Banking Transformation Summit USA

Where Banks Meet Real Change.

November 9-10, 2026 • Charlotte, NC

Pre-Summit | November 8, 2026

TBC Rocky River Golf Club	**Pre-Summit Invitational Golf Day | Pre-Registration Required**
TBC External venue	**Pre-Summit Networking Reception**

Day One | November 9, 2026

08:00

Registration Opens

09:05 - 09:15

Opening Remarks

Welcome video plus opening remarks from Mark Johnstone, MD, Banking Transformation Summit, and the Day One Chair

09:20 - 09:50
The Go-Live Stage

Human & Machine Leadership
The AI Frontier
Intelligent Infrastructure
Power to the People

OPENING PANEL

The Year Ahead: Where US Banking Goes Next

What banking and credit union leaders are funding for 2027, what they are walking away from, and the decisions every CEO needs to make in the next two quarters.

Discussion points

- What is on every bank CEO's 2027 plan that wasn't on the 2026 one?
- Where is AI delivering real operating leverage, and where is it still theater?
- Which regulatory shifts will bite first: 1033, Basel endgame, or stablecoin legislation?

10:00 - 10:20
The Impact Stage

Trust in the System
The AI Frontier
Human & Machine Leadership

VISIONARY KEYNOTE

Keynote: Relaying the Foundations

Rebuilding the risk function for AI delivery, agentic systems, and continuous regulatory change. What gets cut, what gets added, and what changes when risk operates at delivery speed.

Discussion points

- What does a risk function built for AI delivery actually look like?
- Which capabilities had to be added, and which were retired?
- How do you keep it fast without losing the controls?

Speakers

Patrick Dalessandro, Head of Digital Transformation, KeyBank

10:00 - 10:20
The Go-Live Stage

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VISIONARY KEYNOTE

Credit Union Keynote: Inside a Modernization Story

A credit union modernization in practice. The operational, technological, and member experience calls that worked, the ones that didn't, and what gets built differently next inside real CU constraints.

Discussion points

- Which decisions delivered the biggest member impact — and which delivered the least?
- Where did the board need most convincing — and what evidence finally moved them?
- What would be done differently with the budget and timeline known now?

Speakers

Darius Wise, President and CEO, Red Rocks Credit Union

10:25 - 10:45
The Go-Live Stage

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AI ROI: Where the Numbers Are Actually Showing Up

Most US bank GenAI investment shows no measurable return. Where productivity is landing, where revenue is moving, and the metrics that survive board, audit, and CFO scrutiny.

Discussion points

- Where is AI delivering revenue, not just cost savings, in banks right now?
- What is the right unit economics view of AI investment for a CFO audience?
- Which measurement approaches survive board and auditor pushback?

Speakers

Sreekar Bhaviripudi, Managing Director, Head of AI/ML in WM, Morgan Stanley

10:25 - 10:45
The Impact Stage

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VISIONARY KEYNOTE

Modernizing Banking Platforms Without Disrupting Customers

Onboarding, servicing, and engagement redesigned as deposit strategy. What got built, which metrics moved, and the trade-offs that don't usually get discussed publicly.

Discussion points

- What was redesigned first, and why — onboarding, servicing, or engagement?
- What disclosed metrics moved, and which went backwards before they got better?
- Where did the project stall, and who had to push it through?

Speakers

Bob Schukai, SVP, Marketing, Communications and Enterprise Services Technology, PNC

10:45 - 11:15

Morning Break

Grab a coffee and find the people you came to meet. Twenty minutes to compare notes with peers from banks and credit unions before the next theater opens.

11:15 - 11:45
The Go-Live Stage

The AI Frontier
Trust in the System
Human & Machine Leadership

PANEL

What Got Through: AI From Pilot to Production

The use cases that made it through model risk, legal, compliance, and the board in 2026 — and what they are now delivering against the original business case.

Discussion points

- Which AI use case did you fully productize this year — and what was the approval path?
- What did you stop or deliberately deprioritize from the original AI plan, and why?
- What would you cut from your AI portfolio if budgets tightened tomorrow?

Speakers

Steven Brazzell, SVP, Senior Director - Risk Reporting & Analytics, Ally
Zailong Wan, SVP, Head of Model Risk, TD Bank
Tiffany Degbotse, Founder and CEO, Governance in Knowledge

11:15 - 11:45
The Impact Stage

Trust in the System
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PANEL

Risk and Controls When Money Moves in Real Time

Fraud is networked across FedNow, RTP, cards, checks, and wires — but most banks still run it in product silos. The cross-rail operating model, where loss is building, and what's actually working.

