

**Agenda Sponsored By:**



## LEAP THEORY

LEAP FROM THEORY TO REALITY

### **TUESDAY, SEPTEMBER 10<sup>TH</sup>**

**5:00 PM – 9:00 PM: EXHIBITOR SETUP (CONFIRMED EXHIBITORS ONLY)**

- **Location:** Broadway Ballroom A-F

**5:00 PM – 9:00 PM: WOMEN IN FINTECH OFFSITE EVENT (INVITE ONLY)**

- **Location:** City Winery: 609 Lafayette Street / Nashville, TN 37203

### **WEDNESDAY, SEPTEMBER 11<sup>TH</sup>**

**7:00 AM – 6:30 PM: REGISTRATION OPEN**

- **Location:** Broadway Ballroom Foyer
- **Sponsored by:**



## TOTALITY



## VALMAR

MERCHANT SERVICES

**7:00 AM – 12:00 PM: EXHIBITOR SETUP (CONFIRMED EXHIBITORS ONLY)**

- **Location:** Broadway Ballroom A-F

**11:00 AM – 12:30 PM: CEO LUNCHEON (INVITE ONLY)**

- **Location:** Cumberland 1&2
- **Session Description:** As LEND360 begins, this lunch will be a unique opportunity to meet and connect with other CEOs. Join a closed-door discussion and networking event with other fintech leaders to dive into the major issues facing our industry. Attendance is limited to CEOs and Presidents, and you must RSVP in advance.
- **Speakers:**
  - Chris Black – CEO – Thread Bank
  - Andrew Duke – CEO – Online Lenders Alliance
  - Brett Handy – Head of Fintech Partnerships and Business Development – Hatch Bank
  - Joseph Morgan – Senior Vice President of Strategic Partnerships – Continental Bank
- **Sponsored by:**



## LENDING SCIENCE

INTELLIGENT MARKETING BY DESIGN

## **1:00 PM – 6:30 PM: INNOVATION FLOOR OPEN**

- **Location:** Broadway Ballroom A-F

## **1:00 PM – 1:15 PM: OPENING REMARKS**

- **Location:** Broadway Ballroom G-K
- **Speaker:**
  - *Andrew Duke – CEO – Online Lenders Alliance*

## **1:15 PM – 1:45 PM: GENERAL SESSION**

- **Location:** Broadway Ballroom G-K
- **Session Title:** Empowering Small-Businesses, Consumers and Main Street – The Role of Bank Partnerships in a Changing Financial Landscape
- **Speakers:**
  - *Chris Black – CEO – Thread Bank*
  - *Christopher K. Friedman – Partner – Husch Blackwell LLP*

## **2:00 PM – 3:00 PM: EVOLVING TRENDS IN PAYMENTS & COLLECTIONS BREAKOUT SESSION I**

- **Location:** Cumberland 5
- **Session Title:** Don't Throw the Baby Out with the Bathwater – Exploring Ways Your Vendors Can Help Grow Your Business
- **Session Description:** Cultivating a circle of trusted vendors is key to a lender's ability to successfully receive timely payments and foster customer satisfaction. But vendors should do much more than help your day-to-day processes. By helping you explore future growth opportunities and identifying emerging risks, vendors can help you grow your portfolio for the long term. This panel will discuss trusted strategies to turn vendors from transactional contractors to strategic partners.
- **Speakers:**
  - *Mark Friedgan – CEO – Ninja Holdings*
  - *Morgan Gethers – CEO – Leap Theory, LLC*
  - *Michael Perkins – Executive Vice President of Channel Partnerships – LoanPaymentPro*
  - *Kelly Rossi – Industry Executive, Financial Services – TransUnion*
  - *Trish Ward – Vice President of Lender and Client Relations – LoanPaymentPro*

## **2:00 PM – 3:00 PM: THE FUTURE OF SMB LENDING BREAKOUT SESSION I**

- **Location:** Cumberland 6
- **Session Title:** The \$1.4T SMB Lending Market is in Transition – How Will Modern Capital Providers Capture It?
- **Session Description:** SMBs represent the vast majority of businesses in the U.S., yet traditional lenders often overlook them. Thankfully, that's starting to change. Hear from experts as they explore the forces behind the digitization of the SMB lending market. Learn how this evolving market is moving beyond traditional practices that rely on legacy systems and drawn-out loan approval times. Discover the attributes of specialty lenders in the fintech space who are harnessing AI, machine learning, and embedded finance to provide the flexible and fast capital solutions and 24/7 access that SMBs need.
- **Speakers:**
  - *Deirdre Clute – Co-Founder and Chief Operating Officer – Rightfoot*
  - *Mehul N. Madia – Special Counsel – Sheppard Mullin*
  - *Tim Mages – Chief Strategy Officer – Expansion Capital Group*
  - *Matt Shearer – Senior Vice President of Embedded Finance – eCapital*

