



Featured Speakers

Q3-Q4 2023

ABOUT SRM



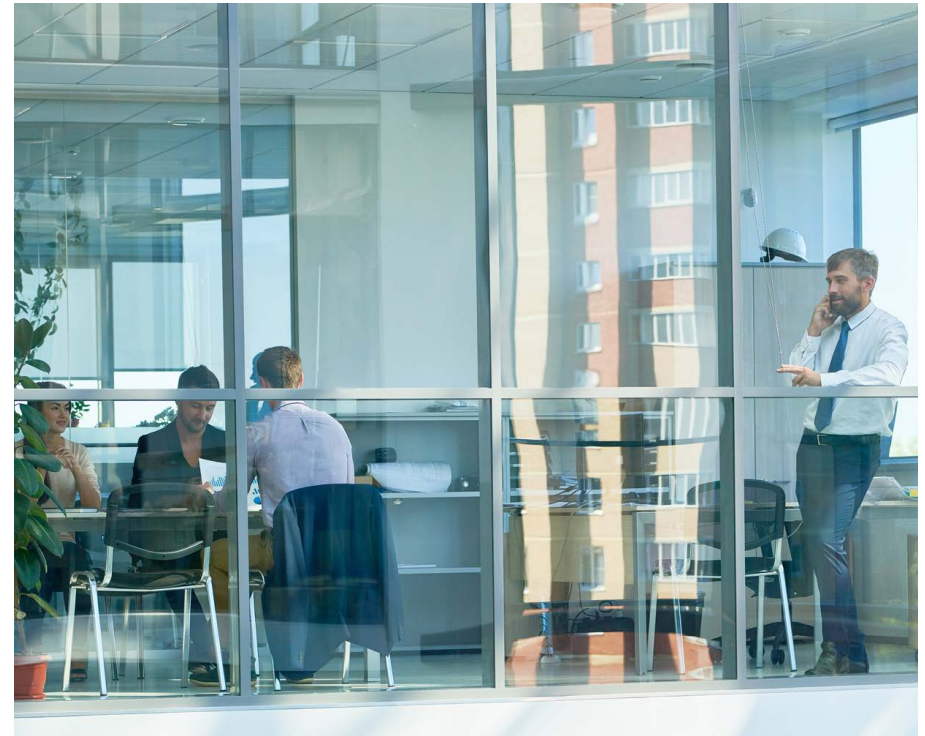
SRM (Strategic Resource Management) has helped 1,000+ financial institutions add more than \$5 billion of value to their bottom line in areas such as payments, digital transformation, core banking and processing, digital assets, account growth, and overall operating efficiency. SRM has lowered costs, grown revenues, increased productivity, and provided a competitive edge for financial institutions in an environment of constant and accelerating change.

SRM brings to the table proprietary benchmarking data, knowledgeable consultants with inside experience, impartial quantitative and qualitative analysis, and a proven process that avoids any disruption to your day-to-day operations.

Our array of services is offered across North America and Europe.

While we continue to increase our service footprint and capability to meet the needs of the market, SRM is steadfast in our commitment to individualized service that allows our clients to win on their terms – and to reinvest in transformation and growth.

Over three decades, we've helped our clients secure billions in savings through our vendor sourcing and contract negotiation skills. We are the most knowledgeable partner when it comes to helping financial institutions manage their debit and credit card payments infrastructure and pricing scenarios. In fact, we average a 15-20% bottom line benefit per engagement.



The featured speakers you'll find in this document reflect SRM's unending curiosity and our commitment to providing broad expertise and education to the market, while still delivering on our promise of tailored and unbiased service. We know you will find an expert from our team who fits your need.

PREVIOUS STAGES AND WEBINARS



Bank Associations



Credit Union Associations



Tech and Media



Higher Education



SRM'S FEATURED SPEAKERS



Patrick Goodwin	2	Prakash Natarajan	10
Myron Schwarcz	3	Bret Herbert	11
Mark Sievwright	4	Paul Davis	12
Neil Whittaker	5	Tim Keith	13
Bob Koehler	6	Keith Ash	14
Cynthia Schroeder	7	Connor Heaton	15
Larry Pruss	8	Rob Coile	16
Patti Wubbels	9	Neil Dougherty	17



Patrick Goodwin

President

Patrick oversees the implementation of bottom-line improvement strategies for SRM's clients. He has nearly 20 years of contract negotiation experience spanning two dozen distinct specialties. His acquired knowledge of credit and debit card services, M&A contracts, and beyond remains vital to the company's continued diversification and success.

