- Can you deliver in that method by more of a standard project management cycle?
- If you bring in-house: what do customers want? Do consumers want native or responsive design?
- What research was put out there to understand what they are going to use?
- Usage trade-offs of one vs. another



Spencer Jones  
SVP NA Strategy Group & Head of Online  
**TD Bank**



Pat Scott  
Chief Digital Officer  
**Nationwide Insurance**



Jay Tkachuk  
VP Online Services (Head of Digital Channel)  
**Security Service Federal Credit Union**

11.30 **ForeSee Case Study With Financial Services Client**

Senior Executive, **ForeSee**

12.05 **Developing A Roadmap For Delighting Customers In An Increasingly "Clicks And Bricks" World**

The retail banking and financial services customer has changed and changed at pace. You have to run very fast just to keep up and the complexity of what makes a great experience keeps increasing. Whether it be through mobile, social, online, on the phone or in branches, the digital game just got a whole lot more interesting. So how do you join the dots together? With a leading thought leader in this space and one of our Advisory Board members, attend this session hear:

- Developing a step by step guide to understand your customer journey and shift from channel obsessed to customer obsessed: bringing the customer into everything you do
- Discovering how to join the dots together to encourage loyalty by implementing cross channel CRM, analytics and business intelligence
- Getting to grips with the tools & techniques out there to get a better handle customer behavior and interactions with FI's
- Implementing a marketing strategy that is fit for purpose depending on the target audience and creates a truly personalized customer experience
- Determining how to ensure you deliver a consistent brand message across different channels, regardless of how different they medium may be



Jacek Iljin  
VP Products  
**mBank (Poland)**



Michał Panowicz  
Head of "New mBank" Project  
**mBank (Poland)**

12.25 **3x Micro Sessions**

- SESSION #1 – Backbase**
- SESSION #2 – Creative Virtual USA**
- SESSION #3 – EarthIntegrate**

1.00 **Lunch For All Attendees**

**Concurrent Invitation Only Workshop Lunches**

**Invitation Only Workshop & Private Luncheon**

Hosted By Symantec

**Invitation Only Workshop & Private Luncheon**

Hosted By Leadfusion

**Concurrent Sessions: Choose Track A or B**

	TRACK A: Omni-Channel Integration	TRACK B: Customer Insights & Analytics
2.00	<b>Chairperson's Opening Remarks</b>	<b>Chairperson's Opening Remarks</b>
2.10	<p><b>Reengineering Platforms &amp; Models To Become Customer Obsessed In An Omni-Channel World</b></p> <p><i>What Is The Implication On My Existing Legacy System? How Do You Integrate?</i></p> <p>Learn how one large financial institution is defining it's Omni Channel strategy – how all of the channels need to work together on servicing clients and creating a significant digital migration.</p>	<p><b>Segmenting &amp; Prioritizing Customers To Determine Where You Can Have High Impact And High Returns</b></p> <ul style="list-style-type: none"> <li>• Getting to grips with the best tools you should use to structure data from areas including Facebook chatter, social, airline data, transactions and marrying those to draw meaningful insights</li> <li>• Identifying how to segment by evaluating channel usage,</li> </ul>

How will the continuous adoption of digital channels help clients better manage their financial lives and achieve Financial Well Being in both the short and long term?



Jeff Dennes  
SVP, Head of Digital  
Suntrust Bank

customer transaction profile, type of accounts they use, demographics & more

- Where do you get your best bang for your buck?
- Implementing personalized & segmented campaigns to create a greater customer experience
  - How does it look from an organizational perspective?
  - How do you create a consistent campaign?



Eric M. Fiala  
SVP - Director, Channel & Sales Performance Analytics  
KeyBank

2.30 **R2 Integrated Case Study With Financial Services Client**



Nick Christy,  
SVP Enterprise Technology  
R2integrated

**Neustar Case Study With Financial Services Client**

Senior Executive, **Neustar**

2.55 **Driving Digital Adoption**

*How Do You Convert The End User Into Using Online Channels Instead Of Traditional Channels?*

Are you trying to move customers from high-cost traditional channels to low-cost digital channels? If the answer is yes, this is the session for you. Still not sure if it's more important than spending time at the pool? Well, try this on for size. You'll not only learn how to migrate customers, but also how to increase share-of-wallet at the same time, without increasing cost or needing anything from IT. Learn all of this first-hand from the strategist at UMB Bank that designed and implemented the program.

- How to migrate customers to digital (online, mobile, ATM)
- How to increase share-of-wallet while doing so
- How to measure it
- Shocking results



Melanie Woods  
AVP, Digital Product Manager  
UMB Bank

**Evaluating The Advanced Analysis & Data Mining Tools Available To Distil Vast Amounts Of Data Into Meaningful Insights Without Fear Of Paralysis Analysis:**

*How Do You Focus On The Big Ticket Items?*

- Understanding how to create meaningful insights from data transaction reports
  - Do you use transactional data and analysis from that to drive online tooling?
  - Would you use back office system like SAP, Cognus to hold CRM?
- Determining how to create better automation by connecting data to front end systems
- Omni-channel customers are worth twice as much as single channel :
  - How do you migrate more single to multi-channel?
- If you know someone who is multi-channel, you know they are going to shop in-store too:
  - How do you more effectively target them?