## 2:00 PM – 3:00 PM: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION I

- **Location:** Cumberland 3&4
- **Session Title:** AI FOMO – Is Your AI Roadmap Delayed? How to Get Back on Track
- **Session Description:** Every financial services company out there is rolling out AI for marketing, underwriting, and customer servicing. But some are moving faster than others. Why do some companies have a smooth liftoff and others get stuck on the launchpad? In this session, a panel of AI experts will dissect why AI rollouts get delayed and share firsthand accounts about how you can accelerate and win the AI race.
- **Speakers:**
  - R. Andrew Arculin – Partner – Blank Rome LLP
  - Mike Armstrong – Co-Founder and Partner – Ensemblex
  - Stephanie Hanson – CEO – Gestalt
  - Alexander Schachter – President – Kiwi

## 2:00 PM – 3:00 PM: THE ROAD FORWARD FOR BANKS AND FINTECHS BREAKOUT SESSION I

- **Location:** Cumberland 1&2
- **Session Title:** Harnessing the Power of AI for Enhanced Customer Experience
- **Session Description:** Generative AI is enabling bank/fintech partnerships to reach and serve new consumers. This session dives into how banks and fintechs can leverage AI safely and securely to provide gratifying customer experiences. Our panel of experts will discuss how AI is revolutionizing customer service, from reliable self-service options to efficient complaint investigation and resolution, augmenting existing processes to protect not only the banks and fintechs but also the consumers. Join us as we explore the applied use of AI in customer support and compliance operations, alongside the inherent risks of AI and strategies to mitigate them effectively.
- **Speakers:**
  - Margaret Hermes – Chief Administrative and Operating Officer – Avant
  - Derek Higginbotham – President and CEO – First Electronic Bank
  - John Sun – CEO – Spring Labs
  - H. Blake Sims – Partner – Hudson Cook, LLP

## 3:00 PM – 4:00 PM: YAPPY HOUR COFFEE BREAK

- **Location:** Broadway Ballroom A-F & Foyer
- **Description:** Get ready for a pawsitively delightful coffee break featuring adorable puppies! Integrity Payments Group has partnered with the local humane society to bring us a “Yappy Hour.” Join us for a refreshing paws in your day, where you can sip on a cup of joe while cuddling and playing with these furry friends. It’s the perfect chance to relax, recharge, and experience the joy that only puppies can bring.
- **Sponsored by:**



## 4:00 PM – 5:00 PM: EVOLVING TRENDS IN PAYMENTS & COLLECTIONS BREAKOUT SESSION II

- **Location:** Cumberland 5
- **Session Title:** Closing the Technology Gap in the Collections Space
- **Session Description:** From snail mail to the phone to email and beyond: collections technology is rapidly evolving, making conventional systems obsolete. Now comes the most transformative technology in recent times: Artificial Intelligence. If you think AI is just for generating leads, you need to attend this session to learn how this new tech is transforming collections and nearly every other aspect of our business. Learn how to maximize AI in a time of tightening compliance requirements, changing consumer behavior, growing data breaches and tighter labor markets.
- **Speakers:**
  - Carrie E. Carbone – Chief Legal Officer – BlueChip Financial
  - Ranjan Dharmaraja – CEO and Technologist – Quantrax Corporation
  - Jonathan L. Pompan – Partner – Venable LLP
  - Dave Snow – CEO – Remitter

#### **4:00 PM – 5:00 PM: THE FUTURE OF SMB LENDING BREAKOUT SESSION II**

- **Location:** Cumberland 6
- **Session Title:** Protecting the Interests of SMBs in Alternative Lending
- **Session Description:** Fintech SMB lending has opened access to capital for millions more small business owners over the past decade. But for small business owners who lack financial savvy, the pitfalls can be sizable and the protections few. What is the SMB lending ecosystem doing to look out for the best interests of small entrepreneurs? This panel will share insights into how financial education, internal controls, transparency, and communication can keep everyone in the ecosystem prosperous and safe.
- **Speakers:**
  - Daniel Aronoff – Vice President of Unsecured Finance – MMP Capital
  - Brian Bond – Senior Vice President, Business Information and SMB – Experian
  - Sri Kaza – CEO – BriteCap Financial
  - Jeffrey P. Taft – Partner – Mayer Brown

