



**Breaking Banks Fintech**  
**Thursday at 12 Noon Pacific**  
**November 13th 2014: #retaildelivery**

As preference for digital interface grows, and consumers are hunting for a more frictionless experience to obtain credit, loans, and investment advice, banks are looking for ways to sell products that customers want and deliver them in the digital package.

Today, guest host Jim Marous of the Financial Brand will be coming live from the BAI Retail Delivery 2014 in Chicago. His guests include Michal Panaowicz, Managing Director of mBank- one of the innovation winners at BAI- D. Scott Andrick, Industry Principle, Card and Retail Banking from Pega, and Mark Riddle, Director of Researc

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**Featured Guests**



**Mark Riddle**

Mark is responsible for the report development and presentation of BAI's benchmarking programs. Prior to joining BAI, he held consulting and sales positions with Open Solutions, Deluxe Corporation and various Chicago area banks and brings over 20 years of experience to the organization.

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**Michal Panowicz**

Michal is an effective and inspiring leader, with proven track record of successfully implementing world-class innovation in diverse, multicultural and global environment.

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**D. Scott Andrick**

Scott Andrick has over 10 years of diverse management experience in credit card/retail bank operations and call centers both domestically and internationally.

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**Jim Marous**

One of the most influential people in banking, and a top 5 Fintech influencer, Jim Marous is the co-publisher of The Financial Brand, and owner and publisher of the Digital Banking Report.

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