



2013  
SPEAKERS  
BUREAU



<b>3</b>	Welcome Letter
<b>4-5</b>	Strategy & Trends
<b>6-7</b>	Best Practices
<b>8</b>	Marketing & Sales
<b>9</b>	M&A and Consolidation
<b>10-11</b>	Operational & Technology
<b>12</b>	Risk & Compliance
<b>13</b>	Booking a Speaker

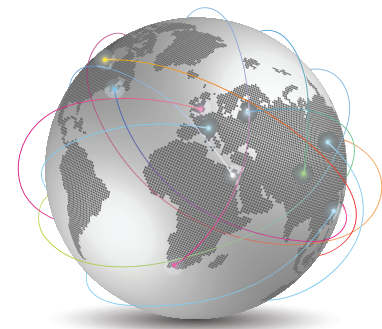
“ I’m pleased to present the speakers bureau for CCG Catalyst Consulting Group for 2013. We believe we have assembled one of the strongest strategic advisory teams for the banking space and are looking forward to getting to know you and your client and member banks.

The CCG Catalyst wealth of knowledge covers the breadth of the banking industry. As a thought leader, our objective is to follow the most crucial issues as they develop and to contribute not just our response and reaction to news and trends, but also our insight and forecast based on our 300 years of collective expertise from a wide variety of exceptional backgrounds in the financial services industry. As a firm, we hold advanced degrees in corporate banking, business, marketing, finance, English, engineering and law.

In our consulting work we bring innovative strategies and partner with our clients to solve their toughest challenges. In our speaking, we do exactly the same thing for you, the conference organizer. We will collaborate with you to create the best topics and approach for your audiences, and we will deliver quality, professionally-facilitated presentations every time.

Please take a moment to look at the topics that we have outlined for the coming year. We are happy to customize any of these or create something uniquely for your event, and these outlined topics should give you an overview of the areas of our speakers’ expertise. We look forward to working with you in 2013 and beyond. ”

**Paul Schaus**  
President





## *Strategy & Trends*



### **Defining the Role of the Bank Branch in 2013 and Beyond**

In the past decade, bankers have been told that they should move their clients toward “self service.” Statistics show that they have done a great job—branch transactions are at 50 or 60% of what they were ten years ago. So what is the new role of the branch? Even though banks will always have to provide some level of transactional support, this session will explore the ways that the branch should be re-developed into a support and information center.

### **Business Planning, Strategic Planning ... What's the Difference?**

The terms “business plan” and “strategic plan” both get thrown around among bankers. But are they different, and if they are, what are they? Every bank needs both. A strategic plan addresses the long-range, “Where will our bank be in 25 years?” objectives. Do you have an asset size goal? A market position goal? The business plan, on the other hand, supports the strategy. It addresses the tactical steps that will help the bank achieve the long-term plan in shorter, three- to five-year increments. This session addresses the key differences in strategic planning and business planning and how banks can achieve the best of both.

### **Do We Really Need a Business Case?**

Yes. You need a business case. No matter how big or small a decision, a business case builds the foundation for informed decision-making. No matter what the business issue—increase or decrease in staffing, opening or closing a line of business, evaluating new technology solutions—the business case lays out the objective facts about the potential investment in time and budget and the time it might take to achieve ROI. This session will address the fundamentals of creating a business case and the ways a business case justifies—or does not justify—the strategic direction of the bank.

### **Developing Strategies Beyond the 5 Year Plan**

Meet every fall for a two-day retreat and create action items for the next three to five years—that’s strategic planning, right? Wrong. While the short- and mid-term tactics are important for banks to evaluate and re-evaluate to ensure execution of strategy, the strategy itself is something far wider than those to-do lists. The executive management and the board should have a clear idea of what the bank wants to be when it grows up—where the bank will be in the ten, twenty, and thirty-year windows. This session will explore ways to expand the focus of strategic planning to encompass longer-range goals.



