



Agenda for November 20, 2014

- 12:00 – 1:00 pm** **Registration & Networking Lunch**
- 1:00 – 1:30 pm** **Welcome and Opening Remarks**
 Regina M. Pisa, Chairman Emeritus, Goodwin Procter LLP
 Chris Skinner, Innovation Thought Leader and Author, *Digital Bank*
- 1:30 – 2:30 pm** **The New Competitive Reality: Strategies to Adapt to Technological and Sociological Change**
- Technology is rapidly changing the competitive landscape in banking. Technology is reducing the barriers to entry to providing financial products and services and banks now face competition from non-banks such as peer-to-peer lenders and online payment services. Technology is also fundamentally altering expectations as to convenience and customer experience when accessing banking products. Panelists will discuss this new competitive reality and how banks can adapt to a changing technological and sociological environment.
- Panel Chair:** William P. Mayer, Partner and Co-Chair, Financial Institutions Practice, Goodwin Procter LLP
- Moderator:** Rockford Weitz, Executive Director of FinTech Sandbox
- Panelists:** Raj Date, Managing Partner, Fenway Summer LLC
 Lee Manfred, Partner, Deposit Access and Payment Strategy, First Annapolis Consulting
- 2:30 – 3:30 pm** **Banking the Next Generation: Reaching Millennials Through Product Design and Delivery**
- This session will focus specifically on how banks can reach millennial customers through product design and delivery. Speakers familiar with the banking wants and needs of millennials, as well as the ways in which banks can and/or have met those needs through product design and delivery, will identify opportunities to reach the millennial generation as well as obstacles that banks are likely to face in doing so, and will provide insight on how to capitalize on the opportunities and overcome the obstacles.
- Panel Chair:** William E. Stern, Partner, Goodwin Procter LLP
- Moderator:** Glen Fossella, VP of Enterprise Business Development, Ingo Money
- Panelists:** Doug Magnolia, Managing Director, BNY Mellon
 Dan O'Malley, Head of Eastern Labs and Chief Digital Officer, Eastern Bank
 Chris Tremont, Senior Vice President & Director of Marketing, Radius Bancorp
- 3:30 – 3:45 pm** **Networking Break**

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3:45 – 4:45 pm

Great Expectations: The Demand for Enhanced Risk Management

New technology, the introduction of new products and the use of non-bank partners are among the key disruptors that drive risk of customer loss or dissatisfaction. Regulators, shareholders and customers all demand that banks respond with enhanced risk management practices. This Session will discuss the technological, regulatory and compliance enhancements banks will need to make in order to thrive in the new banking environment. Additionally, this session will discuss the challenges that banks may face by doing business with certain high-risk businesses (e.g., bitcoin, marijuana and payday loan businesses).

Moderator and

Panel Chair: Lynne B. Barr, Partner and Co-Chair, Banking/Consumer Financial Services Practice, Goodwin Procter LLP

Panelists: David Cotney, Commissioner of Banks, Massachusetts Division of Banks
Lior Div, Co-Founder and CEO, Cybereason
John Rippy, Chief Risk Management Officer, Republic Bancorp

4:45 – 5:45 pm

Disruptive Innovation: What Does It Mean for Banks?

The theory of “disruptive innovation” in which a “disruptor” finds a way to do something differently, often with new technology, eventually displacing established competitors, has gained visibility in the banking industry. In this Session, two leading experts and authors will discuss what “disruption” and “disruptive innovation” mean, the impact of disruptors in the banking industry, and how bank management and leadership can drive individual and institution-wide innovation.

Panel Chair: Samantha M. Kirby, Partner, Goodwin Procter LLP

Participants: Whitney Johnson, Innovation Thought Leader
Chris Skinner, Innovation Thought Leader

5:45 – 6:00 pm

Closing Remarks

Matthew Dyckman, Counsel, Goodwin Procter LLP

6:00 – 7:00 pm

Networking Reception

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