Discussion points

- Where are cross-rail fraud patterns hurting banks most?
- What does a genuinely cross-rail fraud operating model look like — people, data, tooling?
- How do you balance fraud losses against customer friction as money moves faster?

Speakers

Eric Ferri, Chief Risk Officer, Pathward
Rajat Baijal, Director, Enterprise Risk Management, Citi
Nalan K Mulder, Strategic Risk and Compliance Leader

11:50 - 12:10
The Go-Live Stage

The AI Frontier
Intelligent Infrastructure

Data, Not Models: Why AI ROI Stalls

Most bank GenAI initiatives stall at the data layer. Fragmentation, lineage, MDM gaps, and M&A complexity are the real blockers — and the institutions moving past them have a 24-month lead.

Discussion points

- Why are most AI programs now constrained by data, not models or talent?
- What does data quality debt actually look like on the balance sheet?
- Which banks are moving past it, and what is their playbook?

Speakers

Gurpreet Atwal, Chief Data Officer, Consumer & Small Business Bank, Truist

11:50 - 12:10
The Impact Stage

Intelligent Infrastructure
The AI Frontier

Where Banks Are Getting Platform Strategy Wrong

Years into hybrid cloud, the platform conversation has shifted to dependency risk, vendor lock-in, and hyperscaler concentration. What to prioritize, what to avoid, and the platform calls being made under board pressure.

Discussion points

- Where are banks getting hybrid cloud and platform strategy wrong right now?
- What should you prioritize versus avoid in the next twelve months of build versus buy decisions?
- Which hyperscaler and vendor dependencies are now becoming board-level concerns?

12:15 - 12:45
The Go-Live Stage

The AI Frontier
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Intelligent Infrastructure

PANEL

AI-Native vs AI-Enabled: Where Operationalization Wins or Stalls

Most bank AI initiatives never reach production. What separates institutions actually scaling AI from those still piloting twelve months from now — operating model, not architecture.

Discussion points

- What separates AI-native from AI-enabled — architecture, operating model, or marketing?
- Is AI-native a meaningful ambition for any bank built before 2020?
- Who is genuinely moving in that direction, and who is about to hit the ceiling?

Speakers

Mike Storiale, SVP, AI and Transformation, Synchrony
Akshay Pore, Managing Director, Data Modernization and AI Transformation, Bank of America
Ajay Kumar, VP, Principal Solution Architect, U.S. Bank

12:15 - 12:45
The Impact Stage

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What Boards Are Now Forcing Risk Leaders to Fix

Deepfake CEO calls, third-party concentration, AI-augmented attackers, and resilience under real scrutiny — the questions boards are no longer accepting vague answers on, and the controls being funded for 2027.

Discussion points

- What is your board now demanding evidence on that they used to accept narrative on?
- Where are third-party and AI-augmented threats forcing controls spend that wasn't planned?
- Which risk leadership decisions are now being made under direct board pressure rather than internal cycles?

Speakers

Alex Arnold, Chief Enterprise Control & Change Officer, Truist
Rajat Bhatnagar, Head of Third Party Risk, BBVA

12:45 - 13:45

Lunch Break & Networking

Lunch is served. An hour to sit down with peers from banks and credit unions and turn a hallway intro into a real conversation.

13:45 - 14:15
The Go-Live Stage

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PANEL

Customer Journeys That Earn Loyalty, Not Just Logins

Holding and growing deposits in compressed-NIM conditions. What's actually moving the deposit KPI through experience and primacy, and where banks have lost deposits they thought were sticky.

Discussion points

- What are you doing to hold deposits without paying up on rate?
- Which digital experiences and product moves are actually moving the deposit KPI?
- Where have you lost deposits you thought were sticky — and what did it teach you?

Speakers

Donnamarie Tyler, SVP, Deposits and Retail Strategy, Avadian Credit Union

13:45 - 14:15
The Impact Stage

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PANEL

Product Innovation Under Cost Pressure

Banks are innovating faster than ever — under tighter cost discipline. What is launching, what is being killed before launch, and what the efficiency ratio now demands of product investment.

Discussion points

- Which product innovations are genuinely moving the commercial needle in 2026?
- What is in pilot now that you expect to scale — and what are you preparing to kill?
- Where is the next wave of product competition coming from?