Maritza DiSciullo  
VP, Member Research & Intelligence Division  
Navy Federal Credit

3.15 **Serving Customer 3.0: How A Bank Needs To Be Ready For Digitally Connected, Socially Engaged Customers**



Jim Marous  
Publisher  
Bank Marketing Strategy

**Say hello to Customer 3.0.**

Customer 3.0 begins their shopping for financial services at their desk and not in a branch.

- They use other industries to set the bar for expectations in banking
- They define 'convenience' based on how easy mobile banking is to use
- They are hyper-connected, highly informed and demand a contextualized experience
- They can't be defined by age, income or geography, but by how they interact with new technology
- They share their feelings about a brand via social media and they trust is fragile

This fast paced session will build a profile of Customer 3.0 and show why most banks aren't prepared to meet their needs.

**Creating Visibility Of Data From All Channels In One Place**

- Discovering how to get your arms around the 6 or 7 baseline digital channels
  - Do have a dashboard for that?
  - Who is responsible for gathering that data?
- Finding out how to get around disparate data sources and data sources that are not normalized
  - How are you using the data?
  - Is the information useful in managing the business?
  - What do you do with it?
- Cost and benefit aspects of big data
  - What's the tipping point for it to be profitable?



Parin Kothari  
VP, Digital Channels Product Management  
TD Bank Financial Group

3.35 **Afternoon Networking Break In The Solution Zone**

4.05 **PANEL: Realizing How To Use Models To Measure ROI On Projects Particularly If It Is Not Related To Sales Generation**

*What Are The Latest Methodologies To Convince Your CFO To Invest In Digital?*

Given the large size of banks, robust enterprise solutions & technology costs get very high. Therefore the focus on ROI is very big. Every change requires significant investment & high security. The proposal approval cycle is tough & vigorous. With the huge rise in digital financial services offerings, there are some opportunities out there that you know are incredibly valuable to customers, but too complex and difficult to prove the return. So how do you build it anyway? This session will look at:

- Breaking down the criteria used to select projects to get them through the innovation funnel
- Understanding what goes into complicated financial models to prove long term ROI for a financial institution
- Getting to grips with new metrics including ROO (Return on Objective)
- Focusing in on what leadership is trying to affect - awareness, perception and consideration
- Discovering how to utilize scorecards, processes, analysts etc. to ensure return is delivered on these projects



Sheryl Larson  
SVP, Digital Marketing  
**Northern Trust**



Christopher J. Cox  
EVP, Digital Channels  
**Regions Bank**

4.40 **FIRE-SIDE CHAT: Evaluating New Financial Services Revenue Models**

*How Can Digital Fill The Void Of Squeezed Margins?*

Traditional financial services value propositions are based on security and managing people's money effectively. But with mobile creating a rapid change, consumer expectations about how they interact with banking and financial institutions have completely shifted. Banks have to create new value for consumers - especially through mobile - if they want to retain existing customers and build market share. Financial institutions also have to figure out how to monetize this new landscape if they want to be sustainable entities in the future. This interactive fire-side chat will look at some of these hard questions and how digital can help to fill the void of squeezed margins.



Eric Lancaster  
AVP Direct & Interactive Marketing,  
**M&T Bank**

5.00 **Interactive Roundtable Discussions (Choose One)**

This is your chance to be in a smaller, intimate group to discuss the latest in mobile, disruptive technologies and organizational agility. There will be 2x rotations for these roundtables.

**1. How Does A Team Structure To Deliver A Faster, Better Manner? Is It Agile Processing And Development? Can You Deliver In That Method By More Of A Standard Project Management Cycle?**

Derrick R. Brooks, VP, Digital Solutions, **Scotttrade, Inc**

**2. A Multi-Channel, Omni-Channel Discussion: Optimize Transactions And Establishing A Best Practice Approach To Roadmap Planning Across Channels**

Patrick Reetz, MD, Online and Mobile Banking US, **BMO Harris Bank**

**3. What Value Add Services Can Data Provide Us? How Can We Translate Data In Revenue?**

Sheri Taylor Gilchrist, VP, Director of Relationship Marketing, **Eaton Vance**

**4. Building The Business Case For Big Data Infrastructure Investment**

*What's The Tipping Point For It To Be Profitable? How Do You Manipulate The Huge Amount Of Data To Translate It Into Useful Information For The End User?*

Senior Executive, To Be Announced

**5. What Are The Latest Developments In Internal Collaborative Tools To Boost Digital?**

Dale Avery, AVP Enterprise Services, **State Farm**

**6. What Emerging Social Media Channels Should You Be Focused On?**

Deborah Well, Director of E-Business, **Harbor Capital Advisors**

**7. User-Centered Design**

Jim Denton, VP Head of Experience Design, **City National Bank**

**8. Search**

Senior Executive, To Be Announced

**9. Shifting Brick & Mortar Establishments To Digital: How Do You Overcome The Barriers?**

Patrizio Spagnoletto, Head of Digital, **Farmers Insurance**

**10. What Is Social Selling? Can Social Channels Actually Drive Measurable Revenue?**

Silu Modi, Head Social Sales COE, **RBC**

**11. TBC**

Joe Jordan, Director of eChannels & Payment Solutions, **StellarOne Bank**

5.30 **FINANCIAL INSTITUTION ONLY UNCONFERENCE**

*This is your opportunity to discuss the hottest topics in an intimate, financial institution only group.*