### **Baby Boomer Impact to Management & Board Planning**

It's the proverbial elephant in the room ... our C-Level executives and our boards are aging. The average age of bankers and board members continues to increase, not decrease, and in very few organizations are there plans in place to replace or promote as these executives retire or leave the bank. This session reviews the population trends that will continue to impact banking and strategic ways to address succession for both management and the board.

### **Achieving Transformation for the New Tomorrow**

The new banking model is changing rapidly. Banks need to move beyond their current organizational silos and the infrastructure complexities and all the other constraints that tie their hands. Banks must become more client centric by leveraging insights to improve security, risk management, channel performance, client satisfaction. While we do not yet know the end game, this session will discuss the ways for banks to build strategic operations centered on the client—because if there is no client, there is no bank.

### **Data Center Transformation and Future Trends in Banking**

There will always be cash, but will the predictions of 10 years ago of a checkless ever come true? Today, financial services markets rely almost exclusively on digital data, meaning that data is the new commodity. Technology vendors are competing to design and construct the ideal environment—the actual or virtual vault—for banks to store their most valuable commodity. That new “vault” will have to have performance reliability, security, and fast response rates. This session will explore the transition from legacy systems to the data center of the future.

### **Strategic Alternatives for Mid-Tier Banks**

Mid-tier banks have the most flexibility to make changes. Smaller banks are constrained by capital. Bigger banks have bureaucracy. Mid-tier banks have the ability to move quickly compared to larger banks and have more money available to spend on projects than do smaller ones. This session will consider the different strategic alternatives for growth and profitability that are unique to the mid-size bank market.

### **Aligning Financial Objectives with Business Strategies**

Two key components of every plan are the desired strategic outcomes and the numbers that back them up. Bankers often manage to the balance sheet or to the strategic plan, but it's the true high performance bank that does both simultaneously. This session will explore the financial component of the strategic plan and the best practices for making sure that both critical pieces are addressed.

“ Strategic planning is really about process. It is about capabilities instead of conclusions, decision-making instead of decisions, and dealing with a dynamic rather than a static environment.”

**Lee Kidder,**  
*excerpted from the position paper, “Back to Basics with Strategic Planning”*



## ■ ■ ■ Best Practices



### **The 6 Cs of Banking—and We Don't Mean Credit**

CEO. CFO. COO. These key strategic leaders of an organization drive the planning and execution of the bank's long-term goals and objectives. But what does each officer really do every day, and at what point should a bank expand the C-Level group? The increasingly critical roles of Chief Credit Officer, Chief Information Officer, Chief Technology Officer, and Chief Risk officer, among others, require a re-evaluation of the executive team at most banks and the roles they play. This session will discuss the functions and responsibilities in the C-suite, and the points at which an organization should consider including new roles.

### **Assessing your Project Management Office - Are You Getting the Value?**

What does a bank need to do to assess their project management infrastructure? Is the bank really getting value? Some banks have created such a governance process for projects that they never get projects done. This session will explore best practices in project management and ways for banks to determine whether their PMO has really reduced risk and controlled cost.

### **Should We Do an Overall Bank Assessment?**

Forget the "bank assessment" of the past. Instead, consider ... How is the bank organized? How are they managing policies and procedures? How do new ideas get filtered up to the board and executive team? How do new initiatives get pushed down? This session explores the key focus behind an overall bank assessment. It's not just performance and workflow – it's *why* you do what you do.

### **What is Your Online Banking Strategy?**

Ten years ago, online banking meant an electronic billboard. But today, the Internet is changing. Online banking is changing. Online transactions are a minimum expectation of most online banking clients. This session will explore the present and future of online banking and ways to banks to create strategy and measure success.

### **A Go-Forward Payment Strategy**

"Payments" are no longer checks or ACH. While those more traditional channels still exist, banks have been forced to strategize about including alternative channels in their go-forward payments strategies. This session will consider all existing and emerging channels and ways to understand cost-per-transaction and the needs of your market demographics.

