

There are hundreds of great speakers, leaders and solutions providers—just look at

WHO IS TAKING CENTER STAGE.

This year's lineup features out-of-the-box thinkers and leaders, all sharing industry-evolving insights. Once you've heard what the General Session speakers have to say, you'll definitely be revved up and ready to take action.

Breaking the Mold

Oliver Stone, Filmmaker and Director



Like the financial services industry, the film industry is highly competitive and commoditized. Hundreds of movies are released each year, but only a few become blockbusters. What's the key to their success? It's the film director's vision and ability to break the mold that captures consumers' attention. Join award-winning filmmaker and director Oliver Stone as he talks about creating a value exchange to build opportunities and shares a unique perspective on the financial services crisis—as witnessed in his latest film, **Wall Street 2: Money Never Sleeps**.

Tapping Into a New Generation of Consumers



Isaac "Biz" Stone, co-founder of Twitter



Rich Karlgaard, Forbes magazine publisher and "Digital Rules" columnist

As social media sweeps the globe, communication between consumers and businesses often comes down to 140 characters — a phenomenon that's impacting brands, loyalty and customer experience. To learn more about the new consumer, social media's impact, and how to leverage it effectively, join the dialogue between technology innovator Biz Stone, co-founder of Twitter and Rich Karlgaard, publisher of *Forbes* magazine.

Retailution—the Post Crisis Consumer

John Gerzema, Chief Insights Officer, Young & Rubicam Group



It's a new era in retail banking, and if we're to succeed and prosper we need to understand the wants, needs, values and spending patterns of the post-crisis consumer. Then we have to radically change our approach to meet and exceed consumer expectations. Helping us do that is a recent TED conference presenter, John Gerzema, co-author of the new book **Spend Shift: How the Post-Crisis Values Revolution is Changing the Way We Buy, Sell and Live** and author of the best-seller **The Brand Bubble**.

WHY JOIN THE RETAILUTION?

RETAILUTION is the perfect opportunity to gain a different perspective on your customers, to learn new ways to generate revenue in the new economy, and to connect with companies that are changing the way we do business. One look at the enclosed agenda and you'll see how BAI Retail Delivery is advancing the cause of retail banking.



BAI RETAIL DELIVERY
OCT 19-21 2010 • LAS VEGAS

RADICAL ADVANCES IN RETAIL BANKING



We know the question you're asking yourself about BAI Retail Delivery —

HOW IS IT DIFFERENT?

BAI Retail Delivery has been revamped, revitalized and totally rejuvenated to focus on the issues that matter most to you: enhancing customer value and driving revenue growth. When you join the RETAILUTION, you're committing to think differently about your customers; to embrace new ideas; to get inspired by new insights; and to discover new value-added products, services and revenue opportunities.

New Summits and a reinvigorated Expo focus on the areas that matter most to you.

Four Summits—Marketing, Product Management, Multi-Channel Strategy and Sales—focus on key drivers of customer value and revenue opportunities in the retail bank. And the new Summit structure gives you the freedom to customize your experience based on your interests and budget. Each Summit weaves together a series of related sessions for best-in-class content, including innovations from exhibitors. Meanwhile, the revamped Expo features new destinations and more time with 200+ solutions providers, including many with a FinTech 100 ranking.

There are over 100 presenters from companies that are changing the way we do business.

Google, Amazon.com, PayPal, Facebook, Zappos—these are just a few of the companies on this year's agenda. And be sure to check out the Game Changer Bonus Sessions at BAIRetailDelivery.com.



Look inside to learn more about the new BAI Retail Delivery and discover **WHAT IS IN IT FOR YOU.**



SUCCESS IS WHAT HAPPENS WHEN EVERYTHING COMES TOGETHER.

A new Summit structure spotlights four key areas critical to your success.

The new Summit structure focuses on Marketing, Product Management, Multi-Channel Strategy, and Sales—the four key areas that have the greatest potential to positively impact financial services customers and to grow revenue. Each Summit is hosted by a Summit Leader, an industry executive who will help attendees navigate and connect the Summit sessions. Summits include Rapid Fire Solutions, short presentations from Solutions Providers, delivered in a quick and fun format, that align product information with Summit content. Here is a snapshot of the Summit agendas. If you'd like more details, go to BAIRetailDelivery.com.

MARKETING

NEW TOOLS. NEW APPROACHES. NEW OPPORTUNITIES.

Discover ways to engage with consumers and enhance loyalty. Find out about tools and techniques to better serve existing segments, while identifying opportunities for new ones. Learn the ins and outs of connecting and creating opportunities via new media.

Summit Leader:



THERESA MCLAUGHLIN
Group Executive
Vice President,
Chief Marketing
Officer, Citizens Financial Group

Summit Keynote Session:

Marketing Post-crisis—
Rebuilding Consumer
Trust Through Innovation

FEATURING THESE INSIGHTFUL SESSIONS:

Segment Strategies that Differentiate and Deliver
Social Media: TMI or BFF?
Using Customer Information to Reinvent the
Business Model
Using Social Media to Understand Your Brand
Promoting Customer Loyalty
Driving DDA Revenue Through Segmentation
and Engaging the Customer
Social Media: ROI Comes of Age

Marketing Summit sponsored
by **Pitney Bowes Business Insight**



MULTI-CHANNEL STRATEGY

MEETING CHANGING CONSUMER DEMANDS FOR ANYTIME, ANYWHERE BANKING.