#### **4:00 PM – 5:00 PM: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION II**

- **Location:** Cumberland 3&4
- **Session Title:** How and Why Fintechs are Well-Suited to Help Banks Thwart Financial Fraud
- **Session Description:** Synthetic identity fraud is the fastest-growing financial crime according to the Federal Reserve, and is also one of the hardest financial crimes for banks to detect. This session will explore the evolution and current state of identity theft, with a close examination of how different types of fraud happen and how they can be identified, including synthetic fraud, identity theft, and more. It will also convene a lively discussion that will explore the relationship between banks/financial institutions and solutions providers, underscoring why it's important these groups come together to stay ahead of bad actors, especially as identity verification technology evolves to keep up with fraudsters. Hear from a panel of experts as they outline the trends happening to banks, credit bureaus, and the U.S. government, and detail insights into how these entities can prevent fraudsters from stealing funds from American consumers.
- **Speakers:**
  - Jeremy Brown – Head of Credit Risk and Analytics – EasyPay Finance
  - Naftali Harris – CEO – SentiLink
  - Justin B. Hosie – Partner – Hudson Cook, LLP
  - Nicholas Zeman – Senior Enterprise Architect – Zions Bancorporation

#### **4:00 PM – 5:00 PM: THE ROAD FORWARD FOR BANKS AND FINTECHS BREAKOUT SESSION II**

- **Location:** Cumberland 1&2
- **Session Title:** Avoiding Pitfalls and Building Strong Partnerships
- **Session Description:** The current environment places intense scrutiny on the management of bank/fintech partnerships, with significant risks if the relationship is not established and managed properly. Learn from experts what has changed in the landscape for bank/fintech agreements in recent years and the latest intel on what both banks and fintechs look for in new partners. Expert panelists will share some of the key best practices for pilot programs, partnership integration, clarifying responsibilities, making corrections and winding down.
- **Speakers:**
  - Heidi Abbasi – Head of Risk and Compliance – Lead Bank
  - Matthew Brunson – Senior Vice President – TAB Bank
  - Laurel Loomis Rimon – Partner – Jenner & Block LLP

#### **5:00 PM – 6:30 PM: WELCOME TO NASHVILLE RECEPTION**

- **Location:** Broadway Ballroom A-F
- **Description:** Join us on the Innovation Floor for an exciting evening as we celebrate the Music City and experience the warm hospitality it's known for, all while connecting with fellow attendees. This will be an excellent opportunity to explore the exhibit booths and hear directly from industry leading exhibitors about the business solutions they can offer to move your company forward. One lucky raffle winner will receive a "Welcome to Nashville" gift basket!

**THURSDAY, SEPTEMBER 12<sup>TH</sup>**

### 7:00 AM – 8:00 AM – Yoga Session

- **Location:** Cumberland 6
- **Description:** Join us for a rejuvenating yoga session that promises to elevate your mind, body, and spirit! Whether you're a seasoned yogi or a curious beginner, this practice offers a serene space to unwind, connect with your breath, and enhance your flexibility. Amidst the hustle and bustle of the conference, take this opportunity to slow down, find your inner peace, and engage with a supportive community. Embrace the calming effects of yoga, boost your energy levels, and discover the joy of movement. Don't miss out—come as you are and let's flow together! Spouses and significant others are welcome to attend.
- **Session Instructor:**
  - Lori Soli – Owner and Founder – Maintou Healing
- **Sponsored By:**



### 8:00 AM – 6:30 PM: REGISTRATION OPEN

- **Location:** Broadway Ballroom Foyer
- **Sponsored by:**



### 8:00 AM – 5:00 PM: INNOVATION FLOOR OPEN

- **Location:** Broadway Ballroom A-F

### 8:00 AM – 8:45 AM: BREAKFAST ON THE INNOVATION FLOOR

- **Location:** Broadway Ballroom A-F

### 8:00 AM – 8:45 AM – SPECIALTY BREAKFAST WITH SENTILINK

- **Location:** Cumberland I&2
- **Session Title:** Join SentiLink to Learn How to Prevent FPDs and Streamline Customer Acquisitions
- **Session Description:** SentiLink, an industry leader in stopping identity theft and synthetic fraud, will share how they can help your company lend to more customers while preventing fraud-related FPDs and charge-offs. Hear from SentiLink's Co-Founder and CEO Naftali Harris as he discusses identity theft and how SentiLink synthetic fraud scores can help you weed out more FPDs, approve more users getting falsely declined, and configure your fraud appetite, all at a better ROI than with the legacy providers. Come learn why over 300 lenders and FIs are using SentiLink fraud scores to do more with less.
- **Speakers:**
  - Naftali Harris – CEO – SentiLink
- **Sponsored By:**



