



The Event for Digital Innovation in Financial Services

April 27 – 29, 2015 • Trump National Doral Miami, Miami, FL




# Embrace Disruption. Unleash Your Digital Potential.

80+ Speakers From Top Financial Institutions Including:



Organized By:



An aerial photograph of a golf course during the golden hour. The scene features a vibrant green fairway and green, a white flag on a pole, and several large sand traps. A winding water hazard is visible in the middle ground. The background shows a line of palm trees under a clear sky with soft, warm light.

“The show has been fantastic. The executives making the critical changes to our industry are here. The collaboration amongst people and the type of conversations you have here is top notch. I would highly recommend this to anyone.”

**Bradley Leimer**  
Head of Innovation  
Santander Bank, N.A.

# Introducing Your NetFinance 2015 Speaking Faculty:

## 80+ speakers from top financial institutions



Zachary Gipson  
SVP, Head of Product Innovation  
**USAA NEW!**



Jeff Dennes  
Chief Digital Officer  
**BBVA Compass**



Jason Alpern  
SVP Digital Marketing  
**Bank of America**



Brett Pitts  
EVP, Head of Digital  
**Wells Fargo NEW!**



Simon Pomeroy  
Chief Digital Officer  
**Westpac New Zealand Ltd. NEW!**



Gareth Gaston  
EVP Omnichannel  
**US Bank NEW!**



Chris Skinner  
Author  
**'Digital Bank'**



Adam Erlebacher  
COO  
**Simple NEW!**



Rick B. Paster  
SVP, Consumer Internet & Mobile  
**Citi**



Secil Watson  
EVP, Head of Wholesale Internet Services  
**Wells Fargo NEW!**



Matthew Lehman  
SVP, Head of Online and Mobile  
**KeyBank NEW!**



Amy Judd  
Group VP, Online Channels  
**SunTrust Bank NEW!**



Ben McLeod  
SVP, Traditional, Digital, Social, & Content Marketing  
**Regions Bank NEW!**



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



Jay Clark  
SVP, Head of Digital Banking and Channel Distribution  
**First Niagara Bank NEW!**



Rich Smith  
CMO  
**Ditech NEW!**

## Outside Industry Speakers



Agnes Gerbaud Seuret  
Global Digital Director  
**BNP Paribas (France) NEW!**



Valentina Chtchedrine  
Executive Director, Digital Strategy  
**Morgan Stanley NEW!**



Denise Henn  
VP eBusiness  
**PNC NEW!**



Ron Secrist  
Head of Mobile Product  
**Capital One NEW!**



Christopher J. Cox  
Head of Digital Experience Delivery  
**USAA NEW!**



Chris Peper  
VP, Mobile Channel Manager  
**US Bank**



Brian Hamilton  
SVP - National Digital Platforms / Small Business Banking  
**Capital One NEW!**



Kevin C. Karrels  
SVP Digital Channel Strategy Executive  
**First Tennessee Bank NEW!**



Jennifer Wilson  
EVP - Multi Channel Planning & Administration  
**BBVA Compass NEW!**



Bradley Leimer  
Head of Innovation  
**Santander Bank N.A NEW!**



Christopher Johannessen  
VP of eCommerce  
**Springleaf**



Andrew Diggdon  
VP Customer Experience  
**Bank of the West NEW!**



Eliel Johnson  
Managing Director of User Experience -- Mobile, Web and Desktop Applications  
**Charles Schwab**



Kristy (Knox) Brandon  
SVP eBanking  
**Comerica Bank**



Sheri Taylor Gilchrist  
Managing Director, Global Head of Database Marketing  
**BNY Mellon Investment Management**



Ignacio Medrano  
Vice President, Sr. Product Manager | Digital Channels  
**Bank of the West**



Avi Patel  
CMO  
**Fulton Financial Corporation NEW!**



Andrés Fernández Cueto  
SVP, Director of New Distribution Models  
**BBVA Compass NEW!**



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



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



Parin Kothari  
SVP, Digital Channels Strategy & Planning  
**TD Bank Group**



Dan Dickinson  
VP Digital Banking  
**Equitable Bank**



Jason Houseworth  
President, Global Digital and Product Management  
**H&R Block NEW!**



Elfreda Pitt Hetherington  
Head, Applied Innovation, Technology & Operations  
**RBC NEW!**



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



John Hanley  
VP, Director of Marketing  
**Equity Bank NEW!**



Rick Gonzalez  
VP Digital Business Architect  
**Huntington National Bank NEW!**



Brian Venuti  
VP of CRM  
**eTrade NEW!**



Scott Finder  
Senior Vice President, Head of Digital Channels  
**First Republic Bank**

**Speakers Continued**

Jay Tkachuk  
VP Online Services  
**Security Service Federal Credit Union**



Aryn Tajani  
Head of Retail and Commercial  
Digital Banking, and ATM  
Technologies  
**Synovus**



C. Decker Marquis  
SVP, Director of Digital, Social Media,  
and Multi-Channel Marketing  
**Santander Bank, N.A**



Don Ross  
CEO  
**Bankrate.com**



Frank Weikel  
Director of Corporate Marketing and  
Communications  
**Western & Southern NEW!!**



Deanna Lee  
Chief Communications and Digital  
Strategies Officer  
**Carnegie Corporation of New York  
NEW!**



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



Dan Latimore  
SVP, Banking  
**Celent**



Kristen Cronyn  
Assistant Vice President  
**M&T Bank NEW!**



Jaime Punishill  
Vice President, Cross Channel  
Customer Strategy  
**TIAA-CREF**



Alex Carriles  
Executive Vice President, Director,  
Self Service Channels Development  
**BBVA Compass**



Karen Kallet  
Chief Digital Officer, SVP of Marketing  
**Bank of the Internet NEW!**



Vivian Yeung  
Head of Online Banking Channel &  
Payments  
**Bank of the West NEW!**



Ryan Matherly  
Head of Digital Strategy and  
Marketing  
**National Life Group NEW!**



Pete Marsden  
Director, Mobile Technology  
**Charles Schwab**



Pankaj Parekh  
Vice President  
**Wells Fargo Digital**



Eric Lancaster  
Head of Digital Marketing  
**M&T\***



Alex Waters  
CEO  
**Coin.co**



JP Nicols  
Co-Founder  
**Bank Innovators Council**



Simon Mathews  
Chief Strategy Officer  
**Extractable**



Christopher Young  
Director, Financial Services Industry  
Strategy  
**Adobe**



Cesar Jimenez Richardson  
Manager for Strands Business Unit in  
the Americas  
**Strands**



Leandro Gimeno  
Business Development Manager-  
Latin America  
**Strands**



Catherine Zhou  
Principal  
**PwC**



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



Don Morrison  
Executive Vice President & General  
Manager  
**Answers Cloud Services**



Pete Chapman  
Principle Fintech Strategist  
**Backbase**



Andrew Artemenko  
Senior Director, Financial Services  
**Neustar**



Marc Andrews  
Vice President, Industry Analytics  
Solutions, IBM Industry Academy  
Member  
**IBM**



Michael Carter  
CMO  
**D3 Banking**



Tony Wong  
CTO  
**HackerAgency**



Fred Fuller  
Vice President of Account Management  
**Cardlytics**



Farrell Hudzik  
Managing Director  
**Accenture Interactive**



Eric Lindeen  
Marketing Director  
**Zoot**



Frank Mollerop  
CEO  
**Questback**



Erika Jacoby  
Enterprise Account Executive for  
Financial Services  
**LinkedIn Sales Solutions**



James Niehaus  
VP of Digital Analytics & Strategy  
**Ensignen**



Mark Schwartz  
Managing Director  
**Pacific**



Shawn Stavseth  
Senior Director, Product Development,  
Executive Director Technovation  
**Bluespire Marketing**



Max Spector  
Product Marketing Manager  
**Webtrends**



Michael Wong  
Sales Manager  
**Liferay**



Matt Zilli  
Director, Product Marketing  
**Marketo**



David Dowhan  
President  
**Tru-Signal**



Nitin Gupta  
VP, Global Head of Financial Services  
Strategic Initiatives  
**Yodlee**



Jeff Lunsford  
CEO  
**Tealium**



David Sosna  
CEO and Founder  
**Personetics**



Brent Buntin  
VP Enterprise Sales  
**Yext**




Pete LaFond  
Vice President of Marketing  
**Tru-Signal**



Scott Meyer  
CEO  
**Ghostery**



David Heaster  
Director-Digital Practice  
**IGATE**



**93%** of NetFinance 2014 attendees would recommend the event to a colleague



## Delivers Solutions To Your Top Pain Points:



### Digital Transformation

Shifting from the traditional offline model to a truly 'digital first' organization



### Innovation & Disruption

Planning how digital executives can work with internal & external parties to get to market more efficiently



### Monetizing Omni-Channel

Reimagining the omni-channel experience to be more focused on revenue generation



### Optimizing For Multiple Devices


Future-proofing the design of digital to manage the constant stream of new devices coming onto the market



### Big Wins With Big Data Roadmap

Identifying the right data, building the right models & using analytics to create more targeted marketing messages



A photograph of a resort poolside area. In the foreground, there's a curved concrete deck with a lounge chair that has a yellow cushion and a dark brown frame. A yellow and white striped umbrella is partially visible on the right. The pool water is a clear, bright blue. In the middle ground, there's another lounge chair with a yellow cushion and a dark brown frame, also under a yellow and white striped umbrella. A white sign on a stand is visible near the pool. The background is filled with lush green palm trees and other tropical vegetation under a blue sky with some white clouds.