At SRM, Patrick has developed a world-class project management group that uses decades of negotiation and benchmarking knowledge to deliver previously undiscovered or overlooked savings opportunities.



TOPIC: Seven Lessons Learned in Contract Negotiation

This presentation covers the seven most common areas where contract negotiation lessons have been repeatedly learned. Additionally, real examples will be discussed to show institutions how to uncover hidden costs and enhance the revenue associated with their debit card portfolio.

Key Takeaways:

- Valuable tips on navigating pitfalls around vendor management practices
- A clearer picture of how to improve bargaining position when entering a supplier negotiation



Myron Schwarcz

Chief Product Officer

Myron has over 20 years of experience in the financial services industry, advising leading financial institutions, card issuers, merchant acquirers, payment processors, software providers, and others. Major initiatives under his management include new business launches, vendor selections, contract negotiations, and business strategies.

He has extensive consulting and strategic sourcing expertise, advising clients in North and South America and Western Europe regarding card brand, processing, software, and servicing evaluations. His work in this area spans all aspects of sourcing decisions, including evaluating strategic options, developing requests for proposals, managing vendor selection processes, negotiating contractual arrangements, and providing implementation services. Before joining SRM, Myron managed the Strategic Sourcing Practice at First Annapolis Consulting, now an Accenture Company.



TOPIC: Payments Trends in 2023

COVID-19 prompted significant behavioral changes to how, when, and where consumers pay for goods. Financial institutions must understand those changes and respond to them with adaptability and flexibility to compete with other fintechs and alternatives in the market. Myron identifies major payment trends in 2023 while providing detailed guidance for navigating these new trends and what to expect in the coming years.

Key Takeaways:

- Overview of the latest consumer payment trends and how issuers should be adopting them
- How new payment flows and products could impact issuer profitability and how to protect against them
- A discussion around industry regulation, what issues can be expected in 2023, and implications for issuers and consumers if expected changes are enacted
- Thoughts around other emerging technologies that issuers should be tracking

TOPIC: Checking the Fine Print Can Pay Off Before Your Next M&A Deal

When two banking institutions discuss a merger or acquisition, a few million dollars can slip through the cracks easily. Myron will share real-life M&A scenarios to demonstrate where these cracks exist. Aimed to help navigate the contractual walls and pitfalls when implementing large transactions, this presentation shines a light into the murk and opens a conversation around what it takes to negotiate the uncertainties.

Key Takeaways:

- Observations and lessons of experience from financial institutions that have recently completed mergers
- Considerations around systems integration to get the most out of the merger
- Examples of how issuers have used this event to enhance and accelerate their digital technology strategy
- Ideas on driving additional costs and synergies through your systems providers



Mark Sieviewright

Chief Credit Union Strategist

Mark is a recognized financial services thought leader with a unique understanding of and insights into the digital banking and payment services markets. He is the Lead Subject Matter Expert for CUNA's newly established Digital Transformation Task Force. He has led strategic planning and technology evaluation projects for Credit Unions ranging from \$500M to \$50 Billion in assets.

Mark has held senior leadership positions at HSBC, MasterCard International, Payment Systems Inc., TowerGroup, and Fiserv. In 2017, Mark established Sieviewright & Associates, an SRM Company, with a focus on providing credit unions with valuable strategic insights and trusted technology guidance to drive their business growth and member experience initiatives. He is a published author and recipient of several industry awards.



TOPIC: Financial Services Mega-Trends: Welcome to a Whole New World of Financial Services

A transformation is underway in the U.S. financial services industry that will have a profound impact on how participants do business, how they strategize about their futures, and how they collaborate around products, service and information. During this session, Mark will highlight the four mega-trends worth watching.

Key Takeaways:

- How the financial services business model is changing
- How new entrants are disrupting the industry through innovation
- How technology is changing the nature of financial services delivery and distribution
- How demographic shifts require financial firms to adapt their cultures and value propositions to gain market share among younger members

TOPIC: Becoming Digital: Life in the Fast Lane

For decades, a "paradigm shift" has often been described as "a time when the usual and accepted way of doing or thinking about something changes completely". Mark will discuss how the credit union movement finds itself in the midst of a paradigm shift created in a perfect storm of rapid and unprecedented advances in technology, shifting demographics, and a new wave of competition from Fintech companies.