Recharge your multi-channel strategy. And learn how to rationalize channels effectively to deliver the ultimate customer experience across channels more productively and efficiently.

Summit Leader:



TYSON PYLES
Senior Vice
President, Wells
Fargo & Company

Summit Keynote Session:

Rethinking Distribution
Strategy in a Mobile,
Multi-channel World

FEATURING THESE INSIGHTFUL SESSIONS:

Create a Consistent Customer Experience Across
Channels and Build Long-Lasting, Profitable Relationships
Meeting Retail Banking Challenges with the World's
Largest Core Migration
The Cash Revolution
Self-Service: Where is the Leading Edge Leading?
Building Branch Distribution for Tomorrow's Reality
Banking in the Twenty Teens: Competing in the Digital
World as Effectively as on Street Corners
Opportunities in Payments: 2010 Consumer Payments
Preferences Study

Multi-Channel Strategy Summit
sponsored by **Pegasystems, Inc.**

PRODUCT MANAGEMENT

DRIVING NEW VALUE AND GROWTH.

Find out about the latest strategies in pricing and product bundling. Leverage credit risk for greater profitability. See how you can create growth opportunities across your product portfolio in debit, small business, and mobile.

Summit Leader:



BILL HIPPENSTEEL
Executive Vice
President, Director
of Product and
Segment Management,
BBVA Compass

Summit Keynote Session:

Grow Revenue and Deposits
with a Shift to Value Exchange

FEATURING THESE INSIGHTFUL SESSIONS:

Why the Time is Right for Relationship
Pricing and Product Bundling
Leveraging Credit Fundamentals to
Refocus Consumer Credit Risk Management
Grow from Within: The Debit Portfolio
Path to Profitability
Winning Strategies for Capturing the Hearts
and Wallets of Small-Business Customers
Learning Regulation E's Lessons and Applying Them
The Mobile Product Set of the Future

SALES

A NEW ERA OF RELATIONSHIP SALES AND SALES MANAGEMENT.

Hear critical insights to build a stronger sales force. Learn about tools and techniques to deepen relationships and increase wallet share. Uncover metrics and analytics to ensure success.

Summit Leader:



LINDA VERBA
Executive Vice
President of Retail
Operations and
Service Programs,
TD Bank, America's Most
Convenient Bank®

Summit Keynote Session:

Next Megatrend For Retail
Banking—Moving from a Sales
Culture to a Profitability Culture

FEATURING THESE INSIGHTFUL SESSIONS:

Evolution in Decision-Making: Moving Towards
Greater Frontline Analytics
Driving Frontline Sales in Today's Compliance
and Regulatory Environment
Effective Cross-Selling: What You Need to Know
The Frontline: Weakest Link or Strongest Asset?
Tools & Technology to Deliver Top Sales Performance
Creating Win-Win Solutions with Loyalty and
Incentive Rewards
Caring for Customers as an Obsession



A revamped Expo provides more ways to advance your business.

This year's new and expanded Expo features more presentation stages. More Expo time. And more access to vital information. The Expo showcases over 200 exhibitors including companies on the FinTech 100 list, a ranking of leading global technology and service providers to the financial services industry. New this year:

- FinTech 100 Retail Select Pavilion—the gateway to the Expo
- MobileLink Stage & Marketplace, sponsored by AT&T and Verizon Financial Services—for all things mobile
- Innovation Stage—featuring the industry's newest ideas, products and services
- Plus the Sales & Marketing Solutions Hub, and more

More research-driven insights take things to the next level.

This year, you'll enjoy a lot more research-driven insights from consumers, bankers and solutions providers. These empowering studies on consumer trust and confidence, mobile opportunities, consumer preferences in payments and multi-channel preferences will help you better understand the markets you serve and prompt new thinking around your approach to products and services. Consumer research findings will fuel discussions in our limited-space pre-conference Discussion Groups. You can learn more about these groups by visiting BAIRetailDelivery.com.

Visit BAIRetailDelivery.com

to join the RETAILUTION, and radically advance the cause of retail banking.

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It's the perfect opportunity to mingle with the who's who of retail banking.

BAI Retail Delivery is the largest gathering of senior retail banking executives in the world. It's the perfect opportunity to expand your network and reconnect with industry contacts.

Want to get a jump start on the action?

Three complimentary, pre-conference Discussion Groups are centered on recent BAI consumer surveys in Marketing, Mobile and Self-Service/Branch Delivery. Sign up early for a Discussion Group to start meaningful interactions with your peers before the RETAILUTION even begins. Go to BAIRetailDelivery.com for complete details and also to learn about **Pre-Conference Workshops**.

JOIN THE RETAILUTION TODAY

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|-----------------|--------------------------|-------------|----------|
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| Non-member | \$1,395 | \$1,595 | \$1,695 |
| SUMMIT PACKAGE* | SAVE \$250 NOW - 8/25 | 8/26 - 9/15 | STANDARD |
| BAI Member | \$895 | \$1,045 | \$1,145 |
| Non-member | \$1,095 | \$1,245 | \$1,345 |

Visit BAIRetailDelivery.com for pricing and detailed information about the **Pre-Conference Workshops**.

*NOTE: A Summit Package includes all sessions within the chosen Summit plus access to all General Sessions, the Expo, and new Game Changer Bonus Sessions. It also includes online access to Summit presentation decks after the event.

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Pitney Bowes Business Insight
Verizon Financial Services

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