

Consumer Banking Perspectives in the New Age

1. Understand 6 Lines of Business/ 30 m

- ✓ Six LoBs Defined
- ✓ Key Metrics / Numbers for Each LoB
- ✓ Relative Contribution and Therefore Importance of Each LoB
- ✓ Critical Drivers of Outcomes

2. Consumer & Small Business LoB 60 m

- ✓ The Focus of the LoB
- ✓ Definition of Consumer
- ✓ Definition of Small Business
- ✓ Critical Drivers Specific to this LoB
- ✓ BofA Business Policy and Approach for the LoB

3. Customer Lifecycle & Consumer Banking Products 30 m

- ✓ US Demographics by Customer Age Group
- ✓ Behavior Attribute of Each Age Group
- ✓ Customer Requirements in Each Group
- ✓ Digital vs. Branch/ Contact Banking by Age Group
- ✓ Understanding Consumer Attitudes & Requirements in a Product Context

4. New Technology Trends in US Consumer Banking: 90 m

- ✓ Mobile-First Banking
- ✓ AI and Machine Learning
- ✓ Blockchain and Real-Time Settlements
- ✓ Cloud-Native Core Banking Systems
- ✓ Super-Apps and Embedded Finance
- ✓ Enhanced Cybersecurity

5. New Products in Top 5 US Consumer Banks Showcasing New Technology: 90 m

- ✓ Chase Bank Robust
- ✓ Bank of America Erica
- ✓ Citibank AI analytics
- ✓ Wells Fargo: Investment in cloud-native systems for fast product roll-out.
- ✓ US Bank: Integration of AI and blockchain for secure and real-time transactions.

6. Consumer Behavior Changes in Last 5 Years 30 m

- ✓ Digital-Only Banking Growth
- ✓ Mobile Banking Dominance
- ✓ Demand for Personalization
- ✓ Preference for 24/7 Customer Support
- ✓ Shift in Financial Advice Sources

7. Market Conditions: Tariffs, Geopolitical Uncertainty & Risk 60 m

- ✓ Imported Goods Cost Impacting Consumer Demand
- ✓ Rising Credit Risk and Delinquencies
- ✓ Loan Demand Weakness in Key Sectors
- ✓ Complex Risk Assessment
- ✓ Inflation and Persistently High Prices
- ✓ Softening Labor Market and Slower Economic Growth
- ✓ Increased Payment Fraud Risks in Economic Downturns
- ✓ Tariff-Related and Geopolitical Uncertainty

8A. Case Studies and Stories 30 m

- Bank of America's Erica Virtual Assistant
- Chase Mobile App Enhancements
- Starling Bank's 24/7 Multichannel Support

8B. Shift in payment patterns

Shift in payment patterns like device-based payments and P2P taking larger share extra within Mobile First Banking topic or as an additional item?
upcoming changes in regulations and how that will shift the market; one example within that could be treatment of Scams.

9. Emerging Fraud Trends in Digital Banking (2025) 60 m

- Rise in Fraudulent Verification Attempts
- Account Takeover (ATO) and Social Engineering
- Synthetic Identity Fraud
- Real-Time Payment Fraud
- Deepfake and Impersonation Scams

10. How Banks Combat Digital Fraud 60 m

- AI and Machine Learning Models
- Behavioral Biometrics
- Real-Time Fraud Detection Engines
- Multifactor Authentication (MFA)
- Consortium Information Sharing
- Solutions our different channels.
- Any new age solution for detecting frauds happening at Financial Centers(FCs), Merchant sites, POS etc.
- what all different vendors are offering them in the market.

11. Case Studies 90 m

Done via a new, interactive format!

- Notable Fraud Case Stories in US Consumer Banking (2024-2025)
- \$17 Million Bank Fraud Scheme Involving Multiple Banks
- Multi-Million Dollar Money Laundering and Bank Fraud Case in Rhode Island
- Embezzlement and Fraud in Washington Federal Bank Collapse
- Insider Bank Data Leak at Toronto-Dominion Bank NYC Office

12. Fraud Techniques Highlighted through Cases 60 m

- Fraudulent loan documentation and staged business identities
- Business Email Compromise (BEC) and counterfeit check fraud
- Insider threats leaking sensitive customer information
- Complex money laundering through business and personal accounts
- Use of mule accounts controlled by organized crime rings

13. When & How Did Tech Fail? 30 m

- Complexity and Sophistication of Fraud Schemes

- ☑ AI-generated synthetic identities
- ☑ Coordinated, multi-institution fraud rings
- ☑ Fraud mixes digital and traditional channels,
- ☑ Real-Time Transaction Speed Challenges
- ☑ Limitations of AI and Machine Learning Models
- ☑ Human Factors
- ☑ Data Sharing and Integration Gaps

14. Us vs. Them: *60 m*

- ☑ BankAm Advantages: 20 m
- ☑ Key Strengths Where JPMC Excels Over Peers: 20 m
- ☑ Key Competitive Advantages of Wells Fargo 20 m

15. Use of Agentic AI *60 m*

- ☑ Automated Complex Loan and Treasury Management
- ☑ Fraud and Deepfake Prevention
- ☑ Personalized AI-Driven Customer Service and Advisory
- ☑ Continuous Credit Risk Assessment and Monitoring
- ☑ Automated Document Processing and Compliance

16. Reimagining the Bank Challenges & Opportunities *60 m*