### 8:00 AM – 8:45 AM – SPECIALTY BREAKFAST WITH HUDSON COOK, LLP

- **Location:** Cumberland 3&4
- **Session Title:** Choose Your Own Compliance Adventure
- **Session Description:** Blake Sims and Justin Hosie, partners at Hudson Cook, will do their best to answer attendees' compliance questions about the alphabet soup of federal consumer protection laws, and state laws. In between questions, the dynamic duo will discuss their combined nearly 50 years advising small dollar lenders on compliance with federal and state consumer protection laws, recounting early and recent developments, and their impact on the lending industry.
- **Speakers:**
  - Justin B. Hosie – Partner – Hudson Cook, LLP
  - H. Blake Sims – Partner – Hudson Cook, LLP
- **Sponsored By:**

# HUDSON COOK

## 9:00 AM – 9:30 AM: KEYNOTE ADDRESS

- **Location:** Broadway Ballroom G-K
- **Session Title:** The State of Small Business Lending and the Importance of Working Capital for Main Street
- **Speakers:**
  - Cory Kampfer – Co-President of Small Business Lending – Enova

## 9:45 AM – 10:45 AM: EVOLVING TRENDS IN PAYMENTS & COLLECTIONS BREAKOUT SESSION III

- **Location:** Cumberland 5
- **Session Title:** Building for the Long Haul – The Next Challenge for Better Payments Infrastructure
- **Session Description:** FedNow has pushed payment technology into a new era. But even as banks remain laser-focused on real-time operations, hurdles remain with adapting legacy processes to the new innovation. This panel will examine the state of play with FedNow, strategies for making the most of payment acceleration, and opportunities for a more inclusive financial system as infrastructure improvements become more widespread.
- **Speakers:**
  - Kirk Chewning – Partner – Strategic Link Consulting
  - Todd Lovaas – Executive Vice President of Payments and Technology – North American Banking Company
  - John O'Shea – President – Viking Payments
  - Scott M. Pearson – Partner – Manatt, Phelps & Phillips, LLP

## 9:45 AM – 10:45 AM: THE FUTURE OF SMB LENDING BREAKOUT SESSION III

- **Location:** Cumberland 6
- **Session Title:** **AI-Driven Portfolio Monitoring – Balancing Efficiency and Ethics in Small Business Lending**
- **Session Description:** As AI continues to transform the industry, its role in small business lending is growing exponentially. This panel will delve into the intersection of AI-driven portfolio monitoring and ethical lending practices, addressing how lenders can harness AI to enhance efficiency without compromising ethics. Learn how the latest AI technologies are being applied to portfolio monitoring, how these innovations improve decision-making, and the ethical considerations that lenders must take into account. Find out how AI can de-risk business portfolios through deeper data insights and performance indicators that inform both pre-funding and post-funding decisions. By tying portfolio performance to underwriting criteria, lenders can make more informed, risk-adjusted lending decisions before funding and adopt smart strategies to support borrowers post-funding. This session promises to provide actionable insights on balancing technological advancements with responsible lending practices, ensuring that AI serves as a force for good in the small business lending ecosystem.
- **Speakers:**
  - Eric T. Mitzenmacher – Partner – Mayer Brown
  - Austin Moss – CEO – Capital Collaboration
  - Sandeep Prabhakara – CEO – Veritaas.AI
  - Michael Zevallos – Co-Founder and CEO – Giggle Finance

#### **9:45 AM – 10:45 AM: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION III**

- **Location:** Cumberland 3&4
- **Session Title:** **Innovations in Customer Acquisitions**
- **Session Description:** In an era where consumer touchpoints are multiplying, it's never been more critical to understand the nuances of customer acquisition and how to engage with consumers on all channels. Hear from a panel of LEND360 experts as they evaluate evolving trends, regulatory developments, and the ever-changing customer acquisition landscape. Gain insight into innovative engagement tools like voice technology, untapped data, and lead generation. Learn how to cut through the advertising noise and engage your target audience in ways that bring results.
- **Speakers:**
  - Matt Browning – President – Trust Science
  - Jon Geidel – President – Lending Science DM, Inc.
  - Steve Hotz – CEO – The Lead Group
  - Kerry Miles – Chief Product Officer – Elevate
  - Sarah Reardon – Vice President of Client Relations – Lead Economy

