



# CANADIAN SME BANKING FORUM 2017



## On the tipping point of change

Wednesday 29<sup>th</sup> March 2017  
Toronto

[www.canadiansmebankingforum.com](http://www.canadiansmebankingforum.com)

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# CANADIAN SME BANKING FORUM 2017

## Canadian SME Banking Forum 2017

Comprising of 98% of all Canadian businesses, SMEs are undoubtedly one of the most significant segments of our business landscape. Canada, a naturally entrepreneurial nation, needs sophisticated business banks - and bankers - to meet the needs of their time-poor customers. There is big pool of clients, so how do you make those best businesses stick with you? This event will bring together the best international and domestic speakers to examine the latest insights and case studies in innovation across the SME Banking sector.

### Key themes include:

- + Position of SMEs within the economy at large
- + Tools to understand your customer needs and using digital to enhance customer experience
- + Key insights into achieving the MFI relationship, from personal to business
- + Disruption to the traditional lending model
- + New payment trends and impacts on the market
- + Mastering the relationship and growth management
- + Accounting and servicing – what new technology has to offer

### Who Should Attend?

- + Heads of SME and business banking
- + Senior Directors and executives of SME and business banking
- + Senior executives, heads and directors of customer experience
- + Head and directors of commercial lending
- + Head and directors of cards and payment processing
- + Senior executives, heads and directors of digital and technology
- + Heads and directors of branches, distribution, and product development
- + Head and directors of marketing

## Agenda

Wednesday 29<sup>th</sup> March 2017

### REGISTRATION

**08:30 - 9:00AM**

*Arrival tea and coffee*

### WELCOME & OVERVIEW

**9:00AM**

*Cyrielle Chiron, General Manager – The Americas, RFi Group*

### SESSION ONE: SETTING THE SCENE

*Chaired by: Cyrielle Chiron, General Manager – The Americas, RFi Group*

#### Alternative lending is dead, long live data!

**9.00 – 9.30AM**

- Alternative lending is now mainstream, how to keep up?
- Chat bots transforming the customer experience
- How should data and technology should interplay?
- Where will innovation go next?

**Rob Frohwein, Co-founder, Kabbage**

## About RFi Group & Our Events

RFi Group is a global business intelligence and media provider focusing exclusively on financial services.

We specialize in data and information gathering, customer based insight generation and business decision support for the world's leading financial service providers.

With offices in Toronto, San Francisco, London, Hong Kong, Singapore and Sydney, RFi Group consistently provides clients with tailored advice and independent intelligence relevant to their specific market needs.

With a core focus on delivering insightful, valuable and actionable research within the banking sector both locally and internationally, RFi Group's offering covers retail, SME, corporate, investment and private banking.

RFi Group produces over 100 key events throughout the year with an aim to produce quality interactive forums with insightful and relevant debate. We utilize our market insight to produce high-quality industry gatherings that provide attendees with both topical and thought provoking sessions.

Our events are aimed at senior level industry leaders and we secure both national and internationally recognized speakers.

# CANADIAN SME BANKING FORUM 2017

## SESSION ONE (CONT.D): SETTING THE SCENE

### The statistics you need to know

#### 09.30 - 09:50AM

- What is the position of SMEs within the economy at large?
- How is this sector growing and how important is its growth?
- What do SMEs need from us?

**Anil Arora, Chief Statistician, Statistics Canada**

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### PANEL: How to differentiate yourself in a low yield, low growth environment?

#### 09:50 - 10:30AM

- How does digital drive differentiation for the relationship manager?
- Specialization as a point of difference
- Knowing your customer – deeper knowledge, better service
- Consistency across all channels

**Moderator: Jazz Samra, Head of Canada, Google Marketing Solutions**

**With: Geordan Robertson, Director, Small Business, Meridian**

**Mike Marshall, Senior Director, Small Business Banking, CIBC**

**Melissa LaFlair, Founder, LaFlair Legal and Project Management Services**

**Rob Nicholson, Senior Director, Business Solutions, Visa Canada**

## TEA & COFFEE BREAK

#### 10:30 - 11:00AM

## SESSION TWO: WHERE THE OPPORTUNITY LIES

### Q&A: Biggest challenges and opportunities in the SME market

#### 11:00 - 11:20AM

- How is the latest regulatory reform impacting this sector?
- How are security measures hindering or helping servicing SMEs?
- Driving this sector for the benefit of the Canadian economy

**Janet De Silva, President and CEO, Toronto Region Board of Trade**

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### The SME Secret

#### 11:20 - 11:40AM

- Key opportunities for growth across the board
- What is the upside of gaining MFI share for SMEs?
- Product penetration and cross-sell
- Potential business banking profit for financial institutions

**Ryan Yuzon, Director, RFi Group Consulting**

# CANADIAN SME BANKING FORUM 2017

## SESSION TWO (CONT.D): THE BUSINESS LIFE-CYCLE

### PANEL: The future of SME lending

#### 11.40-12.20PM

- The alternative finance sector and how have the banks evolved
- How have the new funding models worked out so far?
- A high tide floats all boats, but what happens when the tide goes out?
- What can we learn from the overseas experience?

**Moderator:** Ryan Yuzon, Director, RFi Group Consulting

**With:** Andrew Irvine, Head of Canadian Commercial Banking & BMO Partners, Bank of Montreal  
Cato Pastoll, CEO, Lending Loop  
Rob Frohwein, Founder, Kabbage  
Jeff Mitelman, CEO, Thinking Capital

### PANEL SESSION: A fast-moving company needs a fast-moving bank

#### 12:20 - 1:00PM

- Which sectors are finding growth and how to support it?
- What is the trade-off between service proposition and risk?
- What are the alternative options for businesses and why would they turn away from banks?
- How to manage overseas expansion and company diversification?

**Moderator:** Dinaro Ly, Director, FinTech and Commerce, MaRS

**With:** Alison Boudreau, AVP Business Credit Cards, TD Bank  
Ferhan Patel, Co-founder and Chief Product Officer, Payments Rails  
Gary Fearnall, Country Manager, OnDeck Canada

## LUNCH

#### 1:00 - 2:00PM

## SESSION THREE: THE ULTIMATE CUSTOMER EXPERIENCE

### Innovations in Business Payments

#### 2.00 - 2.20PM

- Convenience, speed, and certainty as key elements for successful business payments
- Current opportunities for SME businesses to take advantage of and implement
- Future opportunities to help digital payments for SME businesses

**Charlie Trainor, Director, Product Platforms, Interac**

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## SESSION THREE (CONT.D): THE ULTIMATE CUSTOMER EXPERIENCE

### PANEL: Throw away the fax machine!

#### 2.20 - 3:00PM

- Moving away from paper to electronic process
- Innovation in invoicing and receipts
- Facilitating B2B payments
- Benefits for cash flow

**Moderator:** Marcia Cowen, Payments Consultant  
**With:** Aaron Cox, CFO, ABC Recreation  
Rob Wilkinson, Vice President B2B, Moneris  
Steven Uster, CEO and co-founder, FundThrough

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### Driving innovation through real-time payments

#### 3:00 - 3:30PM

- What impact will real-time payments have on small business owners?
- The importance of optionality and choice in the market
- Opportunities for SME financial services providers
- What can case studies from around the world tell us?

**Christine McAllister, Director, Modernization, Payments Canada**

## CLOSING REMARKS

#### 3:30PM

**Cyrielle Chiron**, General Manager – The Americas, RFi Group

## NETWORKING

#### 3:30 - 4:30PM