Key Takeaways:

- A short list of the mega-trends reshaping financial services
- Insights on what frictionless financial services mean for credit unions and their members
- Which fintechs are leading the charge via high-power solution
- Which credit unions are stepping up as collaborators to retain and grow membership



Neil Whittaker

CEO

SRM Europe

Neil has more than 25 years of industry and consulting experience in front-line and senior leadership roles, including time as a former director at Barclays Bank. He has worked for some of the world's largest financial institutions in addition to serving 11 years in the British Army regiment of The Life Guards.

Neil specializes in large-scale business transformation programs with an Organization Design Review and Cost Reduction slant. He advises senior executives in the UK and Europe to guide their transformation programs using new and innovative technologies, including artificial intelligence and robotic process automation.



TOPIC: Macro and Micro Strategies That Influence Your Technology Roadmap

In this talk, Neil spotlights how business strategy optimization leads to a better technology roadmap, investment, and integration. His thesis is rooted in the importance of the macro items that need to be considered before technology integrations occur will be covered.

Key Takeaways:

- Better understanding of the critical balance between long-term strategy and technology planning
- Overview of “Line of Sight” strategy model
- Examples of effective technology roadmaps aligned with corporate objectives
- Best practices for assessment and analysis



Bob Koehler

Chief Innovation Officer

Bob has more than 20 years of experience in developing vendor negotiation strategies. With a focus on card portfolio strategy, he has successfully led multiple high-value projects for financial institutions in card branding, ATM/EFT processing, PAU programs, and rationalization of operational service costs across large branch networks.

Drawing from his extensive background in process engineering and vendor management, Bob has offered educational presentations to state, regional, and national financial institutions and associations. He also contributes to articles in leading industry publications on topics such as fintech, payments trends, how to select the best PIN network, and revenue growth strategies for institutions under \$10 billion in assets.



TOPIC: Pulling Strings for Non-Interest Revenue/Payments

This presentation interprets the latest FED Interchange study, breaks down the data, and explains how to prepare your institution for what's coming next.

Key Takeaways:

- Have a clear line of sight into optimizing your financial institution's payments strategy by knowing which strings to pull and when
- Obtain a better understanding of how to manage debit and credit card revenues
- Gain insight into how payments strategies and revenues have been and will continue to be impacted post-pandemic and what approaches might help your financial institution adapt to the continuing economic challenge

TOPIC: Strategic Loan Growth in a Rising Rate Environment

Rates have never risen this high this fast, putting an end to a historic mortgage refinance market. How do we continue to grow loans when pricing is changing so rapidly and credit quality concerns are growing? This presentation will answer that question with real, actionable data.

Key Takeaways:

- Industry normative data on current trends in loan purchase activity – consumer and business
- Data elements that are proven to predict capacity to borrow in a variety of economic conditions
- How to leverage propensity to buy to grow without offering below-market loan rates
- A roadmap for putting data into action to grow loans using digital marketing strategies
- Case studies of institutions that are already succeeding in this endeavor



Cynthia Schroeder

Strategic Advisor Credit Unions

Cynthia provides advisory services for credit union clients across digital transformation, cybersecurity, operations, mergers, and more. She brings over 30 years of executive leadership and technology expertise to her role at SRM. Cynthia previously served as Senior Vice President/Digital Assets at Visions Federal Credit Union in Endwell, NY. She has worked in various positions with the four credit unions she's served, including member-facing and management roles.

Cynthia received her Business Management & Systems Analysis degree from Miami University and holds an MBA. She is a lecturer on cybersecurity and the NIST framework, a Certified Innovation Executive, and a respected voice in digital assets and related technologies.



TOPIC: Thinking Security First in the Digital Transformation Process | What Every Credit Union Leader Should Know

As technology disrupts and elevates how all financial institutions manage their products and services, the risk of fraud and cybercrime also grows. In this session, we discuss how digital transformation goals and a security-first mindset can coexist for the credit union c-suite with the right strategic approach and operational investments. Additionally, you'll learn how to prepare for the next big risk/reward scenarios headed your way.