### **How to Create a True Outsourcing Partnership**

The time for inaction is a thing of the past. Banks historically have been more reluctant than other business sectors to explore outsourcing partnerships, but a steady increase in the financial case for managed services and cloud computing will no longer allow bankers to ignore outsourcing as a possibility. This session will discuss how the historical reluctance to hand over ownership has evolved into banks' need to refocus on their core competency—banking—while allowing other best-of-breed specialized providers to play a key role in the overall strategy of the bank.

### **When Do You Need a Consultant? Stop Wasting Your Money**

Your organization's viability and success rely on the quality, commitment, capability and dedication of your trusted professionals and management team. You may find the answer to what ails you among them. However, if your organization's resources and the amount of time needed are insufficient to achieve your desired objective, or when you need fresh eyes to provide a new perspective, you may start asking yourself if you need a consultant. This session will address the signs that you might need to seek a third-party, objective opinion on a business case and how to find the right partner based on the criteria of expertise, experience, cost, and approach.

### **Queuing Up - Are you Guilty?**

When it comes to new products and services, emerging technologies, or innovative customer strategies, is your bank a leader? Or have you become a follower? In some cases, "following" can be a strategic decision, a way for banks to watch competitors as they take the risks on new ideas. But even when purposely following, banks have to guard against becoming just one in a queue. This session will explore banking's role as an industry in terms of market leading versus market following and the ways that individual banks can strategically decide on the best route for market profitability.

### **Management Succession + Performance**

The average age of a bank CEO is more than 60, and every bank (regardless of the CEO's age) should have a succession plan in place. Succession plans are not just about defining who the next chief officer will be. The long-term strategy of the bank is necessarily longer than the tenure of the average CEO. So succession is not just about *who*, it's about *how*—how the bank transitions from leader to leader and maintains its strategic vision. This session will explore succession planning as it relates to bank performance, considering the options of grooming C-Level officers or recruiting from the outside, and the pros and cons of each approach.

“ You have a chance every five to ten years to make certain you have the best terms and conditions available to your bank under current market conditions.”

**Michael Langenkamp,**  
*excerpted from  
α Client Success  
Story*





## *Marketing & Sales*



### **Developing a Physical & Virtual Branch Strategy**

As bankers have strategically directed their customers toward more online and fewer physical transactions, the next step at the bank is to develop a strategy for the future of their branch network. Considering the study of market demographics, this session will address the key features of virtual branch options, including online, mobile, kiosks, and ATMs, and the consumers who will use them. Bankers will explore the differing purposes of online and physical branches and the ways to match their unique market demographics to the different strategic options.

### **Developing a Go-To-Market Strategy**

As banks continue to seek new market share and to retain their existing clients, strategy and marketing groups are continuously developing new products, new services, and new bundles to maintain client wallet share. This session will explore not only potential products and services, but more importantly the framework with which to evaluate them in terms of market demand and strategic steps for launching the product, servicing the clients, and maintaining product profitability.

### **Capturing Opportunities in Banking through the Next Evolution of the Internet**

By 2015 1 million minutes of video will transfer through the Internet—every second. In 2011, mobile data traffic alone equaled traffic across the entire Internet in 2000. Every second, 200 apps are downloaded. 2 out of 3 employees believe they should have all time real time access on their company devices. As bankers are historically slow followers, this session will address strategies for them to move up the adoption lifecycle to remain relevant to their profitable customers.

