

Introducing

CXFS

CUSTOMER EXPERIENCE FOR FINANCIAL SERVICES

September 28-30, 2015 • Hilton Charlotte University Place, Charlotte, NC • www.cx-finance.com



"I'm looking forward to three days dedicated to discussing the interaction of CX and financial services and then bringing all of that inspiration back to my team."

Heidi Munc, AVP, User Experience, **Nationwide**



Karen Pascoe
SVP, Group
Head, User
Experience,
MasterCard



Darryl Speech
Chief Customer
Officer
**Greystone
& Co.**



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



Erin Rich
SVP, Head of
Client Experience
**Wells Fargo
Advisors**



Chris Needham
Head of Digital
Strategy &
Experience Design
TIAA-CREF



Ramy
Serageldin
COO
Moven

Lead Sponsors:



WELCOME TO CXFS: The Event For Customer Experience In Financial Services

Possibly the biggest challenge faced by the financial services industry is keeping up to speed on changing regulations and remaining compliant. These efforts are often prioritized over customer experience initiatives. How can you ensure that customer experience is top of mind for your organization and that you are able to move critical projects forward? CXFS 2015 is designed to help you connect CX efforts to business outcomes and ensure buy-in from the front-line to the c-suite.

Drawing from 5+ years of customer experience research, CXFS will shift your thinking and challenge your assumptions. Over three days, attend interactive workshops, roundtables and panels designed to provide you with all of the tools you need to move the customer experience needle at your organization. You'll have the opportunity to meet and learn from true innovators, benchmark with your industry peers and leave with a clear CX action plan.

Who Will You Meet?

Financial Services leaders and practitioners from functions including:

- Customer/Client Experience
- Customer Service/Support
- Marketing
- HR/Organizational Development/Training
- Retail Banking
- Data/Analytics
- Operations

Specific titles include:

- Chief Customer Officer or Chief Experience Officer

- VP, SVP, EVP, AVP, Director of
 - Customer/Client Experience
 - Customer/Consumer Insight
 - Customer Success
 - Customer Centricity
 - Customer Strategy
 - Customer Loyalty
 - Customer Analytics
 - User Experience
 - Digital Experience
 - Design

We would like to extend a special thank you to our 2015 Advisory Board!



Heidi Munc
AVP, User Experience
Nationwide



Ben Hoffman
AVP, User Experience and Customer Experience
The Hanover Insurance Group



Patrick Myron
SVP, Retail Network Strategy & Sales Analytics
Rockland Trust



Jim Di Ciaula
Head, Customer Experience, Personal & Small Business Banking
BMO Harris Bank




























Toby Sterret
Director of User Experience
Simple



Eliel Johnson
VP, User Experience
Charles Schwab

Meet The 2015 Speaker Faculty

CXFS 3

- | | | | |
|--|---|---|--|
|  <p>Darryl Michael Speech
Chief Customer Officer
Graystone & Co.</p> |  <p>Anthony Ginn
VP, Enterprise Digital Strategy
Transamerica</p> |  <p>Stacey Collins
Director, Experience Design
& Implementation
BECU</p> |  <p>Greg Corrin
Senior Interaction Designer
Regions Financial Corporation</p> |
|  <p>Karen Pascoe
SVP, Group Head, User
Experience
MasterCard</p> |  <p>Nishith Krishna
VP, Customer Insights & Analytics
M&T Bank</p> |  <p>Harley Manning
VP, Customer Experience
Forrester Research</p> |  <p>Ben Hoffman
AVP, User Experience and
Customer Experience
The Hanover Insurance Group</p> |
|  <p>Parin Kothari
SVP, Digital Strategy & Planning
TD Bank Financial Group</p> |  <p>Ingrid Lindberg
Serial CXO</p> |  <p>Janis Avila
Managing Director, Client
Experience
Union Bank</p> |  <p>Harmonie Taddeo
Manager, Compliance,
Northwest Federal Credit
Union</p> |
|  <p>Ramy Serageldin
COO
Moven</p> | <p>John Wong
VP, Client Experience, Major
Account Services
ADP</p> |  <p>Donna LoStocco
SVP, Member Experience
Affinity Federal Credit
Union</p> |  <p>Sue Yasav
Marketing Intelligence Leader,
Synchrony Financial
A GE Capital Company</p> |
|  <p>Erin Rich
SVP, Head of Client Experience
Wells Fargo Advisors</p> |  <p>Kristin Julbert
Director, Client Experience
BBVA Compass</p> |  <p>Jason Mowry
Director, User Experience
Nationwide</p> |  <p>Karen Myers
Member Experience Manager
Community Choice Credit
Union</p> |
|  <p>Chris Needham
Head of Digital Strategy &
Experience Design
TIAA-CREF</p> |  <p>Heidi Munc
AVP, User Experience
Nationwide</p> |  <p>Darian Dorsey
Office of Consumer
Response, Chief of Staff
Consumer Financial
Protection Bureau (CFPB)</p> |  <p>Rich Dorfman
VP, Marketing, Market Research
and Customer Experience
Eastern Bank</p> |
|  <p>Heather Magana
SVP, National Client Services
Wells Fargo</p> |  <p>Jean Machart
VP, Client Experience,
Technology
Ameriprise Financial</p> | | |



Kristen Korhonen
Director, Customer Experience
Insights
BMO Financial Group



Ram Subramanian
Director, Customer Experience
Design & Analytics
Discover Financial Services