Speakers

Brad Moats, SVP, Card Product & Portfolio Strategy, State Employees' Credit Union
Justin Marchi, Member, Executive Council for Leading Change

14:20 - 14:50
The Go-Live Stage

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PANEL

Deepfakes, Voice Clones, and Synthetic Identity: The Fraud Reality of 2026

AI-enabled fraud is now a daily attack on US banks and credit unions. What detection and authentication is working in 2026, where loss exposure is building under existing controls, and what boards are funding next.

Discussion points

- Where is AI-enabled fraud breaking through controls that worked twelve months ago?
- What detection and authentication investments are actually delivering — and which ones aren't?
- How are you balancing the cost of new fraud spend against deposit and customer impact?

Speakers

Taylor Farris, Head of CashPro Security Product, Bank of America
Matt Shilling, Executive Director, Fraud and Servicing Assessments, JPMorgan Chase & Co.

14:20 - 14:50
The Impact Stage

Intelligent Infrastructure
The AI Frontier

PANEL

The 2027 Core Decision: Modernize, Wrap, or Replace

Section 1033 reframed as competitive weapon. Who is using portability offensively, where primacy is breaking, and how the aggregator vs incumbent fight resolves over the next twelve months.

Discussion points

- Who is using 1033 portability offensively in 2026 — and how?
- Where are customers actively choosing portability because they no longer trust how their data is used?
- What does meaningful consent and customer control over data look like in practice — and where are banks falling short?

Speakers

Sudheer K Pratap, VP, Lead Software Engineer, U.S. Bank
Nalan K Mulder, Strategic Risk and Compliance Leader

14:50 - 15:20

Afternoon Break

One more coffee and one more conversation. The last break before the closing sessions, so find anyone you still need to meet.

15:20 - 15:50
The Impact Stage

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VISIONARY KEYNOTE

What Transformation Does to Your People

A US bank operating model rebuilt for AI delivery. What got cut, what got added, which roles disappeared, and what the 2027 version of the operating model still needs to be.

Discussion points

- What was the operating model problem you were actually trying to solve?
- What did you cut, what did you add, and what did you leave alone?
- What would you do differently if you started today?

Speakers

Jamie Kerr, EVP, Director of Commercial Administration, SouthState Bank
Poonam Rao, SVP, Data and AI Product Strategy, Citizens Bank

15:20 - 15:50
The Go-Live Stage

The AI Frontier
Intelligent Infrastructure
Human & Machine
Leadership

PANEL

Credit Union Leadership: Competing and Growing in a Changing Environment

Agents are now running banking workflows end-to-end, not just assisting them. The operating model implications across cost structure, role design, and accountability — and the trade-offs leaders are making to decide where AI owns the work and where it doesn't.

Discussion points

- Which workflows have moved from AI-assisted to AI-owned in the past twelve months?
- What changed in your operating model when agents started doing the work, not just supporting it?
- Where are the leadership and accountability lines being redrawn — and what trade-offs did you accept?

Speakers

Mira Ness, CEO, NYU Federal Credit Union
Shaundra Warren, Chief Strategy and Risk Officer, Sharonview Federal Credit Union

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15:55 - 16:25
The Impact Stage

Intelligent Infrastructure
Human & Machine
Leadership

PANEL

Replace, Rebuild, or Hold: The Core Call and Who Owns It

Top-20 banks are splitting on core strategy, and the wrong call locks in a decade of constraint and vendor dependence. The decision framework being used by leaders making the call now.

Discussion points

- What's driving the replace, decompose, or hold decision at your institution right now?
- What did M&A integration or scale pressure force you to change in the core strategy?
- What would you do differently if you were making the call again today?

Speakers

Gaurav A Kshirsagar, VP, Lead Software Engineer, U.S. Bank
Sonia Beach, AEVP, Deposits and Operations, State Employees' Credit Union

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15:55 - 16:25
The Go-Live Stage

Intelligent Infrastructure
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Leadership

PANEL

What CIOs Are Funding, Cutting, and Deferring

The 2026 technology budget reality. Where banks are investing, what they are stopping to fund higher-value transformation, and what made it onto the 2027 roadmap that wasn't there twelve months ago.

Discussion points

- What got the biggest share of your 2026 technology budget — and what did you stop to fund it?
- What did you deliberately deprioritize or defer, even though it had a strong case?
- What would you cut first if your 2027 budget got tightened tomorrow?