### **Who Is Your Customer of the Future?**

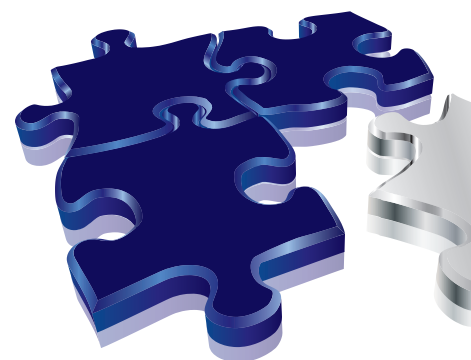
Six generations now make up the banking customer base, ranging from the elderly to the newborn, and all with unique financial needs, comfort levels with technology, and expectations of the banking industry. In further detail, each unique bank market carries some subset of these generations. This session will explore a way for banks to create a framework for deciding who their client of the future will be, based on their core competencies, market demographics, and long-term strategy.



## *M&A and Consolidation*

### **The Consolidation Factor in Banking**

For years economists have predicted that the banking industry would undergo a period of extreme consolidation, resulting in a drastically reduced number of financial institutions. And while we have seen the pace of mergers and acquisitions ebb and flow over the past decade, futurists are at something of a loss to predict the next trends. This session will explore the true definition of consolidation—no new banks, merged or acquired competitors, collapsed charters—and its inevitable impact, either direct or indirect, on every bank.



### **Do You Have an Acquisition Strategy?**

In terms of your bank's long-term strategy, are you or do you plan to become an acquirer? Bankers, unfortunately, can't wake up one Monday with the idea, "Let's go acquire banks!" Acquisitions require sometimes unplanned-for levels of infrastructure and capital resources. While acquisition can be a viable strategy for growth, this session will help bankers determine whether they have the necessary infrastructure in place before they enter the M&A market.

### **Developing a To Be Acquired Strategy**

There are many reasons why a bank may want to be acquired – it's a family retirement strategy. The board has aged and you are struggling to replace them. You need more capital. The challenges of the economic downturn have simply made too big an impact for the bank to viably continue. If a bank has decided to sell, you have to "stage" it for sale the same way a realtor stages a home for sale. This session will explore the key phases of that staging, including cleaning up the balance sheet, operational workflows, and staff.

### **M&A Outlook for 2013**

Every prediction for 2012 included a greatly increased number of banking transactions. Most of those futurist statements did not come to fruition. So what does the M&A landscape look like for 2013? Examining trends from the past five years and leading indicators looking forward, this session will explore the possible directions that mergers and acquisitions will take in the upcoming 12 months, post-election and credit crisis.



## *Operational & Technology*



### **Inhouse versus Managed Services - Is it that Complicated?**

One key question for banks as they grow in size and complexity—are you a bank or are you a technology company? As part of any technology assessment, bankers should look toward each individual technology and its purpose, as well as the technology environment as a whole. This session will address the many services that can potentially move out of an internal environment and into managed services via outsourced, cloud computing.

### **Technology Planning and the Impact to your Strategic Plan**

A true strategic technology plan should integrate technology into the fabric of the organization's strategic plan, maximizing the investments in hardware, software, support, and training. Comprising technology goals, objectives, and action items, a Technology Plan creates a central mechanism for tracking an organization's progress relative to the strategic technology plan. This session will address ways that banks can set priorities for technology initiatives, identify and allocate resources, select, implement, and manage new systems, measure and manage technology ROI, and identify future technology requirements.

### **The Core System Landscape Today & What is Coming Tomorrow**

What's out there in core systems, and what is the direction of core? The classic, ongoing discussion in banks everywhere is "Should we look at systems now, or should we wait for something better?" Banks continually want to upgrade the functionality and workflow of their core banking systems, what is the landscape of the core banking market? This session will discuss the business case for changing core systems or staying with the current provider, given that the primary consideration is to find and stay with a system that meets the core business objectives of the bank.

### **Assessing Your Technology Spend - Are We Getting the Value?**

Most banks have figured out that lower costs don't necessarily mean better value on technology. Banks who employ more advanced technology and more highly skilled professionals may pay more, but their value is higher. This session will explore the value of technology with a focus on managing for maximum profitability as opposed to simply keeping costs down.