Arlette Broex
COO
MyOrder, (Rabobank)



Maritza Discuillo
SVP, Marketing
Northwest Federal Credit Union



Katy Churches
Customer Experience Manager
American Family Insurance



Jim Di Ciaula
Head, Customer Experience,
Personal & Small Business
Banking
BMO Harris Bank



Geriel Thornburg May
Director, Customer Experience
Genworth Financial



EJ Kritz
VP, Strategy & Programs Customer
Experience Manager
Santander



Marianne Mike
VP, Digital Client Experience
SunTrust



Peg Ryan
Former Head of Digital Customer
Experience, Specialty Lines
Farmers Insurance



Natalie Higgins
VP, Consumer Finance Customer
Experience
Citizens Bank



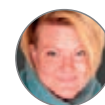
Pam Hess
Manager, Field and Client Experience
COUNTRY Financial



Simon Mathews
Chief Strategy Officer
EXTRACTABLE



Michael Beird
Co-Founder, Managing Director,
Financial Services
BankersHub



Laura Andersen
Lead Financial Services Design Strategist
Bluespire



Stu Siegal
Director & Executive Producer,
VideoLink Creative Services
VideoLink LLC



Brendan McGuire
Director, Business Development
Clarabridge



Jean-Pierre Lacroix
CEO
Shikatani Lacroix



Matt Inman
Senior Strategic Consulting Director
MaritzCX



Mazen Ghalayini
Director, Customer Experience
West Monroe Partners



Abram Sirignano
Group Director
Fjord NYC



Kyle Hutchins
Director, Customer Experience
West Monroe Partners



Agenda-At-A-Glance: Map Out Your CXFS Experience

CXFS 5



Day One

Customer Experience Design & Strategy

- ✓ 4 Interactive Workshops on journey mapping, human-centered design, employee idea generation, and VoC
- ✓ Hear from **TIAA-CREF, BECU, TD Bank, BMO Harris, Discover and Ameriprise** among others
- ✓ Join in on our CX Leaders champagne roundtable discussions
- ✓ Wrap up day one with a keynote presentation from **Ingrid Lindberg, serial CXO**



Day Two

Customer Experience Culture & Engagement

- ✓ Case studies from **ADP, Genworth Financial, Wells Fargo Advisors, Regions Bank** and **MasterCard**
- ✓ Keynote from the Darryl Michael Speech, Chief Customer Officer of **Greystone, Inc**
- ✓ Concurrent session streams on Digital CX and balancing compliance and CX
- ✓ An exclusive presentation from the **CFPB**
- ✓ Join in on our CX Leaders champagne roundtable discussions



Day Three

Customer Experience Innovation & Disruption

- ✓ Case studies and insights from **Moven, Nationwide, M&T Bank, BBVA Compass** and **Wells Fargo** among others
- ✓ An afternoon focused on customer insights and intelligence with lessons learned from **Nationwide, Metlife and Eastern Bank**
- ✓ A CXFS Wrap-up session to help you synthesize the content and create a take-home CX toolkit

Day One: Customer Experience Design & Strategy

7:45 **Continental Breakfast & Registration**

8:35 **Welcome Remarks**



Kristin Schoenstein
Event Director
CXFS 2015

8:40 **Chairperson's Opening Address**



Jean-Pierre Lacroix
CEO
Shikitani Lacroix

8:55 **KEYNOTE: An Omni Customer Experience—It's a Journey That Keeps Evolving**

It's more of an evolution to understand and replicate the customer journey, their aspirations and their emotions through an organization's people, processes and technology. To accomplish this we need a different lens to constantly learn and frameworks to structure organizational efforts across channels and products. Key takeaways: Journey mapping the customer experience

- Understanding the building blocks of the business
- Leveraging data and technology for success
- Having a two-way dialogue across channels

9:15

- Moving from the rational to the emotional aspects



Parin Kothari
SVP, Digital Strategy & Planning
TD Bank Financial Group

KEYNOTE: Bringing The Next Generation of Digital Experiences To Financial Services

From banking to retirement, financial services customers expect world class, easy-to-use digital experiences across all their screen sizes and devices – a standard that many financial institutions are finding difficult to meet. This session will look at digital experience opportunities in financial services that address both business and customer needs alike, and lay out potential paths towards the next generation of digital experiences. Key takeaways:

- Understanding the imperative to improve customer experiences, and the risks of not doing so.
- What do next generational digital experiences need to deliver?
- Next generation experience concepts and examples.



Simon Mathews
Chief Strategy Officer
EXTRACTABLE

9:35

PANEL: Connecting Customer Experience With Your Brand Story, Mission And Vision

Now more than ever, it's important to align your brand story, mission and vision with the customer experience. This panel will examine the role your brand plays in driving experiences and how to connect your company's mission and vision to the experience as well. Learn:

- How the brand, marketing and CX should align to convey the brand experience
- How the brand strategy should support CX and vice versa
- The importance of language in reflecting your brand



Chris Needham
Head of Digital Strategy & Experience Design
TIAA-CREF



Karen Myers
Member Experience Manager
Community Choice Credit Union







Stu Siegal
Director & Executive Producer, VideoLink Creative Services
VideoLink LLC