#### **9:45 AM – 10:45 AM: THE ROAD FORWARD FOR BANKS AND FINTECHS BREAKOUT SESSION III**

- **Location:** Cumberland 1&2
- **Session Title:** **Digital and Innovation Priorities for Regional and Community Financial Institutions**
- **Session Description:** The pace of digital innovation offers both opportunities and risks for regional and community financial institutions across lending, payments, fraud, data management, and more. This panel will explore banker perspectives on which digital capabilities offer the most promise for performance impact, what client segment needs are imperative to address, how effective institutions prioritize roadmap initiatives and overcome obstacles to success.
- **Speakers:**
  - Will Callender – President – FinMain
  - Steve Kent – Director of Digital Sales and Originations – Associated Bank
  - Gary Wang – Senior Vice President – Banc of California
  - Meredith Winegar – Director of Digital Channel Experience – Bremer Bank

#### **11:00 AM – 11:30 AM: COFFEE BREAK**

- **Location:** **Broadway Ballroom A-F**

#### **11:00 AM – 11:10 AM – SPOTLIGHT STAGE**

- **Location:** Broadway Ballroom A-F
- **Session Title:** What You Need to Know to Grow
- **Session Description:** Client solutions experts, Ryan Coleman and Alexandria Franks talk Equifax/Workforce Solutions, alternative data and OneScore solutions and share research impacting the specialty lending marketplace.
- **Speaker:**
  - Ryan Coleman – Business Development and Partnerships Leader – Equifax
  - Alex Franks – Head of Specialty Finance and BNPL Sales – Equifax
- **Sponsored By:**



#### 11:15 AM – 11:25 AM – SPOTLIGHT STAGE

- **Location:** Broadway Ballroom A-F
- **Session Title:** How LeadsMarket Can Help Grow Your Lead Traffic Sources
- **Session Description:** Hear from the folk at LeadsMarket, one of the best in the field, on how your company can generate high quality unique traffic. Learn from Lena Flattery, Vice President of Client Relations, and Melody Cherchian, Client Relations Manager, as they discuss how LeadsMarket can best help you allocate your marketing dollars and set up the optimal source mix that delivers peak ROI.
- **Speaker:**
  - Melody Cherchian – Client Relations Manager – LeadsMarket.com
  - Lena Flattery – Vice President of Client Relations – LeadsMarket.com
- **Sponsored By:**



#### 11:45 AM – 12:45 PM: EVOLVING TRENDS IN PAYMENTS & COLLECTIONS BREAKOUT SESSION IV

- **Location:** Cumberland 5
- **Session Title:** Maximizing Your Returns – Strategies for Increasing Debt Sale Prices
- **Session Description:** With delinquencies and charge-offs reaching a 12-year high, consumer debt is piling up, leaving many lenders in uncharted territory when it comes to liquidating charged-off accounts. Selling non-performing loans compliantly is a crucial component of many creditors' recovery strategy. In this session, industry experts will share proven strategies to boost your debt sale prices and achieve higher returns on your non-performing loans (NPLs). Discover how the strategic selection of accounts, optimal timing of your debt sales and a better understanding of the broader macroeconomic landscape can significantly impact your net revenue. Don't miss this invaluable opportunity to learn how to maximize the value of your debt portfolio.
- **Speakers:**
  - Mellisa Massey – Director of Business Development – National Credit Adjusters
  - Shannon O'Brien – Chief Operations Officer – CNG Holdings
  - Rebecca Taylor – Senior Vice President of Operations – Everchain

#### 11:45 AM – 12:45 PM: THE FUTURE OF SMB LENDING BREAKOUT SESSION IV



- **Location:** Cumberland 6
- **Session Title:** How a Digital-First Approach Drives Equitable Small Business Lending
- **Session Description:** Small businesses comprise more than 99 percent of total U.S. businesses and drive more than 40 percent of our GDP. But small entrepreneurs find it increasingly difficult to secure affordable credit. A recent survey revealed that nearly eight in 10 small business owners are worried about their ability to access capital; for businesses in underserved communities, the problems are far worse. This session will explore how to implement an equitable, digital-first approach to small business lending that meets a broad range of potential applicants, providing a clear understanding of the technology and tactics – like digital application processes, risk management tools, and more – that ensure your small business lending practices are fair.
- **Speakers:**
  - Francis L. Doorley – Partner – Mayer Brown
  - Andrea Hong – Product Lead – Middesk,
  - Zoya Khurana – Senior Product Manager – Alloy
  - Luther Liang – Director of Product – Grasshopper Bank

