


# DIGITAL INNOVATIONS IN TODAY'S BANKING ENVIRONMENT



**SDBANKERS**  
ASSOCIATION

Educate. Advocate. Grow.

 **SDBA DIGITAL INNOVATIONS  
IN TODAY'S BANKING  
ENVIRONMENT**  
**August 29-30, 2023**  
Hilton Garden Inn Sioux Falls South  
Sioux Falls, S.D.

PO Box 1081 | Pierre, SD 57501-1081  
*ADDRESS SERVICE REQUESTED*

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ASSOCIATION



# DIGITAL INNOVATIONS IN TODAY'S BANKING ENVIRONMENT

AUGUST 29-30, 2023 | HILTON GARDEN INN SIOUX FALLS SOUTH, SIOUX FALLS, S.D.

## ABOUT THE CONFERENCE

Technology and innovation have been transforming financial services since long before artificial intelligence and iPhones, and your role as an IT professional is ever-changing, especially in today's environment. The SDBA Digital Innovation's Conference is designed to provide support as you keep on top of technology trends, navigate the business of banking, and build and sustain your bank's technology strategy—all to improve access and better serve your customers. This conference will provide you with an opportunity to learn from industry experts, network with IT colleagues, and visit exhibitors to see and experience the latest in products and services.

**ATTIRE:** Business casual wear is recommended for all sessions. Meeting room temperatures and personal comfort zones vary. It is recommended you bring a sweater or jacket to ensure your comfort.

**HOTEL INFORMATION:** Hilton Garden Inn Sioux Falls South | 5300 South Grand Circle, Sioux Falls | 605.444.4500  
Ask for a room from the SDBA block to receive the special rate of \$139 per room. The block will be released Aug. 9.

## TUESDAY, AUGUST 29, 2023

5:30–6:30 p.m.

### Happy Hour!

You made it to Sioux Falls! You're checked in, your vehicle is unloaded, you've responded to your emails and dinner plans are made. Now what? Join the SDBA in the lobby for a chance to connect with colleagues, unwind and prepare for a great conference tomorrow!

## WEDNESDAY AUGUST 30, 2023

7:00–8:00 a.m.

### Exhibitor Setup

7:30–8:00 a.m.

### Registration/Continental Breakfast

8:00 a.m.

### Welcome

8:00 a.m.

### Assumed-Breach Testing: Why You Should Test as if a Hacker was Already in Your Network

**Jon Waldman - CISA, CRISC, Partner-Chief People Officer, President SBS Institute**

**SBS CyberSecurity | Madison, South Dakota**



On average, it takes an organization 287 days to detect and contain a data breach. Hackers today are very good at breaking into networks and staying undetected for long periods of time before executing their ultimate objectives. When a cyber incident inevitably occurs, your best bet is to assume your network is compromised and act accordingly, rather than assume you're not compromised and carry on like normal. Assumed-Breach Testing simulates the initial foothold an attacker might obtain, allowing for more in-depth testing and provides a unique perspective of the organization's readiness for a real-world breach. Assumed-Breach Testing helps answer the question of "What can happen if we were breached?"

8:45 a.m.

### This Isn't Going to End Well: Denial and Data and Digital Transformation in Community Banks

**William D. Anderson - Chief Operating Officer and EOS(R) Integrator**

**J. Michael Consulting | Atlanta, GA**



Community Banks are in an uncomfortable and perilous position: customers expect digital and banking experiences that mirror other consumer experiences they have every day and the reality that providing those experiences is costly, complex, and not easily monetized. Community banks also sit on mountains of data that are being underused, at best, to personalize the customer's digital experience. This session will explore common leadership objections to data and digital investments, discuss how to approach these investments in a thoughtful way, and offer a potential roadmap for community banks to incrementally invest in and realize value from data and digital transformation.

9:30 a.m.

### Exhibitor Showcase

9:40 a.m.

### Break with Exhibitors

9:55 a.m.

### Tech Talks

10:30 a.m.

### Exhibitor Showcase

10:40 a.m.



### **Mapping and Building the Ultimate User Experience for Financial Websites**

**Bailey Ronnebaum - Business Development Manager**

**forbinfi | Waterloo, IA**

Blending high tech and high touch isn't easy - but it can be done! Learn how to build a user experience (UX) strategy that meets people and businesses where THEY are along with some of the latest website trends.

11:10 a.m.



### **Transitioning Analytics From the Past to the Future**

**Steven Eidem - Data Engineer**

**Omnitech, Inc | Sioux Falls, SD**

During this session, we will look at how your bank can transform data strategies from descriptive to prescriptive analytics; effectively transitioning from looking at the past to understanding the present to predicting the future. We will cover different tools and practices available to make the transition, regardless of the size and scope of the business. This session will also include concepts of warehousing, Business Intelligence (BI) tools, and predictive analytics. As we discuss these ideas, we will introduce tools and services available in the Cloud that can make the move to better analytics an achievable goal.