10:15

Morning Refreshment & Networking Break



Concurrent workshop sessions begin		Concurrent Workshop Sessions Continue			
MASTERING THE ESSENTIALS		ADVANCED CX STRATEGIES			
10:45	<p>WORKSHOP A: Journey Mapping 101</p> <p>It seems everyone is talking about the customer experience and creating “journey maps”. So why all the attention and buzz? As it turns out, today customers are more focused on the experience they receive from your company. It’s no longer just about having a better mousetrap--experience does matter. One of the best tools to assess and deliver a great customer experience is to start with journey mapping. Understanding what customers experience at every touchpoint for every channel is imperative to designing world class and best-in-class experiences that drive loyalty and generate customer who rave about that experience. Join this important workshop to learn how you can create practical journey maps that build momentum, secure organization-wide buy-in, and focus on what really matters most. We'll learn through real case examples and hands-on exercises. By attending this workshop, you'll be well on your way to creating journey maps that get results.</p> <p>From this workshop you will:</p> <ul style="list-style-type: none">· Understand the importance of journey mapping and explore a variety of approaches to developing practical journey maps that fit your brand· Learn how to use journey maps to demonstrate an ROI and get the buy-in you need· Be able to easily prioritize the touchpoints that matter the most and create a plan to redesign each to deliver improved results <div><p>Karen Myers Member Experience Manager Community Choice Credit Union</p></div>	<p>WORKSHOP B: Taking Your Journey Maps To The Next Level Using Design Thinking</p> <p>The key to understanding your clients is having real knowledge of the journey they’re on and how your products and services fit into the context of that journey. Taking a design thinking approach to journey map development provides insight beyond the “what” of your customers’ behaviors and decisions—and into the more important “why.”</p> <p>In this session, you’ll learn:</p> <ul style="list-style-type: none">· Ways to uncover how your customers are actually experiencing your products and services, and how this experience might be missing the mark.· Research approaches that allow you to more deeply understand your customers’ motivations and apprehensions.· Insights into how customer experience is impacted by sub-optimal employee experiences and how you can identify opportunities for meaningful improvements.· How service design tools can complement and support existing development processes (attendees will get the opportunity to experience service design tools in action). <div><p>Laura Andersen Lead Financial Services Design Strategist, Bluespire</p></div>	12:00	<p>WORKSHOP C: VoC Programs Are The Compass In The Woods: How A VoC Program Will Guide Priorities And Action Planning</p> <p>As part of the evolution of Voice of the Customer Programs, organizations must utilize customer feedback as a guide to driving actions that will increase Customer Loyalty. At BMO Harris Bank, Voice of the Customer Programs have evolved, capturing both solicited and unsolicited customer feedback, to provide a holistic and integrated view of the Voice of the Customer. In this session we will have a dialogue on:</p> <ul style="list-style-type: none">· A framework for establishing a VoC of Program· Leveraging the VoC Program to define Trends and Customer Insights· Action planning to influence Customer Loyalty <div><p>Jim Di Ciaula Head, Customer Experience, Personal & Small Business Banking BMO Harris Bank</p></div>	<p>WORKSHOP D: Engaging Employees To Come Up With CX Solutions</p> <p>During our time together we will explore a case study that illustrates how BECU was able to implement a program that engages all employees in the CX process. The program supports a virtuous cycle of ideation and innovation – Inspiring and capturing ideas and seething them through graduation in 4 steps:</p> <ol style="list-style-type: none">1. Incubation2. Crowdsourcing3. Assessment4. Resolution <p>Spoiler alert: No idea is too small and every idea gets consideration. In fact, the small wins we have experienced have opened new lines of business (increased revenue), streamlined process driven efforts should (expense reduction), and fostered an environment of employee contribution (engagement).</p> <div><p>Stacey Collins Director, Experience Design & Implementation BECU</p></div>

1:00	Lunch					
1:55	Opening Remarks By The Afternoon Chairperson <div><div>Brendan McGuire VP, Business Development Clarabridge</div></div>	2:25	PRESENTATION: Exceeding Customer Expectations Around The Omni-Channel Experience <p>We all know that customers don't see channels, they expect one consistent brand experience no matter the touch point. In this session Ram Subramanian at Discover will walk you through:</p> <ul style="list-style-type: none">· What should a true omni-channel experience should look like· How do you build, deliver and measure it?· What type of technology infrastructure is needed to offer a seamless experience? <div><div>Ram Subramanian Director, Customer Experience Design & Analytics Discover Financial Services</div></div>	<p>making out with your teenage crush... nobody really knows how they're doing vs the next guy, but everyone else is talking about it, so everyone says they're doing it. This session will review how we've gone about this challenge/opportunity and what you can learn from our story.</p> <p>Audience Learning Objectives</p> <ul style="list-style-type: none">· What are the steps to establishing a CX council· How do you bring together disparate parts of the organization <div><div>Anthony Ginn VP, Enterprise Digital Strategy Transamerica</div></div>	<p>conversations you'll have all year. Talk about your key challenges and hear how other institutions are overcoming them. After 30 minutes, you'll rotate tables and tackle a new topic with a new expert host.</p> <p>Benefits:</p> <ul style="list-style-type: none">· Network with industry peers who have very similar challenges, interests and responsibilities· Take a deep dive into a niche topic in an intimate and informal setting moderated by a CX leader· Bonus - Leave CXFS with key take-aways you can put into action as soon as you return to the office <p>Table 1: Designing A CX-focused omni-channel transformation</p> <p>Moderator:</p> <div><div>Parin Kothari SVP, Digital Strategy & Planning TD Bank Financial Group</div></div>	
2:05	Herding Cats: Consolidating & Analyzing Multiple Sources of Unstructured Data <p>Capturing and analyzing various types of unstructured data (social, surveys, agent notes, escalations), is a critical customer feedback component. In this session, Kristen Korhonen will walk you through the process for capturing insights from text, voice and other sources to help reveal the root cause of customer issues. Learn how to:</p> <ul style="list-style-type: none">· Integrate data from multiple sources, including speech and text, in order to validate and prioritize· Understand how structured and unstructured data can work together· Operationalize text analytics to take action <div><div>Kristen Korhonen Director, Customer Experience Insights BMO Financial Group</div></div>	2:45	PRESENTATION: Breaking Down The Silos to Establish A CX Council <p>Silos define our industry, our roles and our teams. We're used to them, at times comfortable in them and understand our purpose within them. To paraphrase and borrow from Dan Ariely – many in our industry talk of breaking down silos, working across silos and de-silo'ing for the good of the customer...to ultimately improve the customer experience, but it's like</p>	3:00	Afternoon Networking and Refreshment Break And Solutions Zone Kick Off <p>Welcome to the kick of the CXFS solutions zone, which will serve as your "home base" for next two days. This is where you'll enjoy bottomless coffee, soft drinks and snacks, learn about the latest cx tool and technology, and catch up with colleagues and peers!</p>	
			3:40	CX Leaders Champagne Roundtables <p>At CXFS, you're in control! Get involved in our unique, open-mic, peer-to-peer tables for the best</p>		