**ROUNDTABLE #1: Small Banks & Credit Unions**

Daniel Souers, eMarketing Director, **MAX Credit Union**

**ROUNDTABLE #2: Midsize Banks & Credit Unions**

Chris Barlow, VP eBanking, **Webster Bank**

**ROUNDTABLE #3: Large Banks & Credit Unions**

Sean Murray, Executive Director, Digital Platforms Group Leader, **JPMorgan Chase**

**ROUNDTABLE #4: Insurance**

Steve Yack, VP Digital, **Chubb Personal Insurance**

Judy DeLaRosa, VP Online Platforms & Solutions Manager, **Chubb & Son**

**ROUNDTABLE #5: Asset Management**

Sheri Taylor Gilchrist, VP, Director of Relationship Marketing, **Eaton Vance**

6.00 **Cocktail Reception**

6.45 **Close Of Omni-Channel & Big Data Day**

# DAY 3

# Customer Experience Day

Wednesday April 30th, 2014

07.30 **Registration & Breakfast In The Solution Zone**  
Sponsored by **comScore** 

08.00 **Chairperson's Opening Remarks**

## Merging Online & Offline: Create A Unified & Consistent Journey

08.10 **Using The Call Center As A Revenue Generator & Loyalty Driver**



Manuel Baldasano  
EVP - Head of Channels at Santander USA  
**Banco Santander**

08.30 **Integrating The Virtual Branch Alongside Your Other Channels**

*Which Department Does It Fit Into? How Do You Support It? How Do You Staff It?*

Right now, the customer has the ability, through technology, to redefine convenience beyond geography. Do you know where your "virtual branch" is today? After looking at my organization, I found the "virtual branch" everywhere, on the PC, on the tablet, on the mobile, on VOIP, in Exchange..... get the picture. As the "virtual branch" explodes into every medium possible, one thing became clear, banks have been slow to integrate the service aspects of banking. This integration needs to start in the call center. The call center needs to become the "Virtual Bank", are you ready? This session will look at:

Virtual Branch:

- ATM – capabilities, capabilities, capabilities.
- Tele Bank – are you serious
- Internet Banking
- Mobile Capture / RDC– no more
- Mobile Banking
- Bill Payment

Service :

- Relationships – how digital changed the way we do business
- Skills – technical skills in higher demand
- Data – collecting the data is only part of the solution
- Staffing - how the explosion of banking mediums impact staffing



Jon Biskner  
VP of IT  
**Nicolet National Bank**

08.50 **NetFinance Benchmarking Questionnaire**

09.00 **Adobe Case Study With Financial Services Client**

Senior Executive, **Yext**

09.35 **Multi-Channel Branding: Integrating Website, Social And Branch Experience Across Virtual And Physical Delivery**

Why Did Financial Brand Rank Salem Five Bank's Website #1 In The Industry? A community bank in the Boston region topping a list full of national and global players? Because they listen, to the needs and wants, likes and dislikes, of their target

customers. Deep client insights have informed not just website design, and a social media presence, but the design of the branch experience as well, including a new boutique banking model. A holistic brand experience across convergent brand channels is essential to make the connection between the virtual and bricks and mortar experience. This session will address:

- Informed strategy in content and design - an affordable approach including competitive audits, user experience testing, and "listening posts"
- Continuous optimization - using data and analytics, practice and procedure, to draw valuable insights that help evolve your web site, and your brand, daily.
- Powerful branding opportunities across channels - from web tools like Live Chat and video content, to social media promotions, to distinctive community engagement and the critical store experience.



Martha Acworth  
CMO  
**Salem Five Bank**

09.55 **Yext Case Study With Financial Services Client**

Senior Executive, **Yext**

10.30 **Beyond Customer Service: Using Data & Feedback To Drive Channel Strategy**

Only bankers think of customers accessing channels; to banking customers they are accessing the bank through various ways that make sense to them and what they are doing. This session examines how one bank gathers feedback from many different sources to serve the customer and to drive strategy across all channels.