#### **11:45 AM – 12:45 PM: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION IV**

- **Location:** Cumberland 3&4
- **Session Title:** Talk Smart – Transforming Customer Service with ChatGPT and AI – Implementation Masterclass
- **Session Description:** AI is everywhere these days – including in fintech. Explore the current capabilities of AI and learn how to harness it for enhanced customer interactions and improved workflow efficiency. Our expert panel will share how you can adopt AI seamlessly, ensuring optimal integration and significant performance boosts.
- **Speakers:**
  - Stefanie H. Jackman – Partner – Troutman Pepper Hamilton Sanders LLP
  - JP James – Founder and Chairman – Hive Financial
  - Bart Miller – CEO – Centrinex/Customer Care Global

#### **11:45 AM – 12:45 PM: THE ROAD FORWARD FOR BANKS AND FINTECHS BREAKOUT SESSION IV**

- **Location:** Cumberland 1&2
- **Session Title:** Revolutionizing Lending – How Fintech-Bank Partnerships Drive Innovation, Growth, and Resilience
- **Session Description:** Discover how fintech and bank partnerships are revolutionizing the lending industry by attracting more borrowers and building resilient loan portfolios. This session will explore how advanced technologies like big data and AI enhance risk assessment, enabling better credit scoring and quicker decision-making. By reaching underserved markets and providing seamless, user-friendly platforms, these collaborations not only expand the borrower base but also improve customer satisfaction and loyalty. Innovative financial products, operational efficiency through automation, and streamlined compliance and security measures further strengthen these partnerships. Participants will gain insights into the strategic advantages of fintech-bank collaborations, and learn practical approaches to leveraging technology for growth. Learn about actionable strategies to enhance customer experience and foster long-term resilience in loan portfolios.
- **Speakers:**
  - Dennis Cail – Founder and CEO – Zirtue
  - Glenn Hafner – Founder and CEO – Fintech Franchise
  - Danielle Sesko – Director of Product Management – TruStage
  - Erin Simpson – Executive Vice President and Chief Operations Officer – Encore Bank

#### **1:00 PM – 2:00 PM: LUNCH ON THE INNOVATION FLOOR**

- **Location:** Broadway Ballroom A-F

## 1:00 PM – 2:00 PM: LEGAL ISSUES LUNCHEON (LIMITED SEATING FOR CLE CREDIT)

- **Location:** Cumberland I&2
- **Session Title:** Living in Interesting Times—An Update on Regulatory Trends in 2024
- **Session Description:** 2024 has been a particularly active year for material consumer financial and banking legislation, regulation, and litigation. In this session, Mayer Brown attorneys will discuss key developments affecting providers of financial services across several thematic topics, including: (i) bank partnerships; (ii) third party risk management; (iii) information flow in financial services programs; (iv) proper characterization of products for regulatory purposes (and recharacterization challenges); (v) small business financing; (vi) CFPB initiatives; and (vii) the shifting administrative state and potential implications of the upcoming elections. For each theme, participants will learn about how the regulatory environment for financial services is evolving at an ever-increasing pace.
- **Speakers:**
  - Christa L. Bieker – Partner – Mayer Brown
  - Francis L. Doorley – Partner – Mayer Brown
  - Eric T. Mitzenmacher – Partner – Mayer Brown
  - Jeffrey P. Taft – Partner – Mayer Brown
- **Sponsored by:**

**MAYER | BROWN**

## 2:15 PM – 3:00 PM: GENERAL SESSION

- **Location:** Broadway Ballroom G-K
- **Session Title:** The New Realities of Capital Markets' Impact on Fintech
- **Session Description:** The equity and credit markets have been at times Fintech's enemy and at others its friend. Where are we now? How should fintech companies think about capital for sustainable growth? We will dig into both the equity and credit markets in today's environment and provide insights for 2025 capital planning.
- **Speakers:**
  - Eric Johnson – Chief Revenue Officer – Carmel
  - Sahil Khatod – Principal – Portage
  - Tom McDermott – Managing Director – Cambridge Wilkinson
  - Fred Wang – Co-Founder – Hudson Cove Capital