Key Takeaways:

- Modern-day info security and cybersecurity pitfalls to avoid during transformation planning and execution
- How to create a technology watchlist based on four quadrants
- The importance of staying ahead of the innovation curve via diligence, investment, and compliance
- Examples of the dos and don'ts of credit union digital transformation in the \$1B+ asset size class



Larry Pruss

Managing Director

Digital Assets Advisory

Larry has 25 years of experience in payments and is a recognized expert on the digitization of money. His background includes work with the National Bank of Canada, where he served as Head of Cards, Payments, and Transactional Solutions. He previously served as Senior Managing Director of Credit Cards and Loan Revenue for Profit Insight, and SVP of Portfolio Analytics for Bank of America.

Larry has worked with industry leaders Royal Bank of Canada, Scotiabank, and MBNA to develop strategies and plans related to card optimization, revenue enhancement, and portfolio acquisition. Regularly published in trade media, Larry has garnered attention for helping FIs develop strategies for the next phase of the digital revolution.



TOPIC: Understanding the Evolution of Money: Blockchain, Digital Assets & Tokenization

SRM will discuss the changing future of money. Money is becoming increasingly digital and faster payment rails are emerging. Technology is accelerating and we are witnessing the emergence of blockchain, digital assets, tokenization of real-world assets, digital IDs, web 3.0, and artificial intelligence.

The evolutionary process is accelerating. Traditional, centralized, finance evolved over hundreds of years with innovations like double entry accounting, letters of credit, and the credit card. There's a new decentralized financial system evolving, on a much-accelerated timeline, that is both a threat to, and opportunity for, the traditional system.

Key Takeaways:

- Blockchain, digital assets, digital IDs and tokenization are the continuation of this evolution.
- Existing financial tools and rails: ACH, Wires, Checks, and credit/debit cards are slow and expensive.
- The global economy increasingly requires 24x7x365 instant settlement.
- Individuals are increasingly leveraging technology for self-directed banking and investing. Digital currencies, tokenization, fintech apps, and AI are providing alternative and rival services to traditional finance.
- Blockchain, digital assets, digital ID and tokenization can introduce gains in liquidity, global access, efficiency, transparency, and inclusiveness.



Patti Wubbels

Senior Vice President Client Management

Patti has over 20 years of business development experience and over 16 in the banking industry. She is a Certified Cryptocurrency Expert via the Blockchain Council. Before joining SRM, she spent three years helping financial institutions across the US with their vendor oversight programs and three years at Jack Henry & Associates.

Patti helped launch SRM's Digital Assets Advisory, delivering education and strategic planning services for financial institutions integrating cryptocurrency and blockchain concepts and technology.



TOPIC: Digital Assets Adoption Opportunities for Financial Institutions

Blockchain technologies and their instant payments capabilities are on fintech's horizon, but what does this mean for financial institutions now and into the future? Tailored for financial institutions, this presentation is a curated summary of recent news and emerging use cases around digital assets. It focuses on the trends, potential impacts, new policies, and reasons why there's a need to prepare for blockchain-driven changes immediately.

Key Takeaways:

- Overview of recent digital assets disruptions in financial services
- Possible long-term recalibrations for the financial services industry
- Strategies to weave blockchain and digital assets into long-term payments decisions



Prakash Natarajan

Managing Director

Payment Strategy

Prakash brings 25+ years of card and payments experience to SRM. His skills meet at the intersection of strategy, technology, and product development across card issuing, processing, payment acceptance, merchant acquiring, and fintech. He has advised several leading banks, fintech, and payments companies in the US, UK, and EMEA markets on their strategy, innovation and transformation initiatives.

Prakash most recently served as Head of Payments at a crypto startup, where he led the payment products P&L and launched innovative solutions for a global customer base. He has also held advisory roles at PwC and Infosys, held a business development role at FICO, and contributed product development at HSBC Card Services.



TOPIC: FinTech Strategy – The Driver for Customer Relevancy, Innovation & Growth

FIs consume a wide range of business-technology solutions from start-ups to established technology companies and are heavily reliant on them for almost all financial products and services. This session will discuss the various factors to consider in framing and developing a holistic fintech strategy that can enable business agility and sustain customer relevancy.

Key Takeaways:

- Summary of fintech evolution and current state: How fintechs seek to add value & key challenges they face
- Discussion on vendor dependency in banking and payments and how that varies by asset size and use case
- Disconnect between vendor roadmap and market trends, how to identify early on and develop contingency plans
- Frameworks for assessing approach to fintech and formulating a strategy that aligns with larger goals



Bret Herbert

Senior Director Community Financial Institutions

Bret provides an array of consulting services to financial institutions ranging in size from de novo to \$30 billion in assets, focusing on vendor selection, contract review and negotiations, and systems integration. He also has broad experience in technology strategic planning and technology governance assessment.