Alex Jimenez  
SVP and Director Digital Channel Management  
**Rockland Trust Company**

10.50 **Morning Networking Break In The Solution Zone**

## Customer Engagement: Establish A More Unique Experience

11.20 **PANEL: Determining How To Bring Digital To The Branch By Utilizing Mobile, NFC & Other Newer Technologies**

The retail banking industry is at a key turning point. The cost of managing customers through massive branch networks is outstripping many banks' ability to generate profits. Meanwhile, a jaded consumer base increasingly interacts with their banks through virtual channels. Ultimately, these two forces will lead to new distribution models, customer experience platforms, crowd-sourced business models and other game-changing innovations that will redefine the banking industry. This session will look at:

- Understanding where the starting point for the branch of the future begins
- Getting to grips with the KPIs/metrics to measure success & profitable
  - How do you measure success in branch of the future?
- Investigating the latest technologies to deploy in the branch to create a more digital experience
- Examining what branches will look like in two, five & ten years time





Aaron Oplinger  
Director of eServices and Channel Integration  
**Arizona Federal Credit Union**



Kiki Helffenstein  
VP, Senior Marketing Manager  
**RBS Citizens**



John Finley  
SVP, Online Channel Manager  
**Bank of The West**

12.00 **Innovation Spotlights X2**

**SESSION #1 – IgnitionOne**

12.20 **Social Customer Service Analytics: Where To Start, What Tools To Invest In, How To Create Tools If Your Budget Is \$0 And How To Scale**

Bianca Buckridee leads Social Media Operations at JPMorgan Chase, where she is responsible for building out the bank's social customer service channels, including @ChaseSupport. Her team is the first at Chase to cross multiple lines of business – with specialists from Consumer & Business Banking, Credit Card Services and Home Lending. Prior to joining JPMorgan Chase, Buckridee was at SunTrust Bank, where she launched their first social media engagement service team. Coupling these experiences, Buckridee has a strong track record of launching and aligning social service engagement strategies with other branding and public relations efforts.

Buckridee has been lauded as one of the pioneers and thought leaders in the social customer service field. She is a noted speaker, often championing the cause of incorporating social care into marketing and customer experience strategies. In September 2012, Buckridee was profiled in American Banker and in June 2013, Bank Innovation named her as an Innovator

to Watch. In April 2013, her team earned a Webby Awards Honoree for Social Customer Service. In December 2013, Buckridee was honored by The Social Media Leadership Awards for demonstrating best practices in Banking.



Bianca Buckridee,  
VP Social Media Operations  
**JPMorgan Chase**

12.40 **FIRE-SIDE CHAT: Leveraging Social To Further Innovation In The Financial Services Industry To Improve Insight, Drive Loyalty, And Create Killer Customer Experiences**

Kip Wetzel is the Vice President of Capital One's Enterprise Social Team. Kip is responsible for the cross-enterprise alignment, standardization, optimization, and strategic growth of Capital One's social presence. Kip focuses on collaborating with key Capital One business functions, defining social strategies that differentiate Capital One, and delivering measurable customer and business value through social media. Prior to Capital One Kip drove Comcast's social media monitoring and engagement strategy with the @ComcastCares team. This session will look beyond how to drive followers & engaging communities. It will look at how you can incorporate social into your innovation pipeline. Stay tuned, this is going to be exciting.



Kip Wetzel  
VP, Social Media Business Analysis  
**Capital One**

1.00 **2x Innovation Spotlights**

If you are interested in doing a 10 minute demo led presentation here, please email: csilverman@wbresearch.com or call +1-646-200-7478

1.20 **Lunch**

Invitation Only Workshop & Private Luncheon – Hosted By **Velti**

**Concurrent Sessions: Choose Stream 1 or 2**

**TRACK A: Deals & Money Movement**

2.20 **Chairperson's Opening Remarks**

2.25 **Deals: Investigating Consumer Adoption, Getting Consumers To Sign Up & ROI For Merchant Funded Rewards**

Mobile offers an unprecedented, real-time, always-on connection to customers. The bank is now literally in customers' hands. Customers are making big and small financial decisions all the time regarding how they spend, what to save for, and everything in between.

The ancillary business models that financial institutions can now take advantage of will come through special offers. One of the core assets that financial institutions have is their access to and housing of big data. As a result, there are multi-billion dollar offers, deals and advertising markets out there to be capitalized on. However, in order to capitalize on such markets, financial institutions must overcome a number of obstacles that stand in the way. This session will look at how to link analytics to value add services, & how to translate data into knowledge.



Richard Char  
Global Head of Digital Networks and Merchant Services,  
Global Enterprise Payments  
**Citi**

**TRACK B: Content & Social Media**

**Chairperson's Opening Remarks**

**Using Customized Social Media Content And Digital Channels To Customize The User Experience**

As a member of the Webbush Executive Management Committee, and Co-Chair of Webbush's Corporate Giving Program, Natalie Taylor manages the firm's dedicated marketing group and oversees the firm's corporate communications and is responsible for the planning and execution of all marketing, advertising, and media relations activities.

Natalie Taylor takes an innovative approach to marketing, implementing social media and digital strategies that support traditional campaigns while providing a consistent brand message. Webbush was one of the first financial institutions to fully embrace social media - approving it for business use firm-wide. This session will go into her many years of social media experience to discuss how to create personalized & customized user experiences.