11:50 a.m.

### **Lunch with Exhibitors**

12:30 p.m.

### **About the FedNow Service**



**Lance Wagner - Assistant Vice President**

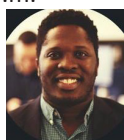
**Federal Reserve Financial Services | Lincoln, NE**

The FedNow Service is a new instant payment service that the Federal Reserve developed to enable financial institutions of all sizes, and in every community across the U.S., to provide safe and efficient instant payment services in real time, around the clock, every day of the year. Join us for this session to learn more about this service, which launches in 2023.

1:00 p.m.

### **Exhibitor Showcase**

1:10 p.m.



### **Financial Services in the Cloud**

**JT Mandebvu - Enterprise Account Manager**

**Amazon Web Services | Seattle WA**

Learn from JT and Peder Malchow how companies today are utilizing the cloud to provide new services to customers and improve their current offerings.

1:55 p.m.



### **Leading for the Future: Artificial Intelligence in Banking**

**Tim Shangle - AVP Innovation & Data Analytics**

**ChoiceOne Bank | Sparta, MI**

While banking has long been technology-dependent and data-intensive, new data-enabled AI technology has the capability to drive business outcomes further and faster than ever before. This session will help you better understand the evolving landscape of opportunities and how to strategically deploy and leverage technologies to remain relevant.

2:40 p.m.

### **Exhibitor Showcase**

2:50 p.m.

### **Break with Exhibitors**

3:05 p.m.



### **Understanding Your Digital Footprint**

**Benjamin Prill - IT Security Specialist**

**Vantage Point Solutions | Mitchell, SD**

This session will delve into the world of digital footprints – the trails of online activities that we leave behind as we interact with internet and mobile technology. We will discuss how they are created, how they are aggregated across multiple devices and services, and how larger players in the tech industry influence our privacy. Participants will understand the impacts on both personal and organizational cybersecurity, and will leave with proactive steps to protect privacy, manage digital footprints, and safeguard online identity.

3:50 p.m.



### **Tech MegaTrends**

**Christina "CK" Kerley - Keynote Speaker & Tech Instructor**

**Rutgers Business School/allthingsCK.com | Upland, CA**

This captivating session takes audiences on a journey through the Tech Megatrends that are transforming every facet of our lives, work, and world. In this session, CK will cover advancements in: AI; the reskilling revolution; the future Web; the age of acceleration; and imperatives for continuous reinvention of our companies (and careers!).

4:40 p.m.

### **Wrap Up/Adjourn**

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## REGISTRATION FEE

Fee includes the program, electronic handouts, reception, breaks and meals.

**Member:** \$435 per person (*includes members of out-of state banking associations*)

**Non-Member:** \$585 per person

**After Aug. 18:** \$485 for members; \$635 for non-members

**Conference Materials:** \$35 per one set of printed materials (*speaker materials/handouts will be provided electronically for free*)

**Certificates of Completion will be provided upon request for CE purposes.**

Bank \_\_\_\_\_ Contact Person \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

## Registrants' Names

1. Name \_\_\_\_\_ Title \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

**Attending the Reception on Tuesday, Aug. 29?**  Yes  No

**Handouts?**  Yes  No

2. Name \_\_\_\_\_ Title \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

**Attending the Reception on Tuesday, Aug. 29?**  Yes  No

**Handouts?**  Yes  No

3. Name \_\_\_\_\_ Title \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

**Attending the Reception on Tuesday, Aug. 29?**  Yes  No

**Handouts?**  Yes  No

## Submit Registration to South Dakota Bankers Association

**Mail:** PO Box 1081, Pierre, SD 57501 **Fax:** 605.224.7835 **Email:** events@sdba.com **Online:** www.sdba.com



**Number of printed conference materials (\$35 each):** \_\_\_\_\_

**Total fees due:** \$ \_\_\_\_\_  Check enclosed.  Please send me an invoice.

Please call for credit card information

**Cancellation Policy:** 100% refund if canceled Aug. 18 or earlier. 75% refund if canceled Aug. 19 - Aug. 22.

No refund if canceled Aug. 23 or later. Substitutions allowed at any time.

**Special Requests:** If you have special requests such as dietary or mother's room requests, please contact Halley Lee at hlee@sdba.com or 605.224.1653 by August 23.

**Questions:** Contact the SDBA at 605.224.1653 or 800.726.7322 or events@sdba.com.