



AGENDA

4 CPE, 3 CLE, 5.75 CRCEM, CERP, and CFMP CE Credits Apply

8:30am

Registration, Breakfast and Networking

8:55am–9:00am

Welcome

Brian Laurinaitis, Vice President, Retail Strategy Branded Environments, PWCampbell

Elevating Delivery Channels for Organizational Efficiency

Joe Dugan, Principal Strategist, Engage fi

While back-office automation and gaining scale through acquisition are often discussed as ways to gain efficiencies, financial institutions can also gain significant efficiencies through channel optimization. Channel proliferation has led to redundant management, staffing verticals and inconsistent customer experiences. Learn how Engage fi helped one financial institution gain significant efficiencies by creating a common ecosystem across all delivery channels and simultaneously improved the customer experience in the process.

Peer Discussion: Elevating Delivery Channels for Organizational Efficiency

Smart Friction: Balancing Customer Experience and Fraud Defense

Luisa Franco, CAFP, Founder and CEO, LFP Risk Solutions

Banks are under pressure to deliver frictionless digital experiences, but friction isn't always the enemy. This session explores the concept of smart friction: how to design fraud prevention strategies that protect both customers and the institution without slowing growth. Using real-world fraud cases, including synthetic and first-party fraud, participants will learn how to use data, behavioral analytics, and layered controls to reduce losses while maintaining customer trust.

Peer Discussion: Smart Friction: Balancing Customer Experience and Fraud Defense

Networking Break

From Data to Strategy: Turning Bank Data into Actionable Insights

Kristina A. Morris, VP, Innovation Investments, Independent Community Bankers of America

Banks already have powerful data at their fingertips — but how do you make it actionable? This session shows how financial institutions can transform existing data into strategic insights that drive growth, improve decision-making, and enhance customer outcomes.

Peer Discussion: How to Strategically Use Data

Continued on reverse

12:30pm–1:15pm

Networking Luncheon

Beyond Deposits: Strategic Growth in the New Value Movement Economy

Elyssa Morgan, AAP, APRP, SVP, Chief Growth & Partnerships Officer, NEACH

Traditional deposit and lending models aren't enough to fuel long-term growth. This session explores how stablecoins, tokenized rewards, and cross-border innovation are reshaping how value moves — and where financial institutions can seize new opportunities. Learn how to evaluate partnerships, diversify revenue, and align innovation with your institution's mission.

Peer Discussion: Deposit Gathering

Peer Focus Session - 2026 Retail Banking Priorities

Brian Laurinaitis, Vice President, Retail Strategy Branded Environments, PWCampbell

3:00pm

Adjournment