## 3:00 PM – 3:30 PM: COFFEE BREAK

- **Location:** Broadway Ballroom A-F

## 3:00 PM – 3:10 PM – SPOTLIGHT STAGE

- **Location:** Broadway Ballroom A-F
- **Session Title:** Disrupting an Industry with Integrity
- **Session Description:** Hear the latest on the evolution of payments and how a modern approach to payment optimization can impact consumers and lenders. Learn more about the newest tools available from Integrity Payments Group and how they can fit into your payment ecosystem strategy.
- **Speaker:**
  - Noah Fitzgerald – Vice President – Integrity Payments Group
- **Sponsored By:**



### 3:15 PM – 3:25 PM – SPOTLIGHT STAGE

- **Location:** Broadway Ballroom A-F
- **Session Title:** Why Using Bankuity's Supercharged Bank Data Can Take Your Profits to the Next Level
- **Session Description:** At Bankuity, our team of seasoned experts is transforming the lending industry with innovative, data science-based solutions that unlock next-level profitability and growth. Leveraging decades of experience in driving profitability, we've developed Bankuity, a suite of AI-powered tools that harness the power of open banking technology to provide lenders with unparalleled insights and decision-making capabilities. Our proprietary technology decodes complex customer bank transactions, presenting actionable information in real-time to inform lending decisions. From application to servicing, collections, and retention, our solutions empower lenders to identify high-risk segments, optimize loan amounts, and detect opportunities for growth.
- **Speaker:**
  - Michael Luxenberg – CEO – Bankuity AI
- **Sponsored By:**



### 3:45 PM – 4:45 PM: EVOLVING TRENDS IN PAYMENTS & COLLECTIONS BREAKOUT SESSION V

- **Location:** Cumberland 5
- **Session Title:** Portfolio Performance Through Payment Optimization
- **Session Description:** Payment acceptance is the critical lifeblood of commerce. However, your portfolio won't be fully optimized without a solid strategy for implementation and deployment. Join this session to learn how payment acceptance processes impact borrowers, lenders, your teams and, most of all, your bottom line. This session will explore how payment optimization impacts every aspect of modern-day lending, from onboarding to collections. Join our panel of lending payment experts who will leave you better equipped to identify the right payment strategy for your company.
- **Speakers:**
  - Jason Crook – Strategic Solutions Consultant, Alternative Finance and Fintech – Equifax
  - Noah Fitzgerald – Vice President – Integrity Payments Group
  - Ryan Rathje – CEO – Cash Loans Direct
  - Dave Whitmer – Chief Technology Officer – BorrowWorks

### 3:45 PM – 4:45 PM: THE FUTURE OF SMB LENDING BREAKOUT SESSION V

- **Location:** Cumberland 6
- **Session Title:** Leveraging New Technologies to Expand Access in SMB Lending
- **Session Description:** Ensuring that lending decisions are uniquely priced benefits both the customer and the lender. Hear how technology experts in SMB lending are making efficient, risk-based financing decisions by using human-backed machine learning algorithms and analytics. Explore how you can utilize these new technologies to grow your business footprint in the SMB market.
- **Speakers:**
  - Christopher K. Friedman – Partner – Husch Blackwell LLP
  - Sal Hazday – Senior Vice President and General Manager, Commercial USIS – Equifax
  - Abisht Raviprakash – Senior Director and Head of Credit Risk, Fraud Analytics, and Fraud Operations – Enova
  - William Tumulty – CEO – Rapid Financial Services

### 3:45 PM – 4:45 PM: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION V

- **Location:** Cumberland 3&4
- **Session Title:** Using Open Finance and APIs to Unlock New Revenue Streams
- **Session Description:** The Open Finance and API economies offer substantial commercial opportunities for stakeholders in the lending ecosystem. But with opportunity comes risk. This session explores how these stakeholders can develop winning strategies that unlock the power of APIs to generate new revenue.
- **Speakers:**
  - Thomas V. Panoff – Partner – Sheppard Mullin
  - Danielle Pensack – CEO – Rightfoot
  - Prithvi Prabhu – Chief Analytics and Credit Officer – Quantum Fintech
  - Ian Wells – Founder – One River Group

### 3:45 PM – 4:45 PM: THE ROAD FORWARD FOR BANKS AND FINTECHS BREAKOUT SESSION V

- **Location:** Cumberland 1&2
- **Session Title:** Open Banking and Reusable Identity – Accelerate KYC and Identity Verification to Light Speed
- **Session Description:** The move to Open Banking has made Universal API-based bank access a future certainty. For online lenders, this means an exponential acceleration in consumer lending and money movement in near real-time. But how do you meet these expectations with current KYC and IDV processes? Reusable Identity technology, in combination with a Banking API, can remove friction points during the KYC and IDV processes, making disbursement post-approval nearly instantaneous. Learn about how the growing adoption of digital identity and verifiable credentials globally will make these processes work better for you.
- **Speakers:**
  - Laura Heritage – President and Co-Founder – OpenFinity
  - Nick Reinhart – Head of Business Development – Trinsic
  - Dorna Shakoory – Head of Data Science – Arro Finance
  - Nicholas Zeman – Senior Enterprise Architect – Zions Bancorporation