Natalie Taylor-Grasso  
VP Marketing  
**Webbush Securities**

2.45 **The Impact Of Digital Currencies On The Financial Industry**

Predicting how disruptive technologies evolve is not easy. Back in the late nineties, Napster shook the music industry by creating a platform where users around the world could exchange music in an mp3 format. The business model combined two innovations, the internet and digital music. Bitcoin, like Napster, is an evolution from a closed distribution network to quick and seamless open source environment and like Napster faces strong regulatory and legal headwinds. Although, large-scale adoption of virtual currency is unlikely in the immediate future, migration towards a regulated and secure virtual currency network is inescapable.

Today we believe the evolution in virtual and digital currencies will be similar to that of iTunes. The successful virtual currencies will strike a balance between convenience and compliance. Trust in the U.S. dollar comes from the strength of the economy and its institutions. Would people trust a currency that is backed by a private entity or an unknown developer? Would the average person hold its savings in a digital wallet rather than a bank account that is insured by a deposit guarantee fund? Who will be accountable for a failure in the systems that create the digital currencies? Nathaniel Karp, U.S. Chief Economist and Director of Economic Research for BBVA Compass, will discuss the challenges and opportunities a virtual currency poses for regulators and financial institutions.



Nathaniel Karp  
Chief Economist  
BBVA Compass

3.10 **Website Redesign: What Do You Need For Modern Online Performance?**

How do you stay competitive in an increasingly digital society? What will consumers demand from your website in the future? How can your website increase revenue for your financial institution? What best practices can we learn from other more technology-driven industries? Get a twenty-minute executive summary with the answers to these questions and more.



Daniel Souers  
eMarketing Director  
MAX Credit Union

**Using Gamification In A Financial Services Context To Build Loyalty & Create Greater Interaction With Users**

Consumers are swarming to the mobile channel for delivery of all of their products and services. What impact is this having on the financial services category? What can you learn about how consumers are using their mobile phone to create a better user experience for your customers?



Julianna Young  
Director of Marketing and Customer Behavior  
Moven

**Content Transformation: Implementing Highly Targeted Content Across Multiple Areas Of Distribution**

Engineers may have figured out how to seamlessly distribute content across digital channels and even transform print into digital formats, but the efficient creation and adaptation of copy is still a struggle in many companies. We're gaining new ways of managing our messages, distributing them, and displaying them in clever ways on multiple screens, but old methods of developing content, sending it through marketing review, and adapting it may not be enough. This session will address:

- How the traditional models of developing content in large enterprises with very independent LOBs is inefficient.
- Advanced content distribution presents branding challenges.
- The customer's single view of a multiple-LOB brand and his/her expectations of content and brand consistency.
- Creating a new model of content development, adaptation, and distribution.



Mitch Rose  
Former VP Digital Marketing Strategic Initiatives  
Prudential Financial

3.30 **Afternoon Networking Break**

3.50 **Discovering How To Take Advantage Of Online Video By Creating Compelling Content, Working With Third Parties & Effectively Engaging Users**

This session will illustrate how video can play a strategic role in deepening customer engagement throughout the customer lifecycle, driving new value opportunities in support of acquisition and ongoing loyalty initiatives.

Key takeaways include:

- Using personalized video to create customer engagement during onboarding
- Assessing the best opportunities within your business to utilize video experiences
- Defining and measuring success

Brian Piccolo  
 Manager, Digital Strategic Services  
 Liberty Mutual Insurance

4.20 **Content Targeting To Improve SEO By Becoming An Authorized Source**

Hector Crespo has had over 10 years of experience developing and executing Digital strategies that enable industry-leading sales and servicing for large banks and Fortune 500 companies. He is focused on developing strong teams and partnerships capable of delivering complex projects for the purpose of acquiring, retaining, and delighting customers through Digital channels. This session will investigate best practices in content marketing and how you can move your way up the Google rankings.



Hector Crespo  
 Director - Digital Strategy  
 Genworth Financial

4.40 **Wrap-Up Session 20 Takeaways In 20 Minutes**



James Hodges  
 Executive Director  
 NetFinance 2014

5.00 **Close Of NetFinance 2014**

SPONSORSHIP OPPORTUNITIES

**Why Sponsor NetFinance 2014:**

Are you interested in presenting your solution to the top senior-level financial services marketers?

The NetFinance team works very hard to reduce a sponsor's risk by delivering the right audience through our best marketing practices:

- 1 Unlike many conference companies that spend under 3 months total to push an event to market, **we allocate 6 weeks to the creation and strategy of a multi-channel marketing plan and over 5 months – that's 22 weeks – for the execution.** This means a larger marketing budget, more coverage and more market penetration for our sponsors to ensure a quality level turnout
- 2 We raise the response rates of our marketing campaign by **accurately targeting prospects** that have real decision making power
- 3 **NetFinance has a dedicated audience development team** whose sole focus is to get the right market attendees to the conference and protect our buyer/seller ratio
- 4 Each sponsor is hand held through their contract and can take advantage of **NetFinance's dedicated marketing resource** to ensure they meet their top prospects onsite

BENEFITS OF SPONSORSHIP

The NetFinance team is experienced at helping you meet your Sales and marketing needs. Benefits of being a commercial partner include:

- ✓ **Exclusive access** to senior-level decision makers from leading financial institutions
- ✓ **Differentiating your company** from other vendors for competitive advantage
- ✓ **Customized branding through our in-depth marketing campaign**
- ✓ **Raising awareness** and reminding the market that you are an essential partner to the industry
- ✓ **Lead generation** to accelerate your sales cycle
- ✓ **Demonstrating your strength** in uncertain times to grow your market share
- ✓ **Building loyalty** with your clients to consolidate your market position

**Your next step is to contact our Business Development team to consult on the best way to achieve your specific business goals.**

We can then recommend a course of action for you to make an informed business decision.