### **Payments in a Mobile World**

Today, banks still control the lion's share of payments—and they want to maintain that share. But as mobile gains acceptance and mobile payments options such as Square and Google Wallet continue to grow in popularity, banks should continue to closely monitor trends and their role in the developing marketplace. This session will discuss the technologies behind mobile payments and the key factor in adoption—ease of use—that will signal the tipping point in mobile payments.

### **New Requirements on Data Management and Data Governance**

Data management and governance have always been complex. Now there are new regulations stemming from the recent financial crisis. Data has to flow faster and be better quality, more available, and accessible via all channels. Data requires established infrastructure and redundant reporting. This session will explore how bankers can address these challenges by creating or integrating framework for risk and financial data and establishing standardized reporting and centralized data collection.

### **The “G” Word: Governance in the Age of Big Data**

What has gone wrong with data governance? Bankers must keep in mind the two key points in data governance—it must be IT-enabled but business owned, and it must map data to business strategies. Banks like CIOs point to data modeling and lack of data quality. This session address ways to bankers to develop a framework for the corporate data strategy that spreads across all platforms, both physical and virtual.

### **Evolving Branch Strategy from Multichannel to Omnichannel**

It was challenging enough to manage multiple channels in banking—branch, ATM, call center, Internet. Today's client wants more than multiple points of access. They demand that *all* points of access be available, and that all points of access are in synch. This session will explore the different facets of the omnichannel bank, including defining the most sought after channels based on customer profitability and the technology infrastructure required to support them.

“ Mobile payments is going to make mobile banking become mainstream only when the mobile part becomes as easy as flipping out a debit card to make a payment. Once the mobile phone gets there, and it will, then you'll see mobile payments become mainstream.”

**Paul Schaus**, *as quoted in ABA Banking Journal*



## ■ ■ ■ Risk & Compliance



### **Conversion Risk: Separating Facts from Fiction**

The dreaded conversion ... What is really the risk? As part of every strategic business case surrounding moving to a new technology, banks have to consider risk: reputation risk if things go bad, operational risk if work slows or stops, credit risk, liquidity risk. This session will address the key risk factors to keep in mind when deciding whether to convert to a new system, and ways to mitigate those risks in the case that conversion is the correct strategic direction for the bank.

### **The Four Letter Word in Banking - RISK**

The "R" word has become a daily part of a bank's business life. Many banks have forgotten that risk is an integral part of banking. The key is not to eliminate risk, but to strategically manage it. This session will explore ways to truly manage risk for optimal benefit.

### **The Role of the Chief Risk Officer and When Do You Need One?**

Is there a magic formula for when a bank needs a CRO? Some banks decide to hire or promote a Chief Risk Officer when they hit a prescribed asset size, or number of accounts. While years ago only the top 20 or 30 banks employed a Chief Risk Officer, organizations far smaller now require a key, accountable executive who is 100% devoted to managing risk.

### **Risk & Compliance: A Hidden Priority for the New Age CIO**

The role of the CIO has evolved drastically as data and technology have changed. Today's CIO should primarily be focused on strategy, looking down the road in banking at future trends and potential. Banks are facing increased information security attacks from multiple sources, struggling to comply with a growing number of government and industry regulations, and a greater burden for both internal and external controls. This session will explore the new role of the CIO and strategies to meet the often conflicting demands he or she faces.



## ■ ■ ■ *Booking a Speaker*

### ***Are you interested in booking a Speaker from CCG Catalyst?***

Review the session descriptions contained in this year's Speakers Bureau offering. These topics are only a sample of what our veteran consultants can offer, so if you don't see exactly what you are looking for, contact Susan Connor, CCG's Senior Vice President & COO. We will work with you to select or customize the best session for your conference, event, or webinar.

#### **Susan Connor**

[susanconnor@ccg-catalyst.com](mailto:susanconnor@ccg-catalyst.com)

(800) 439-8710 ext 202

