

Agenda - The 2026 Deposit Conference

Thursday, October 1

8:30 a.m.

Welcome & Housekeeping

8:40 a.m. - 9:20 a.m.

The State of the Deposit Market

During this session, we will look at the state of the deposit market, the competitive landscape, and highlight our outlook for deposit growth, funding costs and composition in 2027. We will explore the impact those trends will have on banks' future strategies.

Nathan Stovall, Director of FIG Research, S&P Global Market Intelligence

9:20 a.m. - 9:50 a.m.

Tips from a Top Deposit Franchise

We will talk with a banker who has achieved high deposit performance in the last year and discuss what strategies are helping optimize their deposit franchise.

Zain Tariq, Senior Analyst, FIG Research, S&P Global Market Intelligence (Moderator)

9:50 a.m. - 10:15 a.m.

Break

10:15 a.m. - 11:00 a.m.

Using Analytics to Optimize Deposit Performance and Efficiency in the Age of AI

In this age of data, deposit analytics are central to decision making on rate, volume, personalization, and engagement. Learn the latest methodology and techniques using generative AI and machine learning. We'll also look at deposit growth efficiency and highlight how managing cost, generating fees and creating effectiveness through brand, compensation and products influence deposit outcomes.

11:00 a.m. - 11:45 a.m.

Marketing Deposits That Stick: Proven Campaigns and Tactics to Drive Growth

Marketing teams need sophisticated strategies that go beyond rate promotions to attract and retain valuable depositors. This session will provide banking marketers and executives with proven tactics, campaign frameworks, and messaging strategies in this age of artificial intelligence. We will look at what drives measurable deposit growth including digital advertising strategies for deposit acquisition, email nurture campaigns, AEO, branch and in-market promotional programs. We will also look at referral/advocacy initiatives, and retention marketing that prevents attrition.

Dan Marks, Partner and President, Infusion Marketing Group

11:45 a.m. - 1:00 p.m.

Lunch + Roundtable Deposit Discussion

In this networking lunchtime session, hear from your peers about what they are doing to create deposit value.

1:00 p.m. - 2:00 p.m.

Deposit Product Structuring: Balancing Innovation, Profitability, and Customer Value

Get ready for agentic deposit gathering. We will examine the strategic frameworks and execution best practices behind successful deposit product innovation, including tiered relationship pricing, behavioral segmentation, dynamic rate optimization models and the role of non-interest benefits in differentiation. We'll focus on how to design products that align customer needs with institutional profitability goals. We will explore how banks are getting ready to handle customer agents.

2:00 p.m. - 3:00 p.m.

Breakout Sessions:

During these sessions, we'll facilitate conversations among attendees about the following topics:

1. Marketing Track
 - a. Multi-channel campaign frameworks that balance digital efficiency with high-touch relationship building
 - b. Personalization tactics using behavioral data and predictive analytics
 - c. Measuring and optimizing deposit marketing ROI across the customer lifecycle
 - d. Best marketing tactics and collateral by category (consumer, small business, commercial)
 - e. Optimizing generative AI search and marketing

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2. HR Track

- a. Key responsibilities of a Chief Deposit Officer and compensation expectations
- b. Essential competencies for modern deposit professionals and how to develop them
- c. Critical upskilling initiatives, including training programs that blend traditional banking fundamentals with contemporary tools like CRM systems, financial wellbeing platforms, and digital account opening technologies

3. ALCO Track

- a. Connecting your funding strategy with your loan growth goals
- b. Modeling duration of your deposits
- c. Liquidity stress testing
- d. Optimizing deposit channels

3:00 p.m. - 3:15 p.m.

Break

3:30 p.m. - 4:00 p.m.

What All Banks Can Learn from Banks Who Do Innovation Well

We will talk with a banker who is implementing innovative product design, onboarding, marketing segmentation or targeting strategies to drive deposit growth

Nathan Stovall, Head of FIG Research, S&P Global Market Intelligence (Moderator)

4:00 p.m. - 5:00 p.m.

Stablecoin and Tokenized Deposits

During this session, we'll explore use cases generating the strongest ROI and client demand based on actual deployment data. We'll cover:

- [Products & Regulation](#): Latest update on the market and regulation.
- [New Deposits](#): How to gather offshore deposits from your US customers using stablecoin and how to implement loyalty programs for your domestic customers to capture greater deposit balances.
- [Boosting Fee Income](#): How banks are generating fees with cross-border payments.
- [Treasury & Liquidity Management](#): Real-time cash positioning, automated liquidity sweeps, and instant intercompany settlements using tokenized deposits.
- [Programmable Payments & Smart Contracts](#): Automating escrow, milestone-based disbursements, and conditional payments for trade finance and commercial lending
- [24/7 Settlement Infrastructure](#): Building always-on, always reconciled payment rails that eliminate weekend and holiday delays for time-sensitive transactions.
- [Client Adoption & Change Management](#): Strategies for educating corporate clients, overcoming internal resistance, and scaling from pilot to production
- [Technology Integration](#): Practical choices for banks to implement a digital asset strategy.

5:00 p.m. - 5:30 p.m.

S&P Global Market Intelligence Deposit Rankings Awards

5:30 p.m. - 6:30 p.m.

Cocktail Hour

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Friday, October 2

7:30 a.m.

Breakfast

8:00 a.m. - 8:45 a.m.

Regulatory Fireside Chat

Join us for an exclusive fireside chat offering banking executives a rare opportunity to gain firsthand insights into the regulatory priorities shaping the financial services industry.

Nathan Stovall, Head of FIG Research, S&P Global Market Intelligence (Moderator)

8:45 a.m. - 9:00 a.m.

Break

9:00 a.m. - 10:00 a.m.

Breakout Sessions

1. Retail Deposit Best Practices

This interactive session will explore data-informed strategies and innovative approaches that deliver measurable results specific to attracting and retaining retail deposits. Attendees will examine successful case studies from peer institutions that have achieved significant retail deposit growth.

2. Small Business Deposit Best Practices

This interactive session will discuss the decision criteria small business owners prioritize when selecting a primary banking relationship, address the competitive deposit product suite needed to bank small businesses.

10:00 a.m. - 10:15 a.m.

Break

10:15 a.m. - 11:15 a.m.

Tech and Treasury Management - The Needle Mover

This session explores how leading banks are transforming their treasury management operations to drive profitability, deepen client relationships, and ultimately drive profitable deposit growth. We will explore product design, sales, marketing and pricing.

11:15 a.m. - 11:30 a.m.

Wrap Up & Conclude