NetFinance 2015 is set at the fabulous **Trump National Doral, Miami, FL**. Enjoy its array of amenities while accelerating your digital transformation agenda!



## Designed for Maximum Interactivity



### Networking App

Helping you to easily locate attendees, set up meetings & keep track of your schedule, without carrying around hundreds of pieces of paper

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### Cocktail Receptions

Relax and sample an array of different beverages after a long day of content while networking with your peers

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### Exhibit Hall

We guarantee that you'll have fun while you try out the latest tech in the Exhibit Hall. Our exhibitors also come prepared with their own games and giveaways, and who doesn't love conference gifts?

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### Golf Day

Join our 18-hole golf scramble on the last day of the event at the world-renowned Trump National Doral course





Monday April 27th

# Mobile & Innovation Day

07:30	<p><b>Breakfast &amp; Registration In The Solutions Zone Sponsored by comScore</b></p>	08:55	<p><b>Using Storytelling to Build Your Brand in a Digital World</b></p> <p>Digital, or more precisely the vast array of digital channels, is a fantastic environment for brand building. As both a sales and marketing channel, digital offers businesses the opportunity to meet the needs and expectations of customers throughout the buying cycle. Attend this session to hear how Ditech is using digital to build a strong brand and engage with customers in new ways.</p> <p><b>Rich Smith</b> CMO <b>Ditech</b></p>
08:00	<p><b>Chairperson's Opening Remarks</b></p> <p><b>Catherine Zhou</b> Principal <b>PwC</b></p>	09:15	<p><b>Quick Refresher In The Solutions Zone</b></p>
08:15	<p><b>Customer First: Applying User Centric Design To Your Culture, Market Research And Product Development</b></p> <p>As financial institutions strive to deliver cross-channel experiences, the stream of innovation and market transformation continues to flow unchecked. In response, digital professionals must transform how they market, transact, serve, and organize around changing customer experiences. Digital leaders will optimize their people, processes, and technology to serve today's empowered, ever-connected consumers across a rapidly evolving set of customer touch points.</p> <p>Attend this keynote session to hear about:</p> <ul style="list-style-type: none"> <li>• How to keep your customer at the heart of your change program, especially when their needs and expectations are changing even as your development is underway</li> <li>• How to ensure that the customer's experience of your brand is consistently excellent, as the type of devices used to access content increase year on year</li> <li>• How you can be using customer data to shape new products and how you can bring the customer into product testing</li> <li>• What role legal and compliance teams can play in product development to keep processes efficient</li> </ul> <p><b>Zachary Gipson</b> SVP, Head of Product Innovation <b>USAA</b></p>	09:30	<p><b>Rise Of Non-Traditional Competitors</b></p> <p><b>PANEL: How Can Financial Institutions Remain Top Of Mind For Consumers And What Value Do They Bring To The Table In An Increasingly Competitive World?</b></p> <p>If banks fail to get to know their customers, other non-traditional competitors will come in and steal their market share. Google, Apple, Facebook etc. have tons of data on consumers and are learning more about them every day. And these newcomers also have no legacy systems holding them back like FI's do. If banks stand still, consumers will move their business to these companies because they will be able to deliver beautiful, tailored, personalized experiences that enrich consumers financial lives. The digital experience these new banking players will be able to provide will be based on what is relevant to that consumer, not the masses. It will be based on an era where mobile payments are the norm (not the exception) and cash/checks will be almost dead. Banks must move. During this session, panelists will discuss:</p> <ul style="list-style-type: none"> <li>• What this all means for banks and other FIs             <ul style="list-style-type: none"> <li>• Are banks being disintermediated?</li> <li>• Are banks losing mindshare?</li> </ul> </li> <li>• Does this matter? If yes, to who?</li> <li>• Can Banks maintain mindshare with their consumers?             <ul style="list-style-type: none"> <li>• Can they even grow it? How?</li> </ul> </li> </ul> <p><b>Chris Peper</b> VP, Mobile Banking Manager <b>US Bank</b></p> <p><b>Dan Dickinson</b> VP Digital Banking <b>Equitable Bank</b></p> <p><b>Jaime Punishill</b> Vice President Cross Channel Strategy <b>TIAA-CREF</b></p> <p><b>Matt Zilli</b> Director, Product Marketing <b>Marketo</b></p>
8.35	<p><b>Innovation For Existing Products: Transforming Transactions</b></p> <p>As banking becomes more digitized, it can be difficult to prioritize the customer experience. Citi is setting itself apart by incorporating customer feedback directly into refining existing services and launching new offerings across its global customer base. While innovation is traditionally thought of as the introduction of a new product or technology in the marketplace, it is crucial to continually improve existing offerings to make customer transactions as seamless and responsive as possible. Both kinds of innovation occur simultaneously. Rick Paster, Senior Vice President at Citi's Global Consumer Marketing &amp; Internet Office (GCMIO) will discuss Citi's recent digital upgrades and launches, as well as how the bank innovates on foundational functionality.</p> <p><b>Rick Paster</b> SVP of Consumer Internet and Mobile <b>Citi</b></p>		

**Mobile & Innovation Day Continued**

10:10	<p><b>The Top Digital Experience and Usability Challenges Financial Services Companies Face, and What to Do About Them</b></p> <p>From retirement to online banking, financial services companies are delivering richer and more functional tools to customers every day, designed to help them achieve their financial goals while also driving towards organizational growth. However, customers are expecting world class, easy-to-use digital experiences across all their screen sizes and devices – a standard that many online financial experiences fail to meet. This session will look at the top digital customer experience issues, business needs, and customer needs, and lay out potential paths towards improving the overall online experience provided by financial services companies.</p> <p><b>Simon Mathews</b> Chief Strategy Officer <b>Extractable</b></p>	<p>as critical are the people and processes needed in conjunction with any new digital technology and capabilities.</p> <p>In this session you will hear a both an industry perspective from Adobe as well as the story of PNC Bank's journey to digital transformation.</p> <p><b>Denise Henn</b> VP eBusiness <b>PNC</b></p> <p><b>Christopher Young</b> Director, Financial Services Industry Strategy <b>Adobe</b></p>
10:30	<p><b>Can Digital Corporate Banking Applications Be Great Experiences?</b></p> <p>The consumer technology we access from our pockets and our living rooms is much better than what we access from our offices to do our jobs. Learn how Wells Fargo reimagined digital business banking experiences for today's evolving workforce to bridge this experience gap.</p> <p><b>Secil Watson</b> EVP, Head of Wholesale Internet Services <b>Wells Fargo</b></p>	<p>12:00</p> <p><b>AGILITY PANEL: How Digital Executives Can Work With Internal &amp; External Parties To Get To Market More Efficiently, While Still Managing Risk &amp; Meeting Regulatory Requirements</b></p> <p>In what seems like an endless product life cycle where it takes years to bring innovative new technology to market in order to meet regulations and avoid risk, financial services companies are attempting to re-invent development processes. This panel will take a look at how FI's are doing this by asking:</p> <ul style="list-style-type: none"> <li>• What is the process from from time of ideation through to time of implementation?</li> <li>• How are you collaborating with internal parties to streamline your development and testing?</li> <li>• How can you make this process more efficient?</li> <li>• Also, how can we keep product quality as good as it can possibly get while streamlining processes?</li> </ul> <p><b>Amy Judd</b> Group VP, Online Channels <b>SunTrust Bank</b></p> <p><b>Matthew Lehman</b> SVP, Head of Online and Mobile <b>KeyBank</b></p> <p><b>Karen Kallet</b> Chief Digital Officer, SVP of Marketing <b>Bank of the Internet</b></p> <p><b>Pankaj Parekh</b> Vice President <b>Wells Fargo Digital</b></p> <p><b>Eric Lindeen</b> Marketing Director <b>Zoot</b></p>
10:50	<p><b>Morning Networking Break In The Solutions Zone</b></p>	
11:20	<p><b>Open Platform API: Reimagining Product Development To Put The Power In 3rd Parties Hands To Create Greater Flexibility In Your Digital Products</b></p> <p><i>What Should You Leave Open For Developers To Innovate? How Do You Still Protect The Bank?</i></p> <p>Banking-as-a-platform is the next evolution in Digital Banking. Forward-looking banks are exposing open APIs and allowing developers and startups on-demand access to the bank's services. Learn how this evolution will unlock opportunities and speed innovation, as integration will be done in hours and new apps and services will sprout faster than you can schedule a meeting with your IT department.</p> <p><b>Andrés Fernández Cueto</b> SVP, Director of New Distribution Models <b>BBVA Compass</b></p>	<p>12:40</p> <p><b>3x Innovation Spotlights</b></p> <p>Three rapid-fire presentations from our cutting-edge solution providers</p> <p><b>#1 Liferay</b></p> <p><b>#2 Bluespire Marketing</b></p> <p><b>#3 Ghostery</b></p>
11:40	<p><b>SUCCESS STORY: The Journey to Digital Transformation</b></p> <p>The aspiration of every financial services institution is to deliver superior cross-channel customer experiences to increase customer engagement, retention and more importantly drive sales and revenue from digital channels. Despite all of the significant challenges facing the financial services industry, retail banks, insurance companies and wealth management firms continue to evolve and harness the power of digital to achieve their goals.</p> <p>This process of transformation and reinvention is a journey that involves more than just technology. Equally</p>	<p>1:10</p> <p><b>Lunch for all Attendees</b></p> <p>1:10</p> <p><b>Invitation Only Workshop &amp; Private Lunch</b> Hosted by: <b>HackerAgency</b></p> <p>1:10</p> <p><b>Invitation-Only Workshop &amp; Private Lunch</b> Hosted by: <b>IBM</b></p>