Before joining SRM in 2012, Bret served as the Technology Practice Manager for Sheshunoff Consulting + Solutions in Austin, TX. Prior to that, he was the Director of Technology Operations for a \$1 billion multi-state bank holding company in the Southeast.



TOPIC: Building Your Financial Institution's Core Strategy for the Future

While many financial institutions have been riding out the global pandemic, others are busy preparing their core banking systems for the future. This presentation focuses on what's at risk, building the foundations of a winning core banking system strategy, and taking a structured approach to core vendor evaluation and selection. Also covered are core systems market data and case studies of clients stay educated and think strategically about their core systems.

Key Takeaways:

- Status of the current core vendor market
- Examination of new market entrants
- Best practices & case studies for setting a forward-thinking core strategy
- Considerations for open architecture and core systems that can support fintech partnerships



Paul Davis

Director Market Intelligence

Paul has more than 20 years of experience following financial institutions. Before joining SRM, he was editor of community banking and M&A at American Banker, supervising the publication's coverage of banks with up to \$20 billion of assets.

Paul has held leadership positions at SNL Financial and American City Business Journals. At SNL, he was news editor and was responsible for banking coverage. He joined American Banker in 2005, covering large banks such as Bank of America, BB&T, and Wachovia during the financial crisis and the post-crisis recovery. His expertise includes balance sheet strategies, credit risk, M&A, and corporate leadership.



TOPIC: How to Tap into Fintech

Financial Institutions have long had a fascination with fintech. While there are concerns about competition, more financial institutions are finding ways to work with startups to meet their strategic goals. There are three main ways to do that: contracted work, investments/joint ventures, and outright acquisitions of fintechs. The pandemic punctuated the need for such collaboration.

Key Takeaways:

- Financial institutions have several options for exploring fintech solutions, each with a tradeoff of risks and benefits
- Fintechs have made progress working into mainstream banking



Tim Keith

Chief Strategist

Account Boost

Tim is the Chief Strategist of Account Boost. He specializes in leveraging digital marketing plans to drive loan and deposit growth. He has decades of experience assisting hundreds of financial institutions in understanding their customers at a higher level. Tim leads a team that supports clients in developing, executing, and tracking marketing campaigns.

Tim worked at both AmSouth Bank and First Tennessee, where he was SVP of Deposits. He has advised and collaborated with executives from large to community-sized financial institutions during his career. These include Bank of America, Wells Fargo, SunTrust, Chase, and Citi. Tim has been published in Financial Brand, ABA Marketing, and BAI.



TOPIC: Strategic Loan Growth in a Rising Rate Environment

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- Case studies of institutions that are already succeeding in this endeavor

TOPIC: Maximizing Margin Expansion in a Rising Rate Environment

The prospect of a rising interest rate cycle portends an opportunity for expansion of Net Interest Margin (NIM). However, NIM expansion is not a given, and the range of impact from one financial institution to another will be significant. Data analytics that reveal the intersection of portfolio and customer relationship factors is fundamental to developing a strategy that produces the most positive impact on NIM. Any strategy that does not fully integrate marketing communication will be suboptimal. What is the best way to approach this unique historical challenge? This talk seeks to answer that question with data.

Key Takeaways:

- Key metrics for prioritizing deposit rate lag strategies
- How to manage customer relationship retention as deposit rates adjust
- A roadmap for putting data into action to manage deposit repricing risk
- Case studies of institutions that are already succeeding in this endeavor



Keith Ash

Managing Director Payment Strategy

Keith has 25 years of payments expertise across issuer, network, and processor roles. He began his career with Household Bank, supporting the launch and growth effort of the GM co-brand through Household Credit Services. He later joined First Data/Concord EFS as the SVP of Operations and Implementations for their Northeast Platform.

Keith then worked for MasterCard for 14 years, where he gained extensive experience in roles ranging from Account Management to Sales, supporting regulated and unregulated issuers. His last position at MasterCard was the lead for the New Business team for Community Financial Institutions.



TOPIC: Payment Trends in an Accelerating Digital Economy

As issuers and consumers adapt to new norms, several expected and unexpected trends have emerged, including new and shifting payment flows, M&A, regulatory, pent-up spend demand, and innovative products and services. This presentation covers the trends SRM is carefully watching and working with issuers to think about as they plan for a world post-pandemic.