Table 2: Best of the best cx success stories

Moderator:



Peg Ryan
Former Head of Digital
Customer Experience,
Specialty Lines
Farmers Insurance

Table 3: How to get your organization to be more experience design-oriented

Moderator:



Jean Machart
VP, Client Experience,
Technology
Ameriprise Financial

Table 4: Exceeding customer expectations around the omni-channel experience


Moderator:



Ram Subramanian
Director, Customer
Experience Design &
Analytics
Discover Financial Services

Table 5: Prioritizing the customer experience across channels

Moderator:



Donna LoStocco
SVP, Member Experience
Affinity Federal Credit Union

Table 6: Customer co-creation methodologies and processes

Table 7: Identifying cx champions to create a governing body at your organization

Moderator:



Maritza DiSciullo
SVP, Marketing
Northwest Federal Credit Union

Table 8: How to hire your way to an exceptional experience

Moderator:



Katy Churches
Customer Experience
Manager
American Family Insurance

4:40

Guest Speaker: Credibility, Competency & Culture — Transforming CX At Your Company

You'll learn how to take a small movement, driven by a customer experience team into a change leadership movement that transforms a company. You'll hear how Ingrid has successfully transformed numerous companies to be focused on the customer. You'll hear real examples of how she does it - everything from hiring to compensation - so that you move from lip service to action!

Learning objectives:

- What are the foundational elements you have to have in place to be successful?
- Understanding the three elements of Customer Experience -- Credibility, Competency and Culture.
- Ideas for how you can start or jump start your work!



Ingrid Lindberg
Serial CXO

5:00

Welcome Cocktail Reception In The Solutions Zone

Join your fellow CXFS attendees for cocktails and fun after a busy day!

6:00

End of Day One

“The event was really great so we are pleased we travelled across the globe to attend!”

-Kate Gorman, National Account Director, The Realise Group (Australia)



Day Two: Customer Experience Culture & Engagement

7:40 Continental Breakfast & Registration In The Solutions Zone

8:25 Welcome Remarks



Kristin Schoenstein
Event Director
CXFS 2015

8:30 Chairperson's Opening Address

8:45 **KEYNOTE: Designing a Customer-Centric Culture – The Final Frontier For Game-Changing Market Differentiation**

This session will provide valuable insights and the steps required to instill & sustain a successful customer-centric culture. It will provide real-world financial services examples – in addition to relevant Walt Disney Company best practices.

- Gain a clear understanding of what is a customer-centric culture and how it drives employee engagement, market differentiation, customer loyalty and revenue growth
- "Tools You Can Use" - Learn how to transform a culture by utilizing

the "Customer-Centricity Chain", "Culture by Design" and "Compass Approach"



Darryl Michael Speech
Chief Customer Officer
Graystone & Co.

9:05 **KEYNOTE: Changing The Conversation At Wells Fargo Advisors: Fostering A Focus On Client Experience**

Erin Rich will share the journey Wells Fargo Advisors has been on to truly put clients at the center of everything WFA does. In particular, she'll discuss the challenges and successes she faced in starting up a new Client Experience team and changing the conversation to start with clients' needs. She'll then share a few client experience tactics and tools which are now becoming part of how WFA does business.

She'll share her multi-year approach to this challenge, including:

- Establishing a strategic approach to improve the client experience across all distribution channels, with only a handful of direct team members
- Creating and communicating a foundational measurement construct that is easy for team

members at all levels to understand and act upon

- Building a Voice of the Client Program that includes not only measurement, but also action to incorporate the Voice of the Client in strategy and throughout the project lifecycle
- Championing a Client Experience Toolkit that is now being used in project design, planning, execution, and post-launch measurement (and demonstrating the success that can be attained by using the Toolkit in one of her team's own projects)
- Tactics for gaining buy-in and support at all levels of the organization



Erin Rich
SVP, Head of Client Experience
Wells Fargo Advisors

9:25 **KEYNOTE: What's Preventing You From Getting The Most From Your VoC Program?**

Many organizations have made a verbal or written commitment towards improving the customer experience, but are they really following through? Most are not, according to a study conducted by MaritzCX. Even in today's big

data world where information is everywhere, companies struggle to completely leverage all of their customer-generated data. This shortcoming represents missed opportunity, and ultimately, revenue lost.