**Mobile & Innovation Day Continued**

CONCURRENT TRACKS BEGIN			
	TRACK A: INNOVATION	TRACK B: MOBILE STRATEGY	TRACK C: MOBILE PAYMENTS
2:10	<p><b>Chairperson's Opening Remarks</b></p>	<p><b>Chairperson's Opening Remarks</b>            Tonny Wong            CTO            HackerAgency</p>	<p><b>Chairperson's Opening Remarks</b>            Nasha Smith            Director            ComScore</p>
2:20	<p><b>How Mobile, Data, And Design Are Necessary, But Not Sufficient, To Creating A New Brand In Personal Banking</b></p> <p>The Simple Story:</p> <ul style="list-style-type: none"> <li>• How and why did Simple come into being?</li> <li>• How are they centering themselves around the customer to provide the best possible range of services?</li> <li>• How are they providing great customer service without that in-store piece?</li> <li>• How are they continually acquiring new customers despite their unconventional business model?</li> </ul> <p><b>Adam Erlebacher</b>            Founder  <b>Stealth Company</b>            Former COO  <b>Simple</b></p>	<p><b>Future-Proofing The Design Of Digital To Manage The Constant Stream Of New Devices Coming Onto The Market</b></p> <p><i>How Do You Build Something That's Not Device Specific, But Is Scalable &amp; Efficient?</i></p> <p>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. Given the constant stream of new devices, we simply won't be able to keep building and managing new channels and touchpoints from scratch every time. Join this session for a discussion of:</p> <ul style="list-style-type: none"> <li>• How the familiar distinctions between devices are rapidly starting to blur – just as we were getting comfortable</li> <li>• 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</li> <li>• What our customers will be expecting – and demanding – and why</li> <li>• Formulating service and user-interface strategies that let us provide the information and services users need, across channels and touchpoints</li> </ul> <p><b>Ron Secrist</b>            Head of Mobile Product  <b>Capital One</b></p>	<p><b>MOBILE MONEY PANEL: How Are Mobile Payments Set To Transform Commerce For 2015 &amp; Beyond?</b></p> <p>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. During this session, panelists will discuss:</p> <ul style="list-style-type: none"> <li>• The recent changes in the mobile payments landscape. Will one technology (NFC, QRC, BLE) dominate the ecosystem?</li> <li>• Other possible detractors for consumer adoption</li> <li>• What else might need to be developed before large scale adoption of payments takes hold (I.e. Retail offers, digital identifications)</li> <li>• If the opportunity justifies significant investment with customer and merchant fragmentation</li> </ul> <p><b>Andres Wolberg Stok</b>            Global Head, Emerging Platforms and Services  <b>Citi</b></p> <p><b>Alejandro E. Carriles</b>            Executive Vice President   Director, Self Service Channels Development  <b>BBVA Compass</b></p> <p><b>Dan Latimore</b>            SVP Banking  <b>Celent</b></p>

**Mobile & Innovation Day Continued**

2:40

**Optimization Based Strategies And Analytics For Marketing Decisions: Utilizing Better Tracking To Create More Effective Cross-Channel Attribution**

Eric Lancaster  
Head of Digital Marketing  
**M&T**

**Hybrid Mobile Strategy in the Enterprise: Striking a Balance in The Fast Pace World of Mobile**

How are FI's leveraging existing organizations, new and changing technology and high user expectations. Attend this session to hear about:

- Making friends with our mobile world
  - Break the paradigms: mobile is not business as usual
  - Don't fight Apple and Google
  - UI & UX – mobile is not mini web
- Becoming faster and more nimble
  - Adapting an agile approach to mobile feature delivery with a hybrid framework
  - Leveraging strengths from web - development and design
  - Stay current and create a pull for the OS and hardware laggard users
  - Stay ahead of the curve – anticipate technology changes
- Meeting the user in the pocket/purse
  - Leveraging the unique mobile features and innovation
  - Listen to the users & give them what they don't know they need
  - Design and deliver a mobile appropriate experience

**Pete Marsden**  
Director, Mobile Technology  
**Charles Schwab**

2:40 'Mobile Money Panel' continues

## Mobile & Innovation Day Continued

3:00

### Capitalizing on Digital Disruption to Revolutionize the Future of Banking

Disruptive applications of digital technologies are poised to revolutionize banking, as known to the world today. Don't miss out to attend this session as IGATE digital experts explore the impact of future technologies which range from Bitcoin to geo-fencing and wearables.

*You can also take part in the conversation on Twitter at #banktacular .... Also, please join us on Twitter @IGATE\_Corp*

**David Heaster**  
Director-Digital Practice  
**IGATE**

### Determining How to Create a Unified Consistent Experience Across All Devices That Considers Each Unique Form Factor

In today's multichannel world, it is important for FI's to consider how customers are interacting with them. It is clear that some channels are saved for certain transactions more than others. But while that is the case, it is important for the experience across the channels to remain the same, whether it be in branch, via mobile, via tablet or via online. Customers don't think in siloes, so it is important to make sure that they are receiving consistent service even if your back end systems and governance don't reflect that. Join this session to find out how FI's are evaluating these different channels and are structuring internally to provide a seamless customer journey at any touchpoint, while providing the right products and services through the right means.

**Agnes Gerbaud Seuret**  
Global Digital Director  
**BNP Paribas (France)**

### Designing for a Mobile Sales Experience

*A case study into designing for the mobile (handset) sales experience – putting the customer at the center of the experience while balancing brand and usability*

Many financial institutions are already planning for the third generation of their mobile channel, whether that is an app, a mobile-optimized website, or both. The first generation simply included account balances and transfers, while the second generation saw the inclusion of PFM solutions and contextual recommendations. The third generation, which may already be implemented at some FI's, but is still in the planning stages at most, will include a whole host of capabilities unique to the mobile phone. These include biometric capabilities, iBeacon and other geo-location technology and perfecting photo capture.

In other words, mobile is still very hot. It continues to grab more channel share by the day as it allows for a more personal and efficient experience, as compared to a web browser. During this session, Andrew Diggdon of Bank of the West will discuss what elements and capabilities he thinks are most important to include in this next generation in order to increase sales through the mobile channel.

**Andrew Diggdon**  
Vice President of Customer Experience  
**Bank of the West**

3:20

### Afternoon Networking Break In The Solutions Zone



**Mobile & Innovation Day Continued**

- 3:50 **Be Disrupted Or Be The Disruptor: Transform Your Entire Customer Experience To Be Personal, Digital & Highly Profitable**  
Gone are the days when your banker knew you by name and had a personal relationship with you. Now consumers interact almost everyday through online or mobile. But besides seeing a bunch of transactions most banks have very little real knowledge about consumers. Attend this engaging keynote to hear how banks can create compelling customer experiences through things like live chat, virtual tellers, etc, while looking at big data to create personal targeted offers and using digital channels to create specific, actionable advice which consumers can apply to improve their financial lives.  
**Simon Pomeroy**  
Chief Digital Officer  
**Westpac New Zealand Ltd.**
- 4:10 **Insights into AIG's Global DigitalMarketing Strategy**  
In this session, Zeba Hyder, Head of Digital Marketing, Global Consumer Lines at AIG, will share her experience on how to develop global consumer digital marketing strategies including social media presence, mobile, and other digital presence. Zeba's focus is accelerating AIG's worldwide growth of eCommerce and Digital Marketing in the Global Consumer P&C business by leveraging best practices & state-of-the-art tools and platforms. She works on further enabling mobile sites, improving the omnichannel customer experience and managing brand and UX with a strong focus on increasing top and bottom line growth. She will share insights on how to attend to local needs when working abroad, while meeting global standards.  
**Zeba Hyder**  
Head of Digital Marketing  
**AIG**
- 4:30 **Roundtable Discussions**  
40 Minute Interactive Discussions Moderated By An Expert. Pick One!
- 5:10 **#1 PFM On Mobile: Creating A Quicker And More Responsive PFM Tool That Caters For Millenials & Can Be Used Real Time**  
**Alex Jimenez**  
SVP and Director, Digital Channel Management  
**Rockland Trust**
- 5:10 **#2 Digital Only Products: Leveraging Technology To Create New Aspects Of Service**  
**Karen Kallet**  
Chief Digital Officer, SVP of Marketing  
**Bank of the Internet**
- #3 Open Innovation: Working with Customers, Start-Ups, Research Entities to Develop An Accelerated Pipeline**  
**Dave Passavant**  
SVP, Banking Innovation Center Director  
**PNC**
- #4 Customer Centricity in Insurance**  
**Ryan Matherly**  
Head of Digital  
**National Life**
- #5 Why You're Innovation Efforts Get Stuck... and what to do about it**  
**JP Nicols**  
Co-Founder  
**Bank Innovators Council**
- #6 Latest Responsive Design Developments: Evaluating ROI & Impacts On Site Speed**  
**Pankaj Parekh**  
Vice President  
**Wells Fargo Didital**
- #7 How Do You Engage Employees To Accept, Adopt and Champion Digital Channels?**  
**Elfreda Pitt Hetherington**  
Head, Applied Innovation, Technology & Operations  
**Royal Bank of Canada**
- #8 Bitcoin & Cryptocurrency- Realizing The Impact This Will Have On Banks- Are They A Force To Be Reckoned With?**  
**Alex Waters**  
CEO  
**Coin.co**
- #9 Latest Responsive Design Developments: Evaluating ROI & Impacts On Site Speed**  
**Pankaj Parekh**  
Vice President  
**Wells Fargo**
- Taste of South Beach Kick-off Reception**  
Join us for an evening of posh cocktails, sizzling bites and vintage vibes. The perfect opportunity to network with new friends, our Taste of South Beach reception will spark useful conversations and some priceless good times.
- End of NetFinance 2015 Mobile & Innovation Day**

Tuesday April 28th

# Omni-Channel Day One

07:30	<b>Breakfast &amp; Registration in the Solutions Zone Sponsored by comScore</b>	<ul style="list-style-type: none"> <li>planning process for new products?</li> <li>What should you pull from the branch and take to digital outlets?</li> </ul>
08:00	<b>Chairperson's Opening Remarks</b> Farrell Hudzik Managing Director <b>Accenture Interactive</b>	<ul style="list-style-type: none"> <li>What is the role of innovation labs and how can they help you focus on bigger ticket items two or three years down the road?</li> <li>What teams are involved in putting together your roadmap/who sees it and uses it once it is completed?</li> </ul>
08:10	<b>Creating An Organization Where Digital Makes The Executive Decisions Vs. The Traditional Offline Model</b> CDO's have to step up and lead a change across all areas of the bank - products, marketing, channels, data, sales personnel, etc., considering the changing nature of how customers are interacting with financial institutions. This must attend keynote will investigate how Jeff Dennes and BBVA Compass is turning this into a reality. Jeff Dennes Chief Digital Officer <b>BBVA Compass</b>	Kristy (Knox) Brandon SVP eBanking <b>Comerica Bank</b> Vivian Yeung Head of Online Banking & Payments <b>Bank of the West</b> Eliel Johnson Vice President User Experience <b>Charles Schwab</b>
08:30	<b>PRODUCT ROADMAP PANEL: Balancing The Day To Day Vs. Focusing On Future Innovations</b> <i>How are companies prioritizing their time on 3-5 year investments vs. 1 year investments vs. foundational core, immediate activities?</i> In the past, new technology releases were annual. Now they need to be done quarterly or semi-annually due to significant changes for customer demand. Furthermore, there are 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? During this session, panelists will share:	09:10 <b>There Is Mobile Banking, And Then There Is Digital Banking</b> According to Federal Reserve government, about 51 percent of smart phone owners have used mobile banking in the past 12 months, up from 28 percent a year earlier. Smartphones are changing the way people shop and make financial decisions. For the mobile banking users, they will be looking for the next level of interaction to make it even easier for them to shop or bank. What are some considerations for businesses to attract these digital users and increase loyalty, and how do they increase adoption of the technology with their non-mobile banking users? Takeaways:
08:30	<ul style="list-style-type: none"> <li>What are best practices to manage release cycles?</li> <li>What technologies are more front of mind/ immediate? What projects are on the back-burner but still of importance?</li> <li>Are you bringing the customer into the</li> </ul>	<ul style="list-style-type: none"> <li>What would be the next level of mobile banking?</li> <li>Why do some users do not adopt mobile banking?</li> <li>What are some best practices to consider on privacy and security issues?</li> </ul> Lee-Lin Thye Senior Product Marketing Manager <b>Symantec</b> 09:30 <b>Quick Refresher</b>

## Omni-Channel Day One Continued

9:45	<p><b>Resetting the Omni-Channel Mindset: Taking A Fresh Look From Outside of Financial Services To Redefine the Omni-Channel Customer Experience</b></p> <p>Formerly the Senior Vice President of Global eCommerce at Wyndham Hotel Group, Gareth Gaston has brought a fresh outside industry perspective to his role at US Bank. While at Wyndham, Gareth:</p> <ul style="list-style-type: none"> <li>• Recruited his entire team and made them operational in record time</li> <li>• Delivered a multi-million dollar web platform, along with mobile sites and apps</li> <li>• And delivered an innovative social media platform for ratings and reviews through industry leading partnership with TripAdvisor and Revinatate</li> </ul> <p>With this background, he joined US Bank in 2014 and during this session, will be discussing how he is applying his lessons learned in hospitality eCommerce to financial services.</p> <p><b>Gareth Gaston</b> EVP Omnichannel <b>US Bank</b></p>	10:25	<p><b>Regaining Control of your Digital Strategy with The Omni-Channel Bank</b></p> <p>It is no secret that banking today is at a significant crossroads. As consumer preferences have shifted, financial institutions have found themselves increasingly challenged to respond to their customer's digital needs. In response customers have begun to look elsewhere for needs that were traditionally met by their Bank or Credit Union. In this presentation, we share best practices in implementing the omni-channel bank of tomorrow. With a strong focus on digital and mobile banking, the omni-channel customer journey and how to improve customer loyalty and retention when working in the new era of engagement banking. We will offer clear guidelines in delivering a new digital banking customer experience that puts your bank on the level of Amazon, Facebook and Apple: exactly what the modern day banking customer expects from financial institutions.</p> <p><b>Pete Chapman</b> Principle Fintech Strategist <b>Backbase</b></p>
10:05	<p><b>Outside Industry Case Study: Digital Innovation at Kimberley-Clark</b></p> <p>A digital evangelist, marketing technologist &amp; innovation thought leader, Mayur Gupta, Global Head of Marketing Technology &amp; Innovation for Kimberly Clark, has more than 15 years of marketing experience, specializing in converging data, technology, innovation and storytelling to change consumer behaviors that are preventing businesses from making money. During this session, Mayur will discuss some of the innovations that he has been able to set in place at Kimberly Clark, along with challenges that met him along the way, to give you a fresh perspective on digital disruption from outside of financial services. Mayur has successfully lead a number of breakthrough initiatives at Kimberly Clark, fundamentally transforming the culture and mindset towards the role that data and technology plays in driving consumer engagement and experiences. During this session, Mayur will discuss how he:</p> <ul style="list-style-type: none"> <li>• Adopted cloud based technologies to gain agility and speed</li> <li>• Introduced the notion of agile marketing as a fundamental model to go to market</li> <li>• Pushed the need for disruptive innovation across products and channels</li> <li>• Revolutionized how his department collected and analyzed data</li> </ul> <p><b>Mayur Gupta</b> Global Head, Marketing Technology &amp; Innovation <b>Kimberley-Clark</b> (Guest Speaker)</p>	10:45 11:15 11:35 11:45	<p><b>Morning Networking Break</b></p> <p><b>TIAA-CREF Case Study</b> <b>Jaime Punsihill</b> Vice President of Cross Channel Strategy <b>TIAA-CREF</b></p> <p><b>MX Case Study</b> Senior Executive, <b>MX</b></p> <p><b>MONETIZING OMNI-CHANNEL PANEL: Reimagining The Omni-Channel Experience To Be More Focused On Revenue Generation</b></p> <p><i>With the decline in branch footfall, how do you make up for lost revenue opportunities?</i></p> <p>Traditional financial services value propositions are based on security and managing people's money effectively. But with digital channels 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.</p> <p>Attend this panel to hear a bit about how digital executives are tackling some of the following items:</p> <ul style="list-style-type: none"> <li>• Service to Sales – phone, chat, social</li> <li>• Greater targeting to drive conversion</li> <li>• Channel experiences providing leads to other channels</li> </ul>

*continued on next page*



## Omni-Channel Day One Continued

	<ul style="list-style-type: none"> <li>• Channel specific offers and incentives</li> <li>• Multi-channel content strategy advancing customer journeys</li> </ul> <p><b>Christopher J. Cox</b> Head of Digital Experience Delivery <b>USAA</b></p> <p><b>Brett Pitts</b> EVP, Head of Digital <b>Wells Fargo</b></p> <p><b>Brian Venuti</b> Vice President of Customer Engagement <b>eTrade</b></p> <p><b>James Niehaus</b> VP of Digital Analytics and Strategy <b>Ensignten</b></p> <p><b>Frank Mollerop</b> CEO <b>Questback</b></p>	<p>In this session you will learn:</p> <ul style="list-style-type: none"> <li>• What digital presence management is</li> <li>• Why DPM is something you can't afford to ignore</li> <li>• Best practices from Santander around digital presence management for financial service businesses</li> </ul> <p><b>Brent Buntin</b> VP Enterprise Sales <b>Yext</b></p> <p><b>C. Decker Marquis</b> SVP, Director of Digital, Social Media, and Multi-Channel Marketing <b>Santander Bank, N.A</b></p>
12:30	<p><b>Blurring Online &amp; Offline: Local Digital Presence Management Case Study</b></p> <p>Customers are constantly searching for businesses and their locations online. And with the rise of mobile, they are looking for that info on an increasing number of sites and apps, and expecting updates in real-time. For a financial services business, it is essential to manage how your physical locations appear online so customers ultimately choose them offline.</p> <p>When Santander expanded in the US, they leveraged digital presence management to increase brand visibility, customers experience and acquisition.</p>	<p>12:50 <b>GUEST SPEAKER: It's Never About the Big Data, but the Small Things That Count</b></p> <p>Chris Skinner Author 'Digital Bank'</p>
	<p>1:10 <b>Innovation Spotlights</b></p> <p>Three rapid-fire presentations from our cutting-edge solution providers</p> <p><b>#1 Strands</b></p> <p><b>#2 D3 Banking</b></p>	
	<p>1:30 <b>Lunch for all Attendees</b></p>	
		<p>1:30 <b>Private Invitation Only Luncheon, Hosted by Symantec</b></p>



**Omni-Channel Day One Continued**

CONCURRENT TRACKS BEGIN			
	TRACK A: MERGING DIGITAL WITH OFFLINE CHANNELS	TRACK B: DATA & CROSS-CHANNEL MARKETING TECHNOLOGY	TRACK C: DIGITAL SALES FORCE ENABLEMENT
2:30	<p><b>Chairperson’s Opening Remarks</b> Mark Schwartz, Managing Director, <b>Pacific</b></p>	<p><b>Chairperson’s Opening Remarks</b> Max Spector, Product Marketing Manager, <b>Webtrends</b></p>	<p><b>Chairperson’s Opening Remarks</b></p>
2:40	<p><b>Social: Discovering How Social Should Be Integrated Into Organizations, How It Fits Into The Customer Experience Journey &amp; How It Can Be Used From A Brand Building or Crisis Management Perspective</b> Takeaways from this session will include:</p> <ul style="list-style-type: none"> <li>• How to leverage localization with your customers</li> <li>• How to build your brand beyond your website</li> <li>• How to use social as a real-time news source</li> <li>• How FI’s are using social for more than just external purposes</li> </ul> <p><b>Deborah Well</b> Director of E-Business <b>Harbor Capital Advisors, Inc.</b></p>	<p><b>Building The Virtual Relationship: Reworking Your Systems &amp; Processes To Fully Connect With Customers In A Digital World</b> At BBVA Compass we are focused on leveraging digital technologies to acquire new customers in the digital space as well as create meaningful relationships between bankers and customers. This discussion will encompass the formation of a new business model including the creation of a unique digital banking value proposition to attract the right customer, streamlining operational processes and finding new ways to engage with remote customers. <b>Jennifer Wilson</b> EVP - Multi Channel Planning &amp; Administration <b>BBVA Compass</b></p>	<p><b>Creating the Next Generation of Advisor Through Social Media, Content Creation &amp; More to Increase Your Client Base</b> Morgan Stanley was one of the first companies to implement social media in their quest for increasing their client base. And now, their social program has the largest deployment in the industry. This program was launched with the help of Valentina Chtchedrine, who is responsible for digital strategy planning and the implementation of digital initiatives for Morgan Stanley Wealth Management. She led the development and deployment of MSWM’s Social Media program that allows financial advisors to incorporate LinkedIn and Twitter into their business practice while complying with regulatory requirements. During this session Valentina will talk about Morgan Stanley’s path to this deployment along with some best practices and challenges associated with creating the next generation of advisor. <b>Valentina Chtchedrine</b> Executive Director, Digital Strategy <b>Morgan Stanley</b></p>



**Omni-Channel Day One Continued**

3:00

**Oracle Marketing Cloud Case Study with Client**Speaker to be Named, **Oracle Marketing Cloud****The Rise of the Real-Time Customer Data Supply Chain**

Being highly responsive to customer needs and interests requires access to correlated, real-time data. Until recently, getting such data has proved difficult, forcing financial services organizations to invest in costly data warehouses that generate slow and incomplete results. Thanks to new technologies and best practices, modern organizations are rethinking their data strategies and creating a technology foundation that delivers end-to-end real-time data -- from collection and processing to distribution and action. The result is smarter, more relevant, and more profitable customer interactions across any touch point

**Jeff Lunsford**  
CEO  
**Tealium**

**LinkedIn's Sales Navigator Program for Advisors, Agents & Bankers — How to enable the Financial Services Revenue Producers of**

This will be a quick view into how the world has changed for financial services revenue producers; we'll discuss the old way versus the new way, and how advisors/agents/bankers can build trust and credibility through LinkedIn and its digital offerings. We'll discuss the Sales Navigator platform and program, and explore how this tailored approach drives efficiency, accuracy and better success rates. We'll highlight the value associated with digital capabilities such as CRM integration, mobile/tablet, as well as sales enablement around compliance, offering ways companies can make these vital pieces seamless for their producers. Lastly, we'll dive into a case study with Guardian Life, a successful LinkedIn Sales Navigator client who has done some truly amazing things with the program.

**Erika Jacoby**  
Enterprise Account Executive for Financial Services  
**LinkedIn Sales Solutions**

3:20

**Decoupling The User Experience From Core-Processing- Creating A Great Front End Without Relying On Your Legacy Systems**

Learn how one large financial institution is defining its Omni Channel strategy and how all of the channels need to work together on servicing clients and creating a significant digital migration. 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?

**Kevin C. Karrels**  
SVP Digital Channel Strategy Executive  
**First Tennessee Bank**

**Personalizing The Digital Voice To The Customer To Build Stronger Relationships Through Digital Channels**

Though digital capabilities offer a myriad of benefits for banking customers, many financial institutions see these capabilities as lacking in that personal touch that used to dominate a customer's interaction with their banker. Thus, as customers veer away from conducting their financial errands in-branch, financial institutions are struggling to find out how to keep the relationships with their customers as personal as they once were. The goal has become personalizing the interactions that customers have through digital channels, largely influenced by data collected from each individual transaction made by a customer. Join this session to hear how Frank Weikel, Director of Corporate Marketing and Communications at Western & Southern is attempting to personalize the digital voice to the consumer.

**Frank Weikel**  
Director of Corporate Marketing and Communications  
**Western & Southern**

**FIRE-SIDE CHAT: Lead Generation, White Papers, CRM- How Do You Leverage Those Tools To Benefit Your Sales Force?**

This interview-like session will cover some of the following points:

- Can Big Data can disprove some conventional perceptions about financial advisors?
- Can Big Data analytics influence HiPPO decisions and improve the relationship between sales and marketing?
- Why is CRM is at the center of Big Data discussions and where and why do investments in predictive analytics fall short?

**Sheri Taylor Gilchrist**  
Managing Director, Global Head of Database Marketing  
**BNY Mellon Investment Management**

**Omni-Channel Day One Continued**

3:40

**Don't Touch That Dial,  
Data Monetization Across  
All Channels**

Banks have access to an enormous amount of valuable data about consumer purchase behavior. However, they face a challenge in tapping into their data's full potential while ensuring it stays safe inside the banks' control. By partnering with companies that have strong advertiser relationships and innovative data monetization technology, banks can safely transform their data into powerful insights and revenue without giving up any of their data.

This session will discuss how Cardlytics is helping banks translate their data into powerful insights and revenue while increasing customer engagement. We partner with the largest banks in the world – including Bank of America, FIS, and Lloyds Banking Group – and provide breakthrough technology that allows us to securely analyze purchases across all merchant categories and customer spending preferences, without any personally identifiable information ever leaving the bank.

Learn how our digital media and data analytics platform securely connects thousands of advertisers to millions of consumers with rich targeted advertising, leading to increased card usage and bank loyalty. We help banks reach consumers across an all-encompassing set of channels and locations. This gives advertisers a way to precisely measure the effectiveness of their omni-channel advertising solutions.

**Fred Fuller**  
VP of Account Management  
**Cardlytics**

**Know your Audience-  
The Mechanics of Being  
a Customer-Driven  
Marketer**

For years, we've been hearing the drumbeat from our peers and influencers we admire — the future of marketing is all about customer-centricity ... customer experience ... customer obsession! No doubt that changing customer expectations are requiring a new level of marketing sophistication. At the same time, consumer technology adoption gives marketers a whole new universe of data and insight. But really, how do we put all this into practice? In this talk, Andrew will go into detail on the mechanics behind becoming a customer-driven marketer while sharing three real-life examples from his experience. Join him to learn how leveraging customer data to understand your audiences and effectively reach them will enable marketers deliver standout results.

See more at: <http://netfinance.wbresearch.com/day-2-omni-channel-day-one-agendaday#sthash.haqt4IPX.dpuf>

**2x Innovation Spotlights**

Rapid Fire Presentations from our cutting edge solution providers



**Omni-Channel Day One Continued**

4:00 | **Afternoon Networking Break In The Solutions Zone**

4:30 | **Big Wins With Big Data Roadmap: Identifying The Right Data, Building The Right Models, Using 3rd Party Data, Behavioral Information & Predictive Analytics To Create More Targeted Marketing Messages**

Attend this session to learn:

- What data FI's are looking at and how are they using it to predict customer behavior?
- How do they enable data to do appropriate marketing while being respectful of privacy?
- What can financial services learn from friends in eCommerce about this?
- Given current banking regulation, what can FI's do to deliver better marketing messages?

Parin Kothari  
AVP (SVP-USA), Digital Channels Strategy & Planning  
**TD Bank**

4:50 | **Roundtable Discussions**

40 Minute Interactive Discussions Moderated By An Expert. Pick One!

**#1 GeoTargeting: Utilizing Real Time Data To Target Consumers & Present Relevant Offers To Consumers**

Speaker to be named, **Yext**

**#2 Security, Trust and Privacy Considerations with Technology and Behavioral Trends e.g. mobile, social media, IoT in Financial Industry**

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

**#3 Utilizing Machine Learning And Market Intelligence For Greater ROI On Your Paid Search & Display Advertising**

Avi Patel  
CMO  
**Fulton Financial Corporation**

**#4 How Do Banks Who Don't Have Millions Of Dollars, Create The Best User Experience Beyond The Website And Even Down To The User Experience?**

Jay Tkachuk  
Vice President, Online Services  
**Security Service Federal Credit Union**

**#5 The Future of Branch Banking**

Kristen Cronyn  
Assistant Vice President, Emerging Channels  
**M&T Bank**

**#6 Topic TBD**

Amyr Tajani  
Head of Retail and Commercial Digital Banking, and ATM Technologies  
**Synovus**

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

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

**#8 Improving The Effectiveness And Efficiency Of Your Marketing Investment By Linking Traditional Channels With Digital**

Ben McLeod  
SVP, Traditional, Digital, Social, & Content Marketing  
**Regions Bank**

**#9 Moving Your Website Out Of IT And Into The Cloud**

Speaker to be named

**#10 Driving Parity Across All Channels To Ensure Services Are Available Regardless Of Device**

Speaker to be named

5:30 | **Havana Nights Poolside Cocktail Reception**

After another full day of sessions, join us for the perfect poolside hang-out. With cigar rolling, some Buena Vista Social Club tunes and an endless supply of refreshing cocktails, this will be an evening you won't soon forget.