Key Takeaways:

- How issuers are accelerating growth in our current economy
- How to protect your financial institution from fintech and neobank disintermediation
- Expectations around regulation and what issuers should anticipate
- Innovation - what should issuers be watching for next?

TOPIC: Reg II & The Epic Battle Between Issuers and Merchants | Who is Winning?

This presentation covers the most recent changes proposed to Reg II, recent industry attacks from the Merchant coalition, how the results could trigger substantive impacts for issuers and consumers, and what you should do to prepare your financial institution.

Key Takeaways:

- A quick update on the state of Reg II and expectations for 2023
- A discussion around the recent attack from the merchant coalition and how they are using news around credit regulation in the UK to increase the focus on credit interchange in the US
- Implications for issuers and consumers if expected changes are enacted
- What issuers should do now to protect against these potential impacts



Connor Heaton

Vice President Advisory Services

Connor leads client projects in the areas of AI and Intelligent Automation. Connor specializes in leveraging disruptive technologies to help financial institutions build efficiencies and revolutionize their operations. He also delivers engagements focused on modernizing strategy, operations, and organizational design in collaboration with our SRM Europe team.

Prior to joining SRM, Heaton was a Senior Consultant with Deloitte where he managed Technology Strategy and Product Delivery for federal agencies. He has nearly a decade of experience in technology strategy, including working with the Departments of the Treasury, Homeland Security, and Defense.



TOPIC: Implications of GPT and other Large Language Models for Banks and Credit Unions

This talk is focused on the implications of advanced large language models (LLMs) for banks and credit unions. Topics covered include the history of AI, what LLMs are and why they matter, emerging use cases for FIs, risks, and the future of work.

Key Takeaways:

- Understand the transformative potential of LLMs and their applications in the banking and credit union industry.
- Recognize the risks and challenges associated with implementing LLMs, including biases, data security concerns, and compliance risks.
- Gain an understanding of how LLMs can enhance various areas of financial institutions, from fraud detection to content management.
- Explore the potential impact of LLMs on the workforce and the need for new skills and expertise.
- Learn about the importance of establishing robust AI policies to govern the use of LLMs and protect sensitive data within financial institutions.



Rob Coile

Director

Community Financial Institutions

With over 30 years of experience in financial services, Rob guides SRM's clients through the process of contract negotiation, new program development, and overall execution and outcome across technology systems selection, payments consulting, and operations implementation.

Before joining SRM, Rob spent a number of years in community bank operations as a COO and CFO, and was also a trusted consultant and project manager at Fiserv.



TOPIC: Core Processing Strategy Best Practices for Community Banks & Credit Unions

While many financial institutions have been riding out the global pandemic, others are busy preparing their core banking systems for the future. This presentation focuses on what's at risk, building the foundations of a winning core banking system strategy, and taking a structured approach to core vendor evaluation and selection. Also covered are core systems market data and case studies of clients stay educated and think strategically about their core systems.

Key Takeaways:

- Status of the current core vendor market
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Neil Dougherty

Managing Director Global Marketing

Neil oversees the SRM brand and increasing its global awareness. He joined SRM following successful leadership roles in the marketing agency and financial services world. He has worked on multi-channel digital and content marketing campaigns for Bank of America, Dupont, Dell Technologies, and the JPMorgan Chase credit card portfolio.

Dougherty's marketing insights have been featured in *Social Media Today*, *BAI Banking Strategies*, *CU Management*, and *CU Broadcast*. He has appeared as an on-stage speaker at social media conferences in the Mid-Atlantic region.



TOPIC: Banking and the Metaverse: Key Trends & Opportunities to Watch

The metaverse is a vision, not just a technology. It's a virtual world with a diverse ecosystem and a thriving culture. And it runs on the exchange of goods and services – an opportunity that requires financial services infrastructure. This presentation explores the pillars of a metaverse strategy for FIs. Additionally, it breaks down how evolving demographics will make the metaverse more than just a buzzword.

Key Takeaways:

- An understanding of metaverse history and fragmentation
- The opportunity in the metaverse for products and services
- How the metaverse might be the next frontier of customer experience
- Current predictions and the dwindling early mover advantage
- A primer on virtual land ownership and financing

SRM's speakers can accommodate both in-person and virtual presentations.

To check availability and booking requirements, please contact:



Brian Hoffman

Director, Industry Partnerships

E: bhoffman@srmcorp.com

P: 217-891-3210