Learn more about the findings generated by, "MaritzCX's Voice of the Customer: Practices and Challenges Study" and then use these eye-opening results to maximize your organization's VoC program.



Here's what you'll learn:


- Most common challenges organizations face in leveraging VoC programs
- What type of companies have the most successful VoC programs and why
- How your organization's VoC program compares to those of others in the financial services industry
- How VoC efforts in the financial services industry compare to others across market sectors
- Best practice solutions for capturing, integrating, analyzing, and reporting the data





Matt Inman
Senior Strategic Consulting Director
Maritz CX

9:45	<p>KEYNOTE: MasterCard's Journey To Customer Centricity & Digital</p> <p>Karen is building out a new capability for MasterCard to deliver digital commerce experiences for consumers. This is beyond the traditional business of MasterCard where a consumer swipes a piece of plastic into a point of sale terminal into the broader world of digital. She has also been helping MasterCard see the world in customer centric ways. This is an interesting conversation, given that MasterCard is primarily a B2B2C company where the end to end touch points with consumers are shared with customers. Karen will share learnings from the broader MasterCard journey.</p> <p>Audience Learning Objectives:</p> <ul style="list-style-type: none">· B2B2C Customer Experience· Digital Transformation· Driving Organizational Customer Centricity <div><div><div>Karen Pascoe</div><div>SVP, Group Head, User Experience</div><div>MasterCard</div></div></div>		<p>efforts from the executive level to the grass roots level is no easy task. This panel will look at what it takes to get buy-in across the organization. Learn:</p> <ul style="list-style-type: none">· How to demonstrate the connection between cx and business outcomes· Methods for encouraging true behavior change vs. just paying lip service to the idea of cx· How to show even non-customer facing employees how they impact the customer experience <div><div><div><div>Darryl Michael Speech</div><div>Chief Customer Officer</div><div>Greystone & Co.</div></div><div><div><div>Rich Dorfman</div><div>VP, Marketing, Market Research and Customer Experience</div><div>Eastern Bank</div></div><div><div><div>John Wong</div><div>VP, Client Experience, Major Account Services</div><div>ADP</div></div><div><div><div>Mazen Ghalayini</div><div>Director, Customer Experience</div><div>West Monroe Partners</div></div></div></div></div></div></div>	11:25	<p>Presentation: The Future Of Public Availability Of Complaints</p> <div><div><div>Darian Dorsey</div><div>Office of Consumer Response, Chief of Staff</div><div>Consumer Financial Protection Bureau (CFPB)</div></div></div>		<ul style="list-style-type: none">· Ideas around governance and oversight—how do you ensure that everyone has a line of sight to the information and how do you engage leaders· How to report on it and how to share the data in an impactful way· How do you prevent it through managing the proper KPIs <div><div><div><div>Darian Dorsey</div><div>Office of Consumer Response, Chief of Staff</div><div>Consumer Financial Protection Bureau (CFPB)</div></div><div><div><div>Natalie Higgins</div><div>VP, Consumer Finance Customer Experience</div><div>Citizens Bank</div></div><div><div><div>Katy Churches</div><div>Customer Experience Strategy Director</div><div>American Family Insurance</div></div><div><div><div>Jon Dario</div><div>VP, Member Relationship Development</div><div>Affinity Federal Credit Union</div></div></div></div></div></div></div>		
10:05	<p>PANEL: Kick Starting Organizational Alignment & Buy-In Around CX</p> <p>Getting your organization on board with your customer experience</p>	10:45	<p>Morning Refreshment & Networking Break In The Solutions Zone</p>	11:45	<p>Executive Presentation By Accenture Digital</p> <p>Please visit www.cx-finance.com for session details.</p> <div><div><div>Abram Sirignano</div><div>Group Director</div><div>Fjord NYC</div></div></div>	12:30	<p>PANEL: Identify, Capture, Resolve: Developing An Effective Complaint Management Program</p> <p>This panel will look at the importance of establishing a formalized complaint management process at your organization and how to run it effectively.</p> <p>Panelists will address:</p> <ul style="list-style-type: none">· How to establish a complaint management process and who should own it· Examples for how to effectively and efficiently capture customer complaints	12:50	<p>Lunch</p> <div></div>

Concurrent Sessions Begin		
	Stream 1: Digital Experience	Stream 2: Balancing Compliance & CX
1:50	Chairperson's Afternoon Address	Chairperson's Afternoon Address
1:55	PRESENTATION: Client Voice In Action – Taking Digital Feedback And Making It A Reality  Sue Yasav Marketing Intelligence Leader, Synchrony Financial A GE Capital Company	PRESENTATION: Breaking Through The Red Tape: How To Encourage Continuous Innovation In A Heavily Regulated Environment During this session we will decompose the "red tape" in financial services thread by thread and discuss strategies for overcoming obstacles to innovation. You will walk away with: <ul style="list-style-type: none">· A proven, multi-step process for new product/service introduction· Strategies that earn sponsorship for innovation from the C-suite· Lessons learned from legal and compliance leaders on quickly evolving regulatory change· Tips on how to engage vendors to support innovation  Geriel Thornburg May Director, Customer Experience Genworth Financial