6:30 | **End of NetFinance 2015 Omni-Channel Day One**

Wednesday April 29th

# Omni-Channel Day Two

08:00 | **Breakfast & Registration Sponsored by comScore**

08:40 | **Chairperson's Opening Remarks**

Marc Andrews

Vice President, Industry Analytics Solutions, **IBM**  
Industry Academy Member, **IBM**

08:50 | **Omni-Channel Organization Structure: Delivering A True Omni-Channel Experience By Reorganizing Your Company To Be More Customer Focused & Less Channel Focused**

If you look at the entire customer journey, what do you need to do to provide a genuine omni-channel experience? 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? The more FI's understand about their customer, the more personalized the experience and the more upselling opportunities will occur. This will increase market share, total lifetime value of the customer, customer retention and customer loyalty.

Along with the points above, 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?

Jason Houseworth

President, Global Digital and Product Management  
**H&R Block**

9:10 | **INVESTMENTS & ROI PANEL: How To Evaluate Different Investment Decisions & Determine The Payback To Get Buy-In From The C-Suite**

*What Metrics & Models Do You Use To Understand The Impact On Customer Retention And Loyalty?*

Given the large size of banks, robust enterprise solutions and technology costs get very high. Therefore the focus on ROI is very big. Every change requires significant investment and high security. The proposal approval cycle is tough and

vigorous. With the huge rise in digital financial services offerings, there are 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
- 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

Jay Clark

SVP, Head of Digital Banking and Channel Distribution

**First Niagara Bank**

Eric Lancaster

Head of Digital Marketing

**M&T**

Jason Alpern

SVP Digital Marketing

**Bank of America**

9:50

**Harnessing Voice of Customer Analytics to Drive Better Business Results**

To keep pace with today's multichannel, multi-device consumers, financial institutions have to take a new look at the customer journey and provide the seamless experiences that these in-control customers demand. Success in this environment requires innovation across the customer life cycle — from optimizing customer acquisition through analyzing the customer experience to predicting future purchase behavior. In this multichannel environment, organizations who can innovatively enable today's increasingly complex experience will win over tomorrow's demanding consumers.

In this session, we will share:

- How the customer experience significantly impacts consumer behavior.
- How today's forward-thinking companies are acting on voice of customer insights gained by scientifically measuring the customer experience to drive business results.
- Benchmark data illustrating the results financial institutions have seen from delivering satisfying multichannel experiences

Don Morrison

Executive Vice President & General Manager

**Answers Cloud Services**

**Omni-Channel Day Two Continued**

10:10

**DIGITIZATION OF ADVICE PANEL:  
Understanding How To Use PFM  
& Other Tools To Help Customers  
With Budgeting, Planning & Meeting  
Their Financial Goals Through Digital  
Channels**

This session will explore the opportunities, tools, and execution of a financial planning/PFM strategy that can help reinvigorate and reinvent traditional branch services. Panelists will be asked to share:

- What PFM strategies do you currently have in place? Do you have both digital and in store assistance tools?
- Are you seeing engagement with the tools that you currently have in place? What life decisions are customers seeking out advice on?
- Are you packaging online PFM services with conventional financial planning to attract and engage new customers?
- Is there a way to offer advice to customers without them seeking it out, in order to engage your services to meet future financial goals?

**John Hanley**  
VP, Director of Marketing  
**Equity Bank**

**Don Ross**  
CEO  
**Bankrate.com**

**Ignasio Medrano**  
Vice President, Senior Product Manager, Digital Channels  
**Bank of the West**

**Nitin Gupta**  
VP, Global Head of Financial Services Strategic Initiatives  
**Yodlee**

10:50

**Morning Networking Break**

11:20

**Recruitment: Discovering How to Make  
Financial Institutions More Attractive  
to Millennials to Meet the Growing  
Demands for Digital Teams**

In a industry that is primed for disruption but stunted by legacy systems, recruiting the right talent becomes of the utmost importance. Millennials are naturally trained to use new digital devices and understand the mindset of younger clients, so they seem like prime candidates for digital teams. Join this session to see how RBC is attracting the ideal millennial while competing for their attention with newer, more agile tech companies. And once you they have been hired and trained, how is RBC retaining them?

**Elfreda Pitt Hetherington**  
Head, Applied Innovation  
**RBC**

11:40

**Personalized Guidance: An update on  
this rapidly evolving new technology  
and how it's boosting customer  
engagement at top banks**

Three years into the journey of harnessing predictive analytics, machine learning and other technologies to drive highly personalized consumer banking experiences, there is much to report.

In this informative, data-driven keynote, Personetics CEO David Sosna will reveal results amalgamated from top banks around the world that show why "getting personal" with customers may be your best weapon in driving higher customer engagement, trust and cross-sales. He'll also provide a look into the future for this exciting new category of digital banking, unveiling some of the latest customer experiences Personetics is creating for deployment across bank channels.

**David Sosna**  
CEO and Founder  
**Personetics**

12:00

**Banking Customer Platform Evolution:  
Directing IT Energy and Creating  
Actionable Business Cases to Build the  
Future.**

**Rick Gonzalez**  
VP Digital Business Architect  
**Huntington National Bank**

12:20

**Case Study: How Lending Tree Boosted  
Direct Response Conversion Rates by  
NOT Targeting**

Many digital marketers are using big data and predictive technology to more accurately pinpoint exactly who they should target, but admittedly, there are still a lot of wasted impressions being served to online users who will never convert.

This session will walk you through a case study of one financial services company's success in using big data and predictive analytics to pinpoint exactly who NOT to target. Through an innovative targeting technique called Audience Filtering, this company reduced the cost per acquisition of their existing direct response campaigns by 39% simply by avoiding users who were highly unlikely to convert. Hear how this company implemented an audience filter across their digital channels and used a test and control methodology to measure the impact.

**Pete LaFond**  
Vice President of Marketing  
**Tru-Signuf**

**Nitin Bhutani**  
Vice President of Marketing  
**Lending Tree**

## Omni-Channel Day Two Continued

12:40

### **GUEST SPEAKER: Leveraging Multi-Media Content to Effective Engage and Expand Your Audience Reach**

It's an exciting time to be working in content strategy. Not only can we create multiple kinds of content to be put out through multiple content channels, we can "do-it-ourselves" faster and more easily than ever, and we can reach record numbers of people in far-flung places and sectors. The key, however, lies in the melding of old and new: new digital, mobile, crowdsourcing and other tools are still best used in the service of strong, basic storytelling with quality, trusted content that draws the audience in. We'll explore how media successes have, rather than had their offerings diluted in today's sea of content, made them stand out across channels in the seamless aggregate...including examples of transmedia (akin to omni-channel) storytelling versus multi-media storytelling, and how the reach, meaning, and impact of "community" and "audience" are being redefined in our socially connected world.

Key takeaways include:

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

**Deanna Lee**

Chief Communications and Digital Strategies Officer  
Carnegie Corporation of New York

1:00

### **Closing Remarks**

1:10

### **Luncheon for all attendees**

2:00

### **18-hole Golf Scramble**

Join your fellow NetFinance attendees for a golf scramble at the world renowned Trump National Doral Golf Course. Limited to 20 spots!

*For information on this, contact [elizabeth.robillard@wbresearch.com](mailto:elizabeth.robillard@wbresearch.com)*

6:30

### **End of NetFinance 2015**





# Sponsors & Exhibitors



## Accenture:

Accenture Digital, comprised of Accenture Analytics, Accenture Interactive and Accenture Mobility, offers a comprehensive portfolio of business and technology services across digital marketing, mobility and analytics. From developing digital strategies to implementing digital technologies and running digital processes on their behalf, Accenture Digital helps clients leverage connected and mobile devices; extract insights from data using analytics; and enrich end-customer experiences and interactions, delivering tangible results from the virtual world and driving growth. Learn more about Accenture Digital at [www.accenture.com/digital](http://www.accenture.com/digital)



## Adobe

**Website:** <http://www.adobe.com>

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.



## Backbase:

**Website:** <http://www.backbase.com>

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.



## Bluespire Marketing

Bluespire delivers more expertise, more resources, more results and more fun to financial institutions across the nation. With more than 30 years serving the financial industry and focus on strategy, technology and content, Bluespire brings deep marketing insights and solutions built for personalized engagement and regulatory compliance.

Bluespire's subject matter experts have years of experience working within specified markets implementing best practices that deliver maximum return on investment. In addition to building solutions that drive more acquisition, share-of-wallet and brand equity, Bluespire tracks, measures and reports to create a complete picture of success and opportunity areas.



## Comscore:

ComScore, Inc. (NASDAQ: SCOR) is a global leader in measuring the digital world and preferred source of digital business analytics. comScore helps its clients better understand, leverage and profit from the rapidly evolving digital marketing landscape by providing data, analytics and on-demand software solutions for the measurement of online ads and audiences, media planning, website analytics, advertising effectiveness, copy-testing, social media, search, video, mobile, cross-media, e-commerce, and a broad variety of emerging forms of digital consumer behavior. comScore services, which now include the product suites of recent acquisitions AdXpose, Nedstat, Nexius XPlore, ARSGroup and Certifica, are used by more than 1,800 clients around the world, including global leaders such as AOL, Baidu, BBC, Best Buy, Carat, Deutsche Bank, ESPN, France Telecom, Financial Times, Fox, Microsoft, MediaCorp, Nestle, Starcom, Terra Networks, Universal McCann, Verizon Services Group, ViaMichelin and Yahoo!.



