

LEND360[®]

Dallas, TX • October 6–8, 2025

Agenda Sponsored By:



SUNDAY, OCTOBER 5th

2:00 PM – 10:00 PM: REGISTRATION OPEN

- **Location:** Landmark Circle Foyer
- **Sponsored by:**



3:00 PM – 8:00 PM: EXHIBITOR SETUP (PLATINUM LEVEL SPONSORS ONLY)

- **Location:** Landmark ABC Ballroom

6:00 PM – 8:30 PM: WOMEN IN FINTECH DINNER (INVITE ONLY)

- **Location:** Crown Room in Regency Tower
- **Description:** The evening before LEND360 begins, join a select group for dinner to meet and connect with leading women in the industry. Join professional development discussions with other fintech leaders to address shared challenges faced across the industry. Attendance is limited to those that RSVP in advance.
- **Sponsored by:**



9:00 PM – 12:00 AM: ONLINE LENDERS ALLIANCE 20TH ANNIVERSARY PARTY (INVITE ONLY)

- **Location:** Crown Room in Regency Tower
- **Description:** Join fellow OLA members for a party to celebrate 20 years of the first trade association for the online lending industry, which continues to be the premier advocacy organization leading the way for innovative and trustworthy credit products.
- **Hosted by:**



- **Sponsored by:**



MONDAY, OCTOBER 6th

7:00 AM – 6:30 PM: REGISTRATION OPEN

- **Location:** Landmark Circle Foyer
- **Sponsored by:**



8:00 AM – 12:00 PM: EXHIBITOR SETUP (CONFIRMED EXHIBITORS ONLY)

- **Location:** Landmark ABC Ballroom

9:00 AM – 11:00 AM: OLA BOARD MEETING (INVITE ONLY)

- **Location:** Cotton Bowl Room
- **Description:** Please note attendance to this meeting is strictly limited to Online Lenders Alliance Board Members.
- **Hosted by:**



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

- **Location:** Pegasus Ballroom
- **Description:** As LEND360 begins, this lunch will be an unique opportunity to meet, connect and reconnect with other CEOs. Join a closed-door networking event and discussion with other industry leaders to dive into the issues around artificial intelligence and the rising level of fraud. Attendance is limited to CEOs and Presidents, and you must RSVP in advance.
- **Speakers:**
 - Naftali Harris – CEO and Co-Founder – SentiLink
 - Justin Keene – CEO and Co-Founder – Moveris
- **Sponsored by:**



11:30 AM – 1:30 PM: OLA STATE ISSUES COMMITTEE MEETING (INVITE ONLY)

- **Location:** Cotton Bowl Room
- **Description:** Please note attendance to this meeting is strictly limited to Online Lenders Alliance State Issues Committee members.
- **Hosted by:**



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

- **Location:** Landmark ABC Ballroom

1:00 PM – 5:00 PM: WOMEN IN FINTECH LOUNGE OPEN

- **Location:** Landmark Foyer

1:00 PM – 5:00 PM: TEE TIME GOLF SIMULATOR

- **Location:** Landmark ABC Ballroom (HUB EXPERIENCE)
- **Session Description:** Step up to the tee for a virtual golfing experience! This state-of-the-art setup lets you enjoy the thrill of the links without leaving the Innovation Floor. Step right up to try the longest drive and closest to the pin competitions! Players of all skill levels are welcome to participate.
- **Sponsored by:**



1:00 PM – 5:00 PM: PUPPY YAPPY HOUR

- **Location:** Landmark ABC Ballroom (HUB EXPERIENCE)
- **Session Description:** Join us for a refreshing paws in your day, where you can cuddle and play with some furry friends. It's the perfect chance to relax, recharge, and experience the joy that only puppies can bring. You'll have the opportunity to connect with fellow participants in a light-hearted and fun environment. So don't miss this heartwarming experience—unleash your inner child and come pet some puppies!
- **Sponsored by:**



1:00 PM – 5:00 PM: DELUXE COFFEE BAR

- **Location:** Landmark ABC Ballroom (HUB EXPERIENCE)
- **Description:** Need a pick-me-up? Swing by this specialty coffee bar to get an upgrade over the standard cup of hotel coffee. Espresso? Cold Brew? Pumpkin Spice Latte? We've got it all. Relax in the café atmosphere and make the next business connection you need to move your business forward!
- **Sponsored by:**



1:00 PM – 1:15 PM: OPENING REMARKS

- **Location:** Landmark D Ballroom
- **Speaker:**
 - Andrew Duke – CEO – Online Lenders Alliance

1:15 PM – 1:45 PM: GENERAL SESSION

- **Location:** Landmark D Ballroom
- **Session Title:** TBA
- **Description:** TBA
- **Speakers:**
 - TBA

2:00 PM – 3:00 PM: EVOLVING TRENDS IN PAYMENTS BREAKOUT SESSION I

- **Location:** Moreno AB
- **Session Title:** Solutions for All of Life's Payment Problems
- **Description:** While there have never been more ways for fintechs and their customers to accept, make, or process payments, all payment solutions may not be created equally due to regulatory and other roadblocks. But innovative payment solutions are here to the rescue. Join us as a panel of payment industry experts discusses unique payment solutions—including direct-from-payroll, tribal, and cannabis solutions—that help avoid potentially unwanted entanglements. The panelists will also discuss the push to card payments and real-time payments as instantaneous payments are increasing in demand. Regardless of your financial product, there's a payment solution for you.
- **Speakers:**
 - Geoff Brown – CEO and Founder – Highline Technologies Inc.
 - Todd Lovaas – Executive Vice President of Payments and Technology – North American Banking Company
 - Carlin McCrory – Attorney – Troutman Pepper Locke

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

- **Location:** Reverchon AB
- **Session Title:** Digitizing Lending to Drive Small Business Loan Access
- **Description:** 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.
- **Speakers:**
 - Chris Friedman – Partner – Huch Blackwell
 - Dawn Gillette – Head of Digital Lending – Grasshopper Bank
 - Adam Kingsmore – Senior Director of Strategic Sