

# LEND360 2025 CONTENT SESSIONS

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## How Data and Analytics are Changing the Fintech Landscape

### ***AI Innovations That Improve Your Customers' Experience***

While banks and fintech companies are eager to harness the power of AI, they are equally committed to maintaining exceptional customer service. In a time of faster and safer digital services, the next generation of automation—Agentic AI—is emerging as a key solution. Join us for an insightful session where we will explore the latest advancements in AI, its potential applications, and the foundational technologies required to support it. Discover how to transform your systems to feel more human, enhance customer interactions, drive growth, and create efficiencies. Don't miss this opportunity to learn about the game-changing technologies that are shaping the future of financial services.

### ***The Future of Lending: Embedded Finance, Alternative Data, and the End of the Traditional Bank-Centric Mode***

Lending is undergoing a seismic shift: where banks once controlled the full lending journey, today a decentralized ecosystem has evolved where multiple players collaborate to create an invisible, instant, and seamless lending experience that enables frictionless access to credit at the moment of need. This session will explore how Lending-as-a-Service (LaaS) is transforming the traditional lending model, how alternative data enables smarter credit decision-making beyond FICO scores, and how leveraging cashflow underwriting, open banking, and behavioral data allows lenders to unlock new credit opportunities, improve risk assessment, and serve consumers more efficiently.

### ***The New Frontier of Credit Risk: How Data and AI Are Redefining Lending Strategy***

As lenders rethink credit strategies in an increasingly digital-first lending environment, real-time data and embedded AI are unlocking new opportunities for smarter, faster decision-making. This session will explore how forward-thinking organizations are integrating explainable AI, bias monitoring, and strategy testing directly into their credit workflows. Attendees will gain insight into how analytics, benchmarking, and continuous optimization are shaping the next generation of credit risk management and what it takes to execute on these capabilities with both agility and control.

### ***The Partnership Imperative: Accelerating Data Access and Adoption for Exponential Growth***

The tech revolution, fueled by AI, embedded finance and open data, is forcing lenders to adapt to survive. This session explores how partnerships offer lenders an agile path that integrates advanced AI and alternative data to expand credit access and enhance customer experience. Learn how trustworthy AI industry-wide collaborations are redefining risk management via robust AI governance. Gain insights into how due diligence, built-in risk assessment, and clear integration strategies for ethical, transparent, and continuously monitored AI drive growth and efficiency—and keep you on the right side of change.

### ***Open Data, Open Doors: How Open Banking Makes Credit More Available***

As open banking evolves, the widespread availability of data has the potential to change the way we think about lending—and create opportunities for the huge number of Americans who previously couldn't get a traditional loan. Join a group of LEND360 experts as they discuss how sharing data is opening access to credit, helping millions of consumers find affordable and accessible loans.

## **The Road Forward for Banks and Fintechs**

### ***DIY or Bank Partnership: The Key Origination Question***

Fintech companies face a critical decision as they scale: should they self-originate or partner with a bank-originator? This panel will explore some of the fundamental trade-offs, including cost, operational control, and licensing. Learn how factors like consumer versus commercial lending and product complexity may influence this choice. Join industry experts as they share their experiences in thinking through origination strategies and how they impact ongoing operations.

### ***Digital Lending and Banks: How to Identify the Best Banking Partner to Grow Your Business***

Bank-fintech partnerships offer benefits to both parties—if they find the right match. Discover what makes a good partnership and how you can make the most out of a bank relationship. Understand the priorities that banks take into consideration, the main pain points that you help banks solve, how banks think about lending products and how they translate to online platforms. Get a behind-the-scenes look at bank lending, from the first steps to the final agreement, and how you can lead the way in lending by taking a product-first focus.