## D3 Banking:

D3 Banking reduces the cost and complexity of digital banking by providing an omnichannel platform that can be accessed via laptop, smartphone, or tablets. The company provides responsive web design in a transactional environment to deliver a consistent user experience anytime, anywhere, on any device. Its Data Driven Digital™ banking leverages a powerful analytics engine that allows financial institutions to personalize their product and service offerings for each unique customer. More than 225 institutions in the United States use products and solutions from D3 Banking. Learn more about the company at [www.d3banking.com](http://www.d3banking.com).

**Sponsors continued****Epsilon:**

Epsilon is the global leader in creating connections between people and brands. An all-encompassing global marketing company, we harness the power of rich data, groundbreaking technologies, engaging creative and transformative ideas to get the results our clients require. Recognized by Ad Age as the No. 1 World CRM / Direct Marketing Network and No. 1 U.S. Agency from All Disciplines, Epsilon employs over 7,000 associates in 70 offices worldwide. Epsilon is an Alliance Data company. For more information, visit [epsilon.com](http://epsilon.com), follow us on Twitter @EpsilonMktg or call 1 800 309 0505.

 **EXTRACTABLE**
**Extractable**

**Website:** <http://www.extractable.com>

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.

**Foresee by Answers**

ForeSee, an Answers solution, continuously measures satisfaction with the customer experience across multiple touch points and delivers critical insights on where to prioritize improvements for maximum impact. ForeSee delivers superior technology and proven methodology to connect the customer experience to the bottom line. This enables executives and managers to drive future success by confidently optimizing the efforts that will achieve business and brand objectives. Visit us at [www.ForeSee.com](http://www.ForeSee.com) for customer experience solutions.

**Ghostery**

**Website:** <http://www.ghosteryenterprise.com>

Ghostery is a technology company that helps consumers and businesses expose and eliminate digital blindspots in the Marketing Cloud - the collection of digital technologies that power, measure, socialize, and optimize websites and apps. Over 40 million people globally rely on the free Ghostery browser extension to see and control the technologies that follow them online. Businesses rely on Ghostery Marketing Cloud Management to drive ROI by maximizing the security, performance, and profitability of their digital assets. Ghostery also is the dominant provider of privacy governance services globally, powering compliance for more than \$2 billion of advertising and e-commerce transactions annually. Founded in 2009, Ghostery is headquartered in New York City with a technology office in Salt Lake City and sales offices in London and San Francisco. Learn more at [GhosteryEnterprise.com](http://GhosteryEnterprise.com) and [@ghosteryinc](https://twitter.com/ghosteryinc).

**HackerAgency**

At HackerAgency, we are obsessed with results. We're a global direct marketing agency with expertise across all media channels and a focus on the metrics that matter. Our success generating ROI for our clients makes us the leader in the world of CRM. From Leads to Loyalty, no agency on earth develops and deploys data-driven strategies and creative that engages and compels customers to take action the way HackerAgency does. We don't just move the needle—we bury it. HackerAgency has a substantial track record generating leads and in-store traffic in the financial services industry. Mortgage lenders and banks have seen lower cost per acquisition and increased leads as a result.

**IGATE**

IGATE's Banking and Financial Services Business Unit leverages its domain expertise and understanding of industry imperatives to align better with the new-age business challenges and dynamic customer needs of global banks. We help enterprises to drive omni-channel enablement, next-generation customer experience and digital transformation. We offer comprehensive digital solutions for retail banking, commercial banking, payments and cash management, investment management, broker-dealers, and wealth management.

IGATE is a global leader in providing integrated technology and operations-based solutions. Our business solutions, along with Data Analytics, Mobility, Digital technology, and Cloud are focused on the various industry verticals including banking and financial services, insurance, healthcare and life sciences, manufacturing, retail and consumer products, media and entertainment, energy and utilities, and product and engineering solutions.

**Liferay:**

Liferay is an open source provider of portal, web content management and social collaboration software for the enterprise. A Leader in the Gartner Magic Quadrant for Horizontal Portals, Liferay is in its 16th year of development and is chosen over competitor products for its flexibility, lightness of weight, robust feature set, and open source savings.

*Sponsors continued***IBM:**

IBM helps financial institutions maximize their efficiencies and gain sophisticated insight and agility by making data-based decisions. Forward thinking institutions gain the ability to attract and retain customers, develop new revenue sources, streamline operations and implement security solutions that pro-actively address risk and regulatory requirements. Firms can benefit from IBM's deep industry experience to integrate disruptive technologies such as cloud, analytics, mobile and social into their business and IT strategies.

**LinkedIn:**

LinkedIn's mission is to connect the world's professionals to make them more productive and successful. The LinkedIn Sales Navigator program is designed to help financial services and insurance companies empower their financial advisors and financial representatives on LinkedIn. The program combines a premium subscription with the necessary education and training to allow users to efficiently find, relate and engage with high net-worth individuals while building their referral networks. The Sales Navigator dashboard provides the necessary analytics and reporting to drive best social selling practices across the organization. To learn more, visit: <http://business.linkedin.com/sales-solutions/financial-services.html>

**Mindset Digital**

Mindset Digital gets your workforce up to speed in a digital world. You can take our quick, highly visual online courses from your phone or tablet and learn the latest in LinkedIn, Twitter, digital marketing and more. We specialize in working with Fortune 500 firms, especially finance and insurance, offering: • certifications in digital marketing, selling in a social world and digital reputation (social media training for advisors, marketers, and leadership teams); • custom work that transforms your old-school corporate training on a range of topics, from sales to social media compliance; and • powerful keynote presentations that engage, excite, and empower your teams to do business in a new way.

**Neustar Marketing Solutions**

Neustar Marketing Solutions help Financial Services organizations solve important problems: a complex marketing ecosystem, rapid consumer changes, and the tsunami of data engulfing marketers today. Built on Neustar PlatformOne, which enables activation of customer and media intelligence in real time, our solutions give you a comprehensive, up-to-date portrait of your customer. By linking customer interactions with authoritative datasets, you can use a single identity across channels and devices to understand consumers, create a personalized dialogue with your customer and drive an increase in reach and sales. Please visit HYPERLINK "<http://www.neustar.biz>" [www.neustar.biz](http://www.neustar.biz) for more information.

**OpinionLab**

OpinionLab is the global leader in omnichannel Voice of Customer (VoC) feedback solutions, with patented real-time listening technology for every brand touch point. The pioneering VoC platform behind the familiar [+] symbol helps organizations collect, understand, and leverage both structured and unstructured customer data. Hundreds of the world's leading brands rely on OpinionLab 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 will spark foundational improvement to companies' products, people, and brands.

**Oracle Marketing Cloud:**

**Website: [oracle.com](http://oracle.com)**

Modern Marketers choose Oracle Marketing Cloud to build customer obsessed cultures, create and manage ideal customers, and power revenue performance. They use award-winning technology and expertise to transform marketing by truly knowing the customer, engaging with cross-channel marketing, and achieving data driven accountability. Integrated information from cross-channel, content, and social marketing with data management and dozens of AppCloud apps enables these businesses to target, engage, convert, analyze, and use marketing technology to deliver personalized customer experiences at every interaction. Visit [oracle.com/marketingcloud](http://oracle.com/marketingcloud).

**PriceWaterhouseCooper (PwC):**

Imagine the power of 180,000 people with a common purpose — building relationships that create value for you and your business. This is PwC. Every day, our people work with you to build the value you are looking for. We'll start by getting to know you. You do the talking, we'll do the listening. Our tailored solutions will help you meet the challenges and opportunities of doing business in the US market, and beyond. PwC focuses on audit and assurance, tax and consulting services. Additionally, in the US, PwC concentrates on 16 key industries and provides targeted services that include — but are not limited to — human resources, deals, forensics, and consulting services. We help resolve complex issues and identify opportunities. Our reputation lies in building lasting relationships with our clients and a focus on delivering value in all we do. Let us apply our world-class capabilities to your business goals.

*Sponsors continued***SITESPECT****SiteSpect**  
**Website: [www.sitespect.com](http://www.sitespect.com)**

SiteSpect is the only digital optimization platform that enables the world's leading online businesses to optimize the entire user experience, increase conversions, and drive more revenue. SiteSpect offers advanced testing for serious analysts, enabling you to test every aspect of your site, target anyone, run more tests in less time, and deliver measurable wins for the entire organization. With SiteSpect's patented, tag-free solution, you can test content, features, and functionality across websites, mobile sites, and apps, enabling you to find new optimization opportunities where other tools can't. SiteSpect's offerings include A/B testing, multivariate testing, behavioral targeting and personalization, mobile optimization, and site speed solutions. SiteSpect's patented technology and professional services are used by companies such as Wal-Mart, Target, Urban Outfitters, Overstock.com, Bed Bath and Beyond, Intuit, SurveyMonkey, Trulia, and leading financial services companies. Sign up for a demo to see SiteSpect in action today at <http://www.sitespect.com/learnmore> or call 617-859-1900.