**Our Business Development team is waiting to take your call!**

Contact **Chet Silverman**  
 Sponsorship / Exhibition Director  
 NetFinance 2014  
 Tel: 646.200.7478  
 Email: csilverman@wbresearch.com

# About Our Sponsors

## LEAD SPONSORS



**Adobe** is changing the world through digital experiences. Adobe helps businesses thrive in a world where media is pervasive, and where marketing increasingly is being held accountable for business results. We are the leader in delivering solutions that enable organizations to build more engaging personalized connections with their customers across web, mobile and social channels. Adobe digital solutions help marketers measure the impact of personalized experiences and multi-channel campaigns, increase marketing ROI and drive higher customer loyalty.



**Akamai** powers the hyperconnected world. Today you demand instant access to everything, everywhere, on any device. And your friends and colleagues expect you to have it. Business leaders are taking advantage of all of this to accelerate innovation – and are monetizing it every step of the way. Akamai helps businesses connect the hyperconnected, empowering them to transform and reinvent their business on the Web. Our customers are able to embrace trends like mobile, cloud and big data while overcoming the challenges presented by security threats and the need to reach users globally. Akamai removes the complexities of connecting the increasingly mobile world, supporting 24/7 consumer demand, and enabling enterprises to securely leverage the cloud. Innovators like working with Akamai because our technology is built with the future in mind, and simply gets out the way. And because no one carries more of the world's Web traffic than Akamai, we offer unmatched reliability, visibility, security and expertise. Total, pervasive reach. That's what the Akamai Intelligent Platform™ is all about.

➤ **EXTRACTABLE** **EXTRACTABLE** is a digital strategy and experience design firm with deep experience in Financial Services.

EXTRACTABLE uses data insights to create compelling and personalized customer experiences across every digital touch point. An award-winning agency, managing hundreds successful digital projects, EXTRACTABLE drives each project with one goal in mind — your success. Visit us @ [www.extractable.com](http://www.extractable.com)



**Foresee:** As a pioneer in customer experience analytics, ForeSee continuously measures satisfaction across customer touch points and delivers critical insights on where to prioritize improvements for maximum impact. Because ForeSee's superior technology and proven methodology connect the customer experience to the bottom line, executives and managers are able to drive future success by confidently optimizing the efforts that will achieve business and brand objectives. The result is better business for companies and a better experience for consumers. Visit us at HYPERLINK "<http://www.ForeSee.com>" [www.ForeSee.com](http://www.ForeSee.com) for customer experience solutions and original research.



**Neustar** is the first real-time, cloud based, information services and marketing analytics provider enabling clients to effectively promote and protect their brands. Neustar offers a suite of complete marketing workflow solutions that drive results across the customer lifecycle, allowing brands acquire and retain customers more effectively:

- Create a single view of your customer, identify those most likely to buy and create consistent, predictive audiences to reach across all channels.
- Target prospects and customers with more precision and improve campaign returns using thousands of household-level attributes – and your own CRM data.
- Instantly optimize the value of inbound inquiries across all channels by delivering consistent, compelling and relevant interactions in real-time, one customer at a time.

- Improve your bottom line results and ROI with real-time performance data for all your digital marketing channels. Please visit [www.Neustar.biz](http://www.Neustar.biz) for more information.



**Personetics** is spearheading the paradigm shift towards a customer-centric banking industry by helping banks deliver a personalized, trustworthy customer experience across all digital channels. Our innovative approach to digital banking places the individual's interest at the core; delivering personalized, actionable insights, offerings and support to best serve the customer's day-to-day needs. We believe that by focusing on the individual's best interest, banks can improve their relationships with customers and achieve sustainable growth.



**R2i** is a high growth, next-generation integrated marketing experience agency. Headquartered in Baltimore, MD with offices in Seattle and New York, R2i specializes in helping clients reach digital maturity through selection, optimization, integration and activation of the right marketing strategy and technologies. R2i develops robust dashboards that show ROI and runs campaigns that connect with your audience. The company is organized as a "dream team" of half technology specialists and half digital marketing giving them the elite capability to bridge the gap between marketing disciplines and the advanced technologies required for 21st century execution. R2i understands the technology platform requirements every CMO must face and creates custom digital marketing solutions with a focus on metrics and analytics to ensure both optimal user experience and ROI on programs ranging from social media to SEO, marketing automation and content management technology.

The R2i team brings advanced expertise in strategy, search, content and social media marketing, reporting and analytics and a keen understanding of the best technologies available that marketers need for client engagement and acquisition. R2i's focus on technology as the integral component to customer experience management and ability to deliver ROI has earned them a client base of enterprise-level brands including MasterCard, Microsoft, PHH, Under Armour, Black and Decker, and Hershey's.