Speakers

Chip Caddell, CIO , Grow Financial Federal Credit Union
Chris Ortega, CIO, Lake Michigan Credit Union

16:30 - 17:00
The Go-Live Stage

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CLOSING PANEL

The Call That Will Define 2027

The one decision senior leaders are making in the next 90 days that will most shape their institutions by November 2027 — and the bets being quietly abandoned.

Discussion points

- What is the one decision that will most shape your institution next year?
- What are you deliberately not doing, and what will it cost?
- Where do you expect the hardest board conversation between now and Q3 2027?

Speakers

Laurie Stewart, CEO, Sound Community Bank

17:00 - Late

Networking Drinks Reception

Join us for drinks in the exhibition hall. Walk the floor, meet the partners building what you saw on stage, and line up the meetings that carry past November 10.

Day Two | November 10, 2026

09:10 - 09:30
The Go-Live Stage

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PANEL DISCUSSION

A First Look at the Tech Defining Your 2027

An interactive recap of Day 1 — what surprised the room, where the room divided, and what Day 2 still has to settle. Audience voices encouraged throughout.

Discussion points

- What did you hear yesterday that genuinely changed your thinking?
- Where did the room divide most sharply, and which side was right?
- What does Day 2 need to wrestle with that Day 1 didn't?

09:35 - 09:55
The Go-Live Stage

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VISIONARY KEYNOTE

Keynote: The Next Generation of Leadership in Financial Services

Speakers

Nathan Cape, CEO, Minnequa Works Credit Union

10:00 - 10:30
The Go-Live Stage

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HERO PANEL

What Separated Winners From Laggards

The leadership calls, capital allocation choices, and operating model bets that defined the past two years — and the decisions being made now to fund, scale, or kill in the next twelve months.

Discussion points

- What will define the next twelve months in banking?
- Where are supervisors, customers, and competitors putting pressure that boards underestimate?
- What should every bank CEO stop doing immediately?

Speakers

Stephen Turley, Head of Retail Growth & Transformation, TD Bank

10:40 - 11:00
The Go-Live Stage

Intelligent Infrastructure
Human & Machine Leadership

Keynote: Transforming a Banking Institution

Modernizing cores, data, and payments inside Symitar, DNA, Corelation, and Jack Henry — with the budgets and boards credit unions actually have, and the vendor consolidation case getting harder to ignore.

Discussion points

- What modernization path is realistic for a credit union not replacing its core?
- Where do CUSO partnerships close the capability gap, and where do they fall short?
- How do you make the board case when it is about future-proofing, not immediate pain?

Speakers

Henan Li, SVP, Process, AI and Technology, Citi

10:40 - 11:00
The Engine Room Stage

Intelligent Infrastructure
Trust in the System
The AI Frontier

PANEL

Keynote: Building the Intelligent Operating Model of the Future

Member-first advantage versus member growth pressure. Where credit unions are winning relationship value over banks — and where the digital execution gap is widening fast enough to matter by 2027.

Discussion points

- Where does member-first translate into measurable advantage over banks?
- Which digital gaps are credit unions closing fastest — and which are widening?
- What does the winning credit union digital playbook for 2027 look like?

Speakers

Sanjoy Sarkar, SVP, Senior Director - Application Development & Support, First Citizens Bank

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11:00 - 11:30

Morning Break

Day two, and the introductions are already made. Grab a coffee and pick up the conversations you flagged yesterday before the morning sessions start.

11:30 - 11:50
The Go-Live Stage

Intelligent Infrastructure
The AI Frontier
Trust in the System

PANEL

Case Study: Design Patterns in Agentic AI

Where transformation programs lose momentum, why governance chokes delivery, and what unblocks a stuck program without blowing it up. Candor from people who have done it.

Discussion points

- Where does a transformation program typically stall — governance, vendor, data, or people?
- What unblocks a stuck program without tearing it up?
- What signals tell you a program is beyond saving?

Speakers

Carlos Rodriguez, SVP, AI and Machine Learning, KeyBank

11:30 - 11:50
The Impact Stage

Power to the People
The AI Frontier

PANEL

Case Study: The Engagement Economics of Primacy

Compliance functions designed for periodic review can't keep pace with continuous AI delivery and regulatory change. Where the cracks are showing, what gets retired, and what the rebuilt function needs to look like by 2027.

Discussion points

- Where is your compliance function struggling to keep pace with AI delivery cycles?
- Which legacy compliance practices are now actively slowing the institution down?
- What does a compliance function rebuilt for continuous change actually look like — and who is staffing it?