**Strands**  
**Website: [finance.strands.com](http://finance.strands.com)**

Strands is a global leader in personalization and recommendation solutions for digital banking and e-commerce. Based in Miami and with offices around the world, the company serves banking and retail market leaders including Barclays, BBVA, BAC, BMO, BNP Paribas, Carrefour, Panasonic, and Skymall. At Finance business unit we design and create next-generation digital banking experiences to help individuals and SMEs easily understand and manage their finances. This virtual engagement generates a rich source of customer data that we enable to capture & process to deliver actionable insights and create new revenue streams. Strands Finance Suite includes such products as Personal Financial Manager (PFM), Business Financial Management (BFM), Card-Linked Offers (CLO), and Product Recommender among others. For more information about Strands visit: [finance.strands.com](http://finance.strands.com)

**Symantec:**  
**Website: [www.symantec.com](http://www.symantec.com)**

Symantec Corporation (NASDAQ: SYMC) is an information protection expert that helps people, businesses and governments seeking the freedom to unlock the opportunities technology brings -- anytime, anywhere. Founded in April 1982, Symantec, a Fortune 500 company, operating one of the largest global data-intelligence networks, has provided leading security, backup and availability solutions for where vital information is stored, accessed and shared. The company's more than 20,000 employees reside in more than 50 countries. Ninety-nine percent of Fortune 500 companies are Symantec customers. In fiscal 2014, it recorded revenues of \$6.7 billion. To learn more go to [www.symantec.com](http://www.symantec.com) or connect with Symantec at: [www.symantec.com/social/](http://www.symantec.com/social/)

**Tealium:**  
**Website: [www.tealium.com](http://www.tealium.com)**

Tealium® is the leader in real-time unied marketing solutions, helping brands seamlessly integrate their siloed applications and data, and drive more profitable interactions across all digital touch points. Tealium's open platform for tag management and data enrichment enables marketers to bring order to chaos and build better customer experiences. Founded in 2008, Tealium was recently named to the Inc. 500, which recognizes the fastest-growing private companies in America. The company's award-winning solutions are used by hundreds of global enterprises, including Cathay Pacific Airways, Domino's Pizza, HanesBrands, Kimberly-Clark Corp., Lamps Plus, Lincoln Financial Group, Party City, Univision, and Wet Seal. For more information, visit [www.tealium.com](http://www.tealium.com).

**Yext**  
**Website: [www.yext.com](http://www.yext.com)**

Yext provides an integrated GeoMarketing software cloud that lets marketers manage their local content, listings, social pages, store pages, campaigns and analytics. Yext has over 250,000 subscribers to the GeoMarketing Cloud including dozens of Fortune 500 companies and top retailers. Yext was named to Forbes Most Promising Companies list and CNBC Disruptor 50 list in 2014

**Zoot**  
Zoot is a global provider of innovative acquisition, origination, and decision management solutions, offering our clients comprehensive and flexible tools to meet their unique initiatives. We provide business user control to empower our clients to adapt their solutions in support of their evolving business strategies. Zoot's solutions are in production and to market faster than the industry average. For over 20 years, we have partnered with influential U.S. banks and international financial institutions to foster innovative excellence in the industry.

# Media Partners



## 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.



## The Bank Innovators Council

The Bank Innovators Council is an independent membership organization that helps promote and support innovation in banking. We help our members in 58 countries on 6 continents to discover and create new ideas outside of the demands of their day to day business, and in ways they cannot do alone. Create, rate and collaborate around thousands of the world's best financial ideas on our global social platform and mobile apps at BIC. InnovationCafe.com.



## 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.



## Digital Transactions

Digital Transactions magazine is the only publication covering the total consumer electronic transactions market. This is an 87.6 billion transactions market, growing at an average of 6% over the last four years. Published twelve times a year, the magazine, web site [www.digitaltransactions.net](http://www.digitaltransactions.net) and weekly email newsletter Digital Transactions News reaches over 21,000 subscribers in banks, retail companies and acquiring processors. To Subscribe go to [www.digitaltransactions.net](http://www.digitaltransactions.net). To advertise call Bob Jenisch @ 877-658-0418.



## eMarketer

eMarketer is the authoritative research firm for marketers who need to stay ahead of digital and require credible benchmarks for their decisions. We deliver customers a comprehensive and definitive view into the state of the digital marketplace, as well as vetted data and insights to support their initiatives.

## Media partners continued



### Quirk's

Quirk's is the only monthly print magazine, digital magazine, e-newsletter, iPad and Android apps and online resource devoted entirely to marketing research. Articles are written by industry experts and provide straightforward advice through discussions of research techniques and through real-world project examples. The companion Web site includes directories of research companies and facilities, job postings and much more. Visit us at [www.quirks.com](http://www.quirks.com).

### The WHIR

The WHIR is the largest news organization and consumer resource dedicated to the web hosting and cloud computing industry, publishing since 2000. The WHIR is your source for breaking cloud and hosting news.



In addition, The WHIR hosts networking events in the USA and Europe which give members of the web hosting industry a chance to do face-to-face business and network with executives, solution providers and corporate decision makers in a relaxed environment with complimentary drinks and appetizers. The WHIR is also your source for free industry webinars and whitepapers. Come check us out at [www.thewhir.com](http://www.thewhir.com)

### Payment Journal (Mercator Advisory Group)

PaymentsJournal is a free, comprehensive online information portal designed to keep payments and banking industry professionals informed through the daily delivery of the latest news, industry blogs, research, case studies, executive interviews and analyst insights. PaymentsJournal is published by Mercator Advisory Group, the leading payments research and consulting firm. PaymentsJournal is a natural extension for Mercator Advisory Group as we continue to monitor the payments and banking industries and work with the industry's top leading companies. <http://www.paymentsjournal.com/>



### RetailWire

RetailWire is the premier online forum for the retailing industry. Launched in February of 2002, RetailWire goes beyond conventional headline news reporting. Each business morning, RetailWire editors pick news topics worthy of commentary by its "BrainTrust" panel of industry experts. The results are virtual round tables of industry opinion and advice covering key dynamics and issues affecting the retailing industry.

Membership to RetailWire is free for all qualified retail industry professionals. Over two-thirds of members are in top executive or senior management positions, representing a broad cross section of retail channels. RetailWire is supported via sponsorships by leading retail suppliers and service organizations.



## Review Platform Partner



### BirdEye

BirdEye is a leading Business Reputation Management (BRM) platform helping businesses and enterprises outperform the competition. With BirdEye, you stay in touch with the pulse of your customers — throughout the entire customer journey — giving your business insights and competitive advantage BirdEye enables businesses to:

- Proactively listen to customers by aggregating reviews from all major sites into a single review management dashboard
- Acquire new customers by automatically promoting their good reputation across the web, social media, search engines
- Retain existing customers by quickly addressing issues and fine-tuning products and services using insights based on NLP (natural language processing)
- Stay ahead of competitors by getting an inside view into their competitor's customers

The BirdEye team (Yahoo, Google, Amazon alumni) has created an innovative platform that powers 10,000 businesses, 12M reviews — ranging from prominent F1000 brands to SMBs. <http://birdeye.com/>

# Venue & Accommodations



## Trump National Doral Miami

4400 NW 87th Avenue, Miami, Florida  
33178, United States

**Website:** [www.doralresort.com](http://www.doralresort.com)

**Phone:** : (305) 592-2000

### Hotel Room Information

Room Rate: \$219 plus tax (\$20 resort fee included)  
NetFinance has secured a special conference rate of \$219 a night plus tax (\$20 resort fee included) for attendees. In order to make your reservation, please call the Trump National Doral Miami at 1-800-713-6725 or 305-592-2000 and identify yourself as a NetFinance attendee. Rooms are limited and are on a first come, first served basis, so make your reservations as soon as possible. The special rate expires April 6, 2015. After this date, rooms may still have available, so inquire with the hotel if you have missed the cut-off date.





## Pricing & Discounts

Discounted Rates for Financial Institutions*	Book by 30-Jan	Book by 27-Feb	Book by 31-Mar	Standard Price
Full Access Pass	US\$1699	US\$1799	US\$1899	US\$2099
NetFinance VIP Pass				US\$4500

### NetFinance VIP Pass Includes:

**Attendee List** – You come to NetFinance to learn and network. VIP's will receive the NetFinance attendees list (excluding email addresses) so you can begin and continue to network off site.

**Hotel Amenities** – Your VIP Pass includes a complimentary hotel room for two nights, and \$200 hotel or AMEX voucher to be used onsite.

**Refundable Ticket** – Need to cancel your registrations the day of the event? No problem. The VIP Pass entitles you to a full refund.

Rates for Solution Providers / Others**	Standard Price
Full Access Pass (April 27-29, 2015)	US\$3,699

Discounted Group Rates for Financial Institutions*	Standard Price
Groups of 3-4	20% off current price
Groups of 5-7	30% off current price

Corporate Rate for Financial Institutions*	Standard Price
Groups of 8-12	US\$10,999

\*To qualify for the discounted rate, you must currently work for a Financial Institution. If you work for a company that provides a solution or service to a Financial Institution, you do not qualify for this rate.

### PLEASE NOTE:

- Solution Providers/OTHER Includes: Any service provider to financial organizations including, but not limited to software vendors, technology vendors, solution providers, consultants or companies with primary revenues resulting from these other areas. Worldwide Business Research reserves the right to enforce the rate for solution providers.
- No two discounts or offers may be combined. Team Discounts do not apply to sponsoring or exhibiting companies. Fee includes continental breakfast, lunch, cocktail receptions and conference documentation.
- Connecticut residents must add 6% sales tax to their registration fee.

### WBR CANCELLATION, POSTPONEMENT AND SUBSTITUTION POLICY:

You may substitute delegates at any time by providing reasonable advance notice to Worldwide Business Research USA, LLC. Any cancellations received in writing not less than eight (8) days prior to the conference, you will receive a 90% credit to be used at another Worldwide Business Research USA, LLC conference which must occur within one year from the date of issuance of such credit. An administration fee of 10% of the contract fee will be retained by Worldwide Business Research USA, LLC for all permitted cancellations. No credit will be issued for any cancellations occurring within seven (7) days (inclusive) of the conference.