### 5:00 PM – 6:30 PM: LEND360 10 YEAR ANNIVERSARY CELEBRATION RECEPTION

- **Location:** Broadway Ballroom Foyer
- **Description:** We are thrilled to be celebrating the 10th anniversary of LEND360! For a decade, this event has brought together thought leaders who recognize the tremendous promise of fintech to serve millions of consumers. Join us for a fun evening of networking with participants filled with live music, delicious food, and a foosball tournament!
- **Sponsored By:**

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**CCG** CUSTOMER CARE GLOBAL  
PUTTING CUSTOMERS FIRST

## **FRIDAY, SEPTEMBER 13<sup>TH</sup>**

### **8:00 AM – 11:00 AM: REGISTRATION OPEN**

- **Location:** Broadway Ballroom Foyer
- **Sponsored by:**



### **8:00 AM – 11:00 AM: INNOVATION FLOOR OPEN**

- **Location:** Broadway Ballroom A-F

### **8:00 AM – 8:45 AM: BREAKFAST ON THE INNOVATION FLOOR**

- **Location:** Broadway Ballroom A-F

### **9:00 AM – 9:45 AM: GENERAL SESSION**

- **Location:** Broadway Ballroom G-K
- **Session Title:** Sponsor Bank Partnerships – Bank’s Perspective
- **Session Description:** Successful sponsor-bank partnerships have evolved and become more mainstream as fintechs and banks have adjusted to meet industry requirements. With many banks now entering this space, clarity across the industry has become crucial for fintechs to understand what is needed. In this sponsor bank-only panel, you’ll hear from different sponsor banks about the requirements fintechs must meet to initiate conversations and the conditions needed for integration. By meeting these critical requirements, a foundation can be set for a mutually beneficial partnership that fosters innovation and growth.
- **Speakers:**
  - Brett Handy – Head of Fintech Partnerships and Business Development – Hatch Bank
  - Jason Hass – Head of Business Development – First Electronic Bank
  - Joseph Morgan – Senior Vice President – Continental Bank
  - Jon Thurston – Vice President, Diligence and Implementation, Strategic Partnerships – TAB Bank
  - Scott E. Wortman – Partner – Blank Rome LLP

### **9:45 AM – 10:30 AM: GENERAL SESSION**

- **Location:** Broadway Ballroom G-K
- **Session Title:** How Did I Get Here? A Conversation of CEOs
- **Session Description:** Where folks get to hear the ideas, thoughts, and strategies of Industry-leading CEOs. It took years of struggle, humility, and foresight that have made them into the leaders they are today. We cannot tell you how to become a success, but these CEOs will share some of their experiences and life lessons that promise to be poignant and entertaining. The goal is to bring fresh perspectives, inspiration, objective advice for their own experiences to help fellow leaders thrive and excel, because what they do is important to our customers, our industry, and our country.
- **Speakers:**
  - Kim Anderson – CEO – Braviant Holdings, LLC
  - Tina Hodges – CEO – Advance Financial 24/7
  - Gayla Huber – CEO – IntegriShield
  - Bart Miller – CEO – Centrinex/Customer Care Global

### **10:30 AM – 11:15 AM: OLA ANNUAL MEETING**

- **Location:** **Broadway Ballroom G-K**
- **Session Description:** Calling all OLA members! Come wrap up LEND360 at the OLA Annual Meeting. Meet and vote on the slate of Board of Directors, while hearing from our OLA team on the pressing policy and political issues that are impacting our industry.
- **Speakers:**
  - *Andrew Duke – CEO – Online Lenders Alliance*
  - *Dan Gans – Founder and Principal – Polaris Consulting, LLC*
  - *Larry Lavender – Founder – Lavender Consultants*
  - *Greg Porter – Partner – Catalyst*
  - *Hadley Sosnoff – Founding Partner – Emergent Strategies*

### **11:15 AM – 11:30 AM: CLOSING REMARKS**

- **Location:** **Broadway Ballroom G-K**
- **Speaker:**
  - *Andrew Duke – CEO – Online Lenders Alliance*