Concurrent Sessions Continue		
	Stream 1: Digital Experience	Stream 2: Balancing Compliance & CX
2:15	PRESENTATION: Banking Disrupted: Embrace Change And Be Successful There is a lot happening in the once so well known area for banks: the payment landscape. New competitors are changing the game. In this presentation you'll find out what to do to maintain the relationship with the customer and also play an important role in the revolution of retail.  Arlette Broex COO MyOrder, (Rabobank)	PRESENTATION: Personalizing The Customer Experience While Remaining Compliant Each year, the banking industry becomes more commoditized in its offerings. This is driven by both the competitive landscape as well as regulatory pressures. Because of this, it is even more important to find ways to create customer treatment strategies that help you gain your best customer's loyalty. Although we are subject to the same regulatory and compliance requirements, there are ways that you deliver these kinds of experiences. In this session we will discuss: <ul style="list-style-type: none">· What are the compliance guardrails?· Who are your best customers and what do they want?· How can you think about ways to create meaningful experiences for these customers and hear some real-world examples  Greg Corrin Senior Interaction Designer Regions Financial Corporation


2:35

Stream 1: Digital Experience


PANEL: Optimizing Around The Current And Future Mobile Experience

Creating impactful experiences in the mobile space is no easy task. Organizations are creating one-off mobile strategies without first considering why people need mobile in the first place. How are people engaging on mobile and for what reasons? How will people use mobile in the future? This panel will explore:


- ways to use the mobile channel as part of the omni-channel customer experience
- how to prepare for future customer expectations



Michael Beird
Co-Founder, Managing Director, Financial Services
BankersHub



Kristin Julbert
Director, Client Experience
BBVA Compass




Jason Mowery
Design Director
Nationwide


Stream 2: Balancing Compliance & CX

PANEL: Finding The Capacity To Solve Customer Issues When Compliance Is Prioritized Over CX


It's no secret that meeting compliance requirements is a top priority for all financial institutions...as it should be. But, with the C-Suite so focused on regulations, how can you ensure that your cx initiatives get the attention they need? What's more, how can you establish a better relationship with your compliance department so that you can work together more effectively?



Marianne Mike
VP, Digital Client Experience
SunTrust



Jim Di Ciaula
Head, Customer Experience, Personal & Small Business Banking
BMO Harris Bank



Harmonie Taddeo
Manager, Compliance
Northwest Federal Credit Union

3:15

Afternoon Refreshment & Networking Break In The Solutions Zone

3:55


CX Leaders Champagne Roundtables

At CXFS, you're in control! Get involved in our unique, open-mic, peer-to-peer tables for the best conversations you'll have all year. Talk about your key challenges and hear how other institutions are overcoming them.

After 30 minutes, you'll rotate tables and tackle a new topic with a new expert host.

Table 1: Creating a sustainable customer-centric culture for true market differentiation

Moderator:




Darryl Michael Speach
Chief Customer Officer
Graystone & Co.

Table 2: Connecting survey data across the enterprise to create a unified action plan

Table 3: Making it easy for your employees to be brand advocates

Moderator:



Janis Avila
Managing Director
Client Experience, Union Bank

Table 4: What's Preventing You From Getting The Most From Your VoC Program?

Moderator:



Matt Inman
Senior Strategic Consulting
Director
Maritz CX

Table 5: Complaint management to drive cx improvement

Moderator:



Natalie Higgins
VP, Consumer Finance Customer
Experience
Citizens Bank

Table 6: Topic Pending

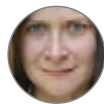
Moderator:



Abram Sirignano
Group Director
Fjord NYC

Table 7: Fostering brand advocates—turning your best customers into your best marketers

Moderator:



Maritza Di Scullo
SVP, Marketing
Northwest Federal Credit Union

4:55

5:10

6:10

Table 8: Ensuring consistent and successful experiences when you don't own all aspects of the customer journey

Moderator:



Ben Hoffman
AVP, User Experience and
Customer Experience
The Hanover Insurance Group

Table 9: Breaking Through The Red Tape: How To Encourage Continuous Innovation In A Heavily Regulated Environment

Moderator:



Geriel Thornburg May
Director, Customer Experience
Genworth Financial

Table 10: Aggregating, analyzing and acting on VoC data across the enterprise

Moderator:



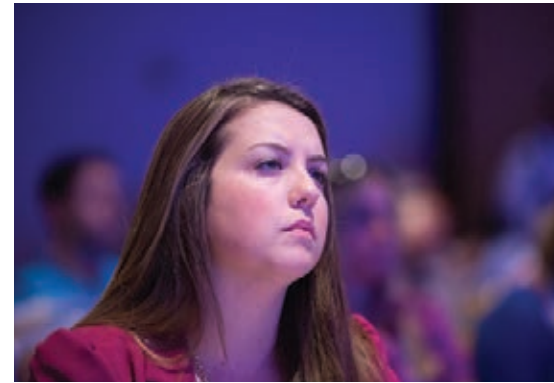
Pam Hess
Manager, Field and Client
Experience
COUNTRY Financial

Non-Profit Partner Presentation

Networking And Cocktail Reception On The Glenwaters Patio

Join your fellow CXFS attendees on the patio for cocktails and fun after a busy day!