**Symantec** protects the world's information, and is the global leader in security, backup and availability solutions. Our innovative products and services protect people and information in any environment – from the smallest mobile device, to the enterprise data center, to cloud-based systems. Our industry-leading expertise in protecting data, identities and interactions gives our customers confidence in a connected world. More information is available at [www.symantec.com](http://www.symantec.com) or by connecting with Symantec at: [go.symantec.com/socialmedia](http://go.symantec.com/socialmedia).



**Yext** lets marketing departments manage local content, listings, social pages, and store pages, campaigns, in-store experiences, and analytics with our GeoMarketing Cloud. Over 200,000 businesses, including dozens of Fortune 500 companies and top retailers.

## MICRO SESSION SPONSORS



**Backbase** is a software company specializing in multi-channel and digital experiences for retail banking, wealth management, commercial banking, cards and insurance. The Backbase Customer Experience Platform empowers financials to create a new user experience layer that streamlines their online customer interactions across multiple devices including desktops, tablets, and smartphones.

# About Our Sponsors

The unique Backbase approach enables financials to drive self-service, fuel online revenues and turn their online banking channel into a true Customer Experience Platform. Global financials such as ABN Amro, AIG, Bank of America, Barclays, ING, Nationwide and Visa have improved their online customer interactions and maximized online customer experience, retention and conversion, by leveraging Backbase's technology.

Backbase was founded in 2003 and has operations in New York, Amsterdam, London and Singapore



**Creative Virtual** is a leader in self-service customer experience management solutions for enterprises. Global organizations like HSBC, Verizon, CA Technologies, E\*TRADE, Lloyds Banking Group, Renault and National Rail Enquiries rely on our technology to optimize their customer support, sales, marketing and call center teams, reduce costs, increase online sales, and achieve operational excellence across mobile, web, and social media channels. Since 2004, Creative Virtual has built the most advanced technologies in knowledge management, natural language processing, and virtual assistants to help businesses deliver intelligent, personalized customer experiences that reduces email and call volume, builds brand loyalty, and increases customer engagement at a lower cost per conversation. Delivering accuracy of over 90%, our platform is the most compelling self-service product in the world today. For more information about Creative Virtual solutions, products and software, please visit our website at <http://www.creativevirtual.com/us/>.



**EarthIntegrate** is a pioneer in the field of marketing technology with our Pando platform. Pando is the leading Distributed Enterprise Marketing Platform (DEM+) that provides true sales enablement, marketing automation and content management, all while maintaining crucial approval workflows and compliance requirements. Instant, online communication has a major impact on the buyer life cycle and simultaneously, regulations have tightened on marketing efforts of those in industries like financial and insurance. EarthIntegrate solves these challenges with their Pando platform. By providing an always-available technology for distributed organizations to use they can instantly make accessing and circulating materials easier. Even further, marketing materials must be individually relevant, customized and localized for a true competitive advantage.



**IgnitionOne®** is a global leader in cloud-based digital marketing technology providing a world-class proprietary platform and expert services to improve digital marketing performance. IgnitionOne's integrated Digital Marketing SuiteSM (DMS) empowers marketers to centralize, manage and optimize advertising across Search, Display, Social and Mobile, and understand cross channel attribution, while helping to drive conversions on a marketer's website through Marketing Automation. At the core of the DMS is the proprietary Engagement Scoring Algorithm which determines the value of a user in order to automate the delivery of the right message, at the right time, at the right cost, to a marketer's users on and off their website. IgnitionOne currently scores over 300 million users monthly in 55 countries and powers more than \$30 billion in revenue each year for leading brands and agencies.



**Liferay & Veriday:** Liferay is a leading provider of portal, web content management and social collaboration software for the enterprise. The product is in its 15th year of development and is chosen over competitor products for its flexibility, lightness of weight, robust feature set, and open source savings. Veriday is a global company with enterprise customers spanning government, healthcare, and financial services. With over 20 years of experience, our customers rely on our team of outstanding strategists, designers,

software developers, architects, and engineers. Our strong community of purpose is built on our clients' lasting business success. Your digital strategy success demands equal competency in business savvy, design strength, and technical aptitude. Veriday can swiftly mobilize your business processes, turning your portal environment into an advanced hub of business activity and a binding source of true business value.

## KEYNOTE MODERATOR SPONSOR



**Accenture** is a global management consulting, technology services and outsourcing company, with approximately 281,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world's most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US\$28.6 billion for the fiscal year ended Aug. 31, 2013. Its home page is [www.accenture.com](http://www.accenture.com)

## PANEL SPONSOR



**Message Systems** powers many of the world's largest, most complex email, text and cross-channel messaging operations. Message System solutions enable companies to integrate messaging with any number of data sources and applications to orchestrate real-time two way customer interactions through any messaging stream. The result is more effective customer communication that boosts engagement, drives down costs, increases revenue and builds closer relationships.




