This June, your peers met in Cincinnati to discuss:

**Achieving Growth in a Dynamic Environment**
- Actions firms are taking to prepare for expected changes in the economic environment and a possible recession.
- The impact of the lack of interest rate increases on 2019 performance and strategies to mitigate risk during 2020 budget planning.
- Investments two banks have made in fintechs to bring new products to market quickly and address niche segment needs while generating new revenue. Decision criteria and frameworks used for investment decisions and resulting impact on the business were shared.

**Re-Examining the Treasury Management Value Proposition**
- The impact of Real Time Payments (RTP) on commercial banking, primary and secondary use cases, and customer sentiment towards RTP.
- Steve Ledford from The Clearing House provided an update on RTP adoption rates, transaction volumes, forecasted growth and an upcoming B2B Proof of Concept intended to address 3 new use cases.
- Advances being made in Client Onboarding and Servicing through the implementation of new technology, operating model changes, and process redesign.

**Managing the Business of the Future**
- Policies, procedures, and risk mitigation strategies banks are employing to better manage fraud to protect both customers and the bank.
- Management structures, key reporting metrics, and leading indicators for measuring business performance.
- Insights from Gartner’s survey of middle market business owners highlighting their changing buying behaviors and the implications for banks on new customer acquisition strategies and tactics.