Speakers

Ankana Carpenter, Head of Deposit Technology, TD Bank

12:00 - 12:30
The Impact Stage

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Intelligent Infrastructure

Operations With Agents: What's Actually Running in 2026

Which operational workflows are running with agents in production right now, the human-in-the-loop controls that work at scale, and the cost-to-serve and accountability shifts COOs are managing in the next twelve months.

Discussion points

- Which operational workflows are running with agents in production, and what's the realistic 2027 expansion?
- What human-in-the-loop and oversight model is actually working — and where has it failed?
- How is the operations function being redesigned, and what's happening to cost-to-serve?

Speakers

Sirlapu Srinivasarao, Agentic AI Governance and Ethics Leader
Swaroop K. Yalla, Managing Director, Transformation and Automation, Bank of America

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12:00 - 12:30
The Go-Live Stage

Human & Machine Leadership
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Intelligent Infrastructure

PANEL

Why Transformation Programs Stall and How to Unstick Them

The headcount, hiring, and reskilling decisions banks and credit unions are making in the next two quarters as agents, copilots, and modernized platforms reshape every function.

Discussion points

- Which roles have you stopped backfilling, and which are you actively hiring into?
- What did you remove from the org structure to make room for new capability?
- Where did reskilling fail — and what did you do instead?

Speakers

Peter A. Gasparro, Chief Development Officer, Barclays US Consumer Bank
Poorani Jeyasekar, SVP, Business Transformation Officer, Pathward

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12:30 - 13:30

Lunch Break & Networking

The last lunch of the summit. An hour to firm up the meetings, partnerships, and next steps that came out of two days with banks and credit union

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13:30 - 14:00
The Go-Live Stage

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PANEL

How Banking Operations Actually Change When AI Does the Work

The operating model shift COOs are managing right now. Cost-to-serve, workflow ownership, control and risk, human vs machine roles — and what the operations function looks like in twelve months.

Discussion points

- Which operational shifts have actually delivered cost or quality outcomes in 2026?
- Where are operations leaders still struggling to make the business case?
- What is on every COO's desk that wasn't there a year ago?

Speakers

Eric McDowell, Managing Director, Head of Shared Operational Platforms, Citi

13:30 - 14:00
The Impact Stage

The AI Frontier
Trust in the System

PANEL

Examiner-Ready AI: Evidence That Holds Up

The documentation, model inventory, lineage, and approval posture examiners are accepting first time — and what gets sent back. Live scrutiny under tightening AI guidance.

Discussion points

- What documentation and approval workflows are examiners actually accepting?
- Which AI risk frameworks hold up in real supervisory exams?
- Where does the evidence burden hit hardest, and where can banks push back?

Speakers

John Quartironi, SVP, Strategic Risk and Initiatives, First Horizon Bank

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14:10 - 14:40
The Impact Stage

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PANEL

Designing the Future of Capital with Tokenization Risk and Infrastructure

Compliance deadline has passed. Who is using portability offensively in 2026, where unexpected costs are biting, and how primacy holds up when data flows out the door.

Discussion points

- What has 1033 implementation actually cost — and where are the unexpected friction points?
- Who is using portability offensively rather than defensively?
- How are liability, consent management, and aggregator relationships settling in practice?

14:10 - 14:40
The Go-Live Stage

Trust in the System
The AI Frontier
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PANEL

Why Compliance Models Are Breaking Under AI Pressure

What AI deployment actually looks like at smaller US banks and credit unions in 2026. Live use cases, real costs, vendor consolidation pressure, and the realistic 2027 roadmap.

Discussion points

- Which AI use cases have you actually deployed, and which have you abandoned?
- Where are CUSOs, vendors, or shared services genuinely closing the capability gap?
- What is the realistic 2027 AI roadmap with limited data engineering headcount?

Speakers

Amit Kumar Srivastava, AVP, Compliance and EFCC, U.S. Bank
Kapil Shukla, GFC KYC Leader, Bank of America

14:45 - 15:15
The Go-Live Stage

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CLOSING TIME CAPSULE PANEL

Time Capsule: US Banking in November 2027

Specific, falsifiable predictions about US banking in November 2027. Sealed on stage, opened next year — and judged in front of the room.

Discussion points

- What is your boldest prediction — one you would stake your reputation on?
- Which industry consensus view will look obviously wrong in twelve months?
- Name the bank, technology, or regulatory change that will define 2027.