**Personetics** is spearheading the paradigm shift towards a customer-centric banking industry by helping banks deliver a personalized, trustworthy customer experience across all digital channels. Our innovative approach to digital banking places the individual's interest at the core; delivering personalized, actionable insights, offerings and support to best serve the customer's day-to-day needs. We believe that by focusing on the individual's best interest, banks can improve their relationships with customers and achieve sustainable growth.

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# About Our Sponsors

 **Leadfusion** increases revenue for financial institutions. Leadfusion's CUSTOMERfirst™ platform drives revenue by engaging consumers across channels and devices in the critical stages leading up to conversion. CUSTOMERfirst is the preeminent offering in the Financial Experience Management® category, delivering the seamless experience consumers expect from their preferred financial partner. Since 1995, Leadfusion solutions have engaged more than 1 Billion consumers with the tools and information they need to confidently make financial decisions. Over 300 financial institutions, including 8 of the Top 10 banks and more than 75 credit unions have trusted Leadfusion to educate and empower their customers. To learn more call 877.205.9825 or visit [www.leadfusion.com](http://www.leadfusion.com).

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 **OpinionLab** is the global leader in omnichannel Voice of Customer (VoC) feedback solutions, serving a prestigious client list that includes nearly half of Fortune 50 organizations such as Walmart, Bank of America, Ford Motor Company, and many more. With patented real-time listening technology for every brand touch point, this pioneering VoC platform invites consumers to share input in their own words, at anytime, from anywhere, helping organizations collect, understand, and leverage both structured and unstructured customer data. For over a decade, hundreds of the world's leading brands have looked to the familiar [+] feedback symbol to better acquire, engage, and retain customers through an approach so streamlined it's groundbreaking: listen always, listen everywhere. The result is actionable customer insight that sparks foundational improvement to companies' products, people, and brands. For more information, visit [www.opinionlab.com](http://www.opinionlab.com)

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## PREMIER EXHIBITORS

 **CFI Group:** As a recognized leader in the area of customer experience analytics, we help clients measure the customer experience across multiple channels, benchmark performance, and prioritize improvements for maximum impact. Founded in 1988 and headquartered in Ann Arbor, Michigan, CFI Group serves global clients from a network of offices worldwide. CFI Group is the exclusive partner of the American Customer Satisfaction Index (ACSI.) Founded at the University of Michigan's Ross School of Business, the ACSI is a leading economic indicator of consumer spending in the United States. The ACSI measures more than 230 companies and organizations across 43 industries, representing close to half of the U.S. economy. The U.S. Federal Government also uses the ACSI as the gold standard of satisfaction measurement for its agencies. ([www.cfigroup.com](http://www.cfigroup.com))

 **Ektron Web Content Management** software powers corporate websites, intranets, and social communities for thousands of customers across the world. Ektron Digital Experience Management solutions let marketers connect, engage, acquire and retain customers across the Web and in the Cloud. Ektron is headquartered in the greater Boston area with offices in Australia, Singapore, and the United Kingdom. Ektron customers are leaders in financial services, hospitality, education, healthcare, media and entertainment, technology, non-profit, public sector and manufacturing and include brands such as Fairmont Raffles Hotels International, Las Vegas Sands, Microsoft and NASDAQ. For more information: [www.ektron.com](http://www.ektron.com)

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**Banker's Hub:** Everyone who travels knows that getting from here to there is often only possible when there is a convenient hub for making connections. Founded in 2012 by two Financial Services professionals, BankersHub is dedicated to educating and informing banks, credit unions, solution providers and consultants in the U.S. and around the globe. BankersHub delivers best practices, research insights, opinions, economic trends and consumer views through online web education, virtual events and conferences, live streaming activities, custom training and content development. BankersHub is dedicated to helping financial institutions and solution providers get 'from here to there', where 'there' might be greater profitability, increased productivity, reduced customer attrition, network growth, new technology, or any other destination desired. BankersHub is all about enabling professional connections, networking, thought leadership, and innovations that are actionable, objective and relevant.



**Bank Innovation** is the news site that delivers groundbreaking and incisive content on customer retention and acquisition in banking. The industry's top innovation executives rely on Bank Innovation not just for our market intelligence, but for our advocacy of innovation in banking. Bank Innovation generates over 100,000 monthly pageviews, and has more than 11,000 Twitter followers, 7,000 e-mail readers, and 4,000 LinkedIn group members. Join the Bank Innovation community at [www.BankInnovation.net](http://www.BankInnovation.net).

## CELENT

**Celent** is a research and advisory firm dedicated to helping financial institutions formulate comprehensive business and technology strategies. Celent publishes reports identifying trends and best practices in financial services technology and conducts consulting engagements for firms looking to use technology to enhance existing business processes or launch new business strategies.



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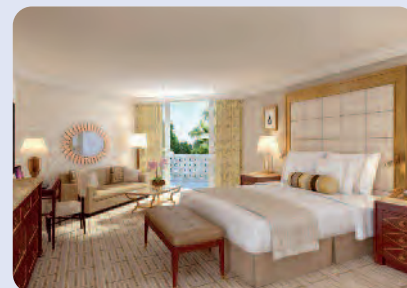
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