End of Day Two



Day Three: Customer Experience Innovation & Disruptors CXFS 15

7:45 Continental Breakfast

8:30 Welcome Remarks



Kristin Schoenstein
Event Director
CXFS 2015

8:35 Chairperson's Opening Address



Kyle Hutchins
Director, Customer Experience
West Monroe Partners

8:50 **KEYNOTE: Does Customer Experience Really Matter To Business Success?**

Companies like Southwest and USAA have great CX and great business success. But when Borders closed its doors, its customers rated its experience as excellent. Meanwhile, health insurers and cable companies thrive despite famously poor CX. What's going on?

Forrester analyst Harley Manning will explore customer experience as a competitive advantage, including the factors that determine whether CX is relevant to your industry, and how to ensure that your CX investments are worthwhile.



Harley Manning
VP, Customer Experience
Forrester Research

9:10

PANEL: Cross-Platform Opportunities—Assessing And Delivering On Customer Expectations

With multiple devices at your customer's fingertips, how can you better understand changing customer expectations and deliver an experience that sets you apart across all platforms? Panelists will address:

- Methods for capturing customer feedback and preferences more holistically vs. by channel
- How to more effectively integrate efforts across platforms
- The importance of continuous innovation given rapid technology advancements



Kristin Julbert
Director, Client Experience
BBVA Compass



Heather Magana
SVP, National Client Services
Wells Fargo



Donna LoStocco
SVP, Member Experience
Affinity Federal Credit Union

9:50

PRESENTATION: Frictionless Banking—Rethinking A Fractured Customer Experience

Consumers today expect far more from digital. Frictionless banking, where key pain points and obstacles are eliminated, is becoming the new table-stakes for mobile and online experiences. But to do more than survive, how can banks go beyond frictionless banking to creating cohesive, meaningful customer journeys. This brief discussion will examine:

- How consumer expectations for digital money experiences are rapidly shifting
- Why frictionless banking will only fulfill, but not exceed those expectations
- What a sustainable experience paradigm for retail banking requires for success




Ramy Serageldin
COO
Moven





10:10

PANEL: Tips, Tricks And Methodologies That CX Can Apply From UX

As the customer experience discipline continues to evolve, many CX executives are realizing that user experience methodologies can be applied to wider CX efforts. In this panel, hear from a diverse group of UX executives as they describe how some of the tips, tools and tricks they've learned from UX have been rolled out to their CX teams.

- 

Ben Hoffman
AVP, User Experience and Customer Experience
The Hanover Insurance Group
- 

Heidi Munc
AVP, User Experience
Nationwide
- 

Karen Pascoe
SVP, Group Head, User Experience
MasterCard

10:50

Networking And Refreshment Break In The Solutions Zone

CUSTOMER INSIGHTS & INTELLIGENCE

11:20

Chairperson's Afternoon Address

11:25

PRESENTATION: Novel Approaches To VoC—Harnessing User Experience-Based Methodologies

User Experience is concerned with the research, design and development of digital properties or software applications. The term “Customer Experience” describes all of the touch points that a customer has with your brand. While the two share similar goals, they use different processes. Recently, however, companies are leveraging their UX teams methodologies to compliment their CX teams. In this way they are better able to understand their customer needs and translate those insights into actionable design criteria. In this presentation you'll learn:

- How to leverage key UX methodologies for offline experiences
- How doing so helps drive consistency through channels
- How to best share research and insights across teams

- 

Heidi Munc
AVP, User Experience
Nationwide

11:45

PRESENTATION: Calculating The Financial Impact Of Customer Experience

How to leverage customer lifetime value to determine the tangible value of CX on acquisition, retention and operating costs

For many, the path to CX has been a taken as leap of faith. But to truly determine the value of your efforts and earn a seat at the table for investment and prioritization, CX practitioners need to a better job of calculating the hard benefits of the programs.

- Participants of this session will learn:
- The Customer Lifetime Value (CLV) equation and how to calculate it for their own business
 - How to apply CLV to assess the value of your current and future CX initiatives
 - How to ensure your CX programs deliver tangible value that drive partnership and buy-in with internal stakeholders


- 

EJ Kritz
VP, Strategy & Programs
Customer Experience Manager
Santander



12:05

Achieve A 360 Degree Customer View Through System Integration



Nishith Krishna
VP Customer Insights & Analytics
M&T Bank


12:25

Growing Net Promoter Scores: How To Pull Together The Puzzle Pieces In An Integrated Fashion To Achieve Rapid NPS Increases

What are the top three drivers negatively impacting NPS in your organization? Contact centers may believe one thing. Product, another. IT, yet a third. Perhaps it is none of the three, rather something that still eludes the organization. How do you get to the heart of it? How do you differentiate between noise and the top drivers of dissatisfaction? How can you prioritize and monetize those issues, gain critical alignment and buy in, so that limited corporate resources get the most NPS bang for the buck. And how do you assess how successful it was? In this session, we will discuss:

- Using an integrated, holistic view of qualitative and quantitative data sources to determine top drivers of dissatisfaction

- How to discover and piece together critical parts for a more complete story
- How to build the case from integrated data that serves to educate, align and garner support from key stakeholders
- How to monitor, measure and share the good, the bad and the ugly



Peg Ryan
Former Head of Digital Customer Experience, Specialty Lines
Farmers Insurance

12:45

CXFS Wrap-Up Report—Top 20 Take-aways In 20 Minutes

With three days filled with sessions, how can you ensure that you walk away with a few “golden nuggets” to take back to your organization? This session will help synthesize some of the key take-aways and provide you with a customer experience toolkit to implement upon your return to the office.

1:05

Closing Remarks By The Conference Chair

1:10

Lunch

2:10

Conclusion Of CXFS 2015, See You Next Year!