### ***Avoiding the Pitfalls in Building Strong Bank-Fintech Partnerships***

Bank-fintech partnerships face growing scrutiny, and all sides incur significant risks if the relationship is not established and managed properly. This session will address the latest trends and developments in the landscape for bank/fintech agreements, and unlock the key best practices and lessons learned about partnership integration, responsibility setting, interfacing with regulators, making course corrections, and winding down when necessary. Learn what both banks and fintechs are looking for in new partners and how they face challenges in crypto, financial crime monitoring, navigating disputes over customer transactions, and KYC data.

### ***Managing Bank and Fintech Partnerships to Increase Financial Inclusion***

With an estimated \$76 billion in unmet consumer loan demand and \$372 billion in small business lending opportunities, the underbanked U.S. market presents a significant growth frontier. In this dynamic panel hosted by LEND360 experts, discover how strategic collaborations between community banks and fintechs are reshaping access to financial services. Explore innovative product strategies and service models that empower banks to better serve underbanked populations. Learn how financial institutions and technology providers can unlock this potential through smart partnerships, scalable solutions, and inclusive practices.

## **Future of SMB lending**

### ***Digitizing Lending to Drive Small Business Loan Access***

Seven out of ten small business owners who applied for a loan in the past year said securing capital was too difficult, with high interest rates, mountains of paperwork, and weeks of waiting. For digitally naïve entrepreneurs and those in underserved communities, the barriers are even higher. It's time to change that. Learn how streamlining, modernizing, and digitizing your offerings can make applying for and securing funding more accessible to small entrepreneurs. See how leveraging real-time data can streamline the qualification process and remove human bias to ensure lending decisions are fair and equitable. A panel of LEND360 experts will share how you can digitize lending, overcome roadblocks and deploy practical strategies for driving digital adoption that brings small businesses to your door.

### ***Unique Lending Solutions for Unique Market Challenges***

Today's dynamic and digitally driven small businesses don't fit yesterday's mold, and they need lending solutions that keep pace. Inflation, economic uncertainty, and supply chain disruptions are a few of the challenges facing small business owners, as is difficulty accessing capital. To thrive, small businesses need lending solutions that are as adaptive and innovative as they are accessible. In this session, leaders will provide an overview of the opportunities and challenges facing modern-day small businesses, and discuss how lenders can step up to fill the gaps between what entrepreneurs need and the solutions currently being offered. Learn practical strategies for building an effective lending ecosystem, encompassing the right products, digital tools, resources, and education that helps today's entrepreneurs fuel sustainable growth.

### ***Supporting the Backbone: Operational Strategies that Actually Serve Small Businesses***

Small businesses are the lifeblood of the U.S. economy, making up over 99% of businesses in the country. Yet they are often underserved by fintech solutions that aren't tailored to their unique needs. Hear from the experts who've successfully engaged with and serve small businesses. Drawing from their own experience, this panel will outline how fintechs can design services that build trust, reduce friction, and streamline daily operations for smaller entrepreneurs. Whether it's accessing credit or navigating complex financial processes, learn how you can help lower barriers so that you don't just support—but actively empower—small businesses.

### ***Customer Service Strategies that Lead to Higher Renewal Rates and Better Servicing***

Strong customer service is emerging as one of the most powerful drivers of loyalty and consistent deal flow for fintechs. When small businesses see lenders supporting their aspirations and smoothing the credit process, greater renewals and business growth invariably follow. But poor service fractures relationships, generates complaints, and ultimately costs millions in lost opportunities. This panel will dive into how customer service impacts trust, how servicing teams can actively support borrowers, and how fintechs can redesign servicing models to compete not just on pricing—but on building a trusting partnership.

### ***From Speed to Trust: What Small Businesses Expect from Lenders in 2025***

In today's fast-paced financial landscape, small and medium-sized businesses expect more than just quick access to capital; they're looking for lenders who understand their needs and foster trust through transparency and innovation. Join a panel of LEND360 experts as they explore evolving borrower behaviors, rising tech expectations, and the pivotal role of transparency in building lasting lender relationships. This session will offer actionable strategies that allow fintechs to bridge the trust gap and meet the demands of the modern small business borrower.

## **Evolving Trends in Payments**

*Coming soon*