Meet The Lead Sponsors

CXFS 18



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Bluespire specializes in personalized engagement for life's biggest decisions. We combine marketing strategy, technology and content to drive growth for clients in healthcare and financial services.

When financial institutions choose Bluespire, they aspire to more. That's because today's consumer is seeking an engaging experience that is personalized to them—and institutions require more in order to deliver that experience.

For 30 years, the most well-known financial brands have chosen Bluespire as a preferred marketing partner. A few of Bluespire's current clients include Navy Federal Credit Union, Cathay Bank, Bremer Bank and American Airlines Federal Credit Union, along with one of the three largest banks in the U.S.

Bluespire's core offerings include solution architecture, service design, journey mapping and building, content strategies and taxonomies, Web design and development, app design and development, and FinTech system architecture, all supported by award-winning content, creative and design.



Confirmit enables organizations to develop and implement Voice of the Customer, Employee Engagement and Market Research programs that deliver insight and drive business change. Confirmit's clients create multi-channel, multi-lingual feedback and research programs that engage customers, empower employees, deliver a compelling respondent experience, and provide high Return on Investment. Confirmit's customer engagement model provides the power to listen to the Voice of the Customer, integrate it with financial, operational and free-form text data to generate powerful insight, and take action that will deliver effective business change and create competitive advantage.



EXTRACTABLE

EXTRACTABLE is a digital strategy and experience design firm with deep experience in Financial Services. EXTRACTABLE uses data insights to create compelling and personalized customer experiences across every digital touch point. An award-winning agency, managing hundreds successful digital projects, EXTRACTABLE drives each project with one goal in mind ó your success.



MaritzCX believes organizations should be able to see, sense and act on the experiences and desires of every customer, at every touch point, as it happens. The company helps organizations increase customer retention, conversion and lifetime value by embedding customer experience intelligence and action systems into the DNA of business operations. Ultimately, we want to be your preferred customer experience outcomes partner. The company specializes in solutions for key industries, including automotive, financial services, technology, B2B, healthcare, retail, and many more. MaritzCX is the combination of the Allegiance award-winning CX platform and Maritz Research strategic consulting services. www.maritzcx.com



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CXFS provides you an opportunity to meet with potential business partners in the event's Solutions Zone. Instead of having numerous meetings scattered throughout many months, investigate future partners in one place at one time to start implementing and seeing ROI almost immediately! And as CXFS is not a trade show, only the most reputable and effective solutions providers – as found during production research for this conference – will exhibit at the event.

Here are the top 5 reasons why CXFS is the leading forum to invest your marketing and business development dollars:

- ✓ Full exposure to over 200 qualified conference attendees comprised of senior-level executives responsible for their company's strategy: you'll gain direct access to the senior decision makers leading the way in service and support.
- ✓ Extensive networking opportunities, allowing for face to face customer contact and one to one meetings.
- ✓ Tailor-made sponsorship packages enable you to competitively position your company the way you want.
- ✓ Opportunity to promote your brand and align it with the other industry leaders participating in the conference.
- ✓ Increased flow of traffic through the solutions zone during breakfast, networking breaks and receptions.

Sponsorship and exhibiting opportunities are extremely limited!
Contact Evan Speight at 646-200-7892 or evan.speight@wbresearch.com

About Our Media Partners

CXFS 20



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.



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The Customer Experience Professionals Association (CXPA) is a global non-profit organization dedicated to the advancement of customer experience management practices. Our members are individuals who develop, manage, optimize, and envision how organizations interact with their customers. This community includes customer experience practitioners within companies, vendors who support customer experience efforts, and other stakeholders in the industry. The CXPA supports the professional development of its members and advances the field by providing research and education, developing standards, offering networking opportunities, promoting the industry, and creating a better understanding of the discipline of customer experience.



Visibility Magazine, founded in 2007, has become the guide to latest trends in internet marketing. Visibility conducts interviews with CEOs, shares opinions, reviews products, and provides a wealth of information about the movements in the industry. Additionally, Visibility will reach many fringe businesses that may have been contemplating entering or expanding their Internet marketing campaigns. Visibility is published quarterly and covers a wide range of topics including, but not limited to, organic optimization, pay-per-click marketing, website analytics, affiliate marketing, and press release distribution. Visibility embodies high-quality content, good sense, superior taste, and the character of conscientious journalism.

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Rates for Solution Providers / Others*

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Groups of 3–4	20% off current price
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*To qualify for the discounted rate, you must currently work in a Customer Experience role. If you work for a company that provides a solution or service to Customer Experience professionals, you do not qualify for this rate.

*Solution Providers Include: A service provider to customer experience professionals including, but not limited to software vendors, technology vendors, consultants or companies with primary revenues resulting from these other areas. Team Discounts do not apply to sponsoring or exhibiting companies. Fee includes continental breakfast, lunch, and cocktail receptions.

Venue And Accommodations



Hilton Charlotte University Place

Hilton Charlotte University Place
8629 JM Keynes Drive
Charlotte, North Carolina 28262

CXFS has secured a conference rate of \$169 (plus tax) for CXFS attendees. Rooms are limited and on a first come, first served basis, so book your room as soon as possible. To make your reservation, call the Hilton at 704-547-7444. The conference rate expires September 7, 2015. If you have missed the cut off date, inquire with the hotel, as rooms may still be available.

note there will also be a website for booking reservations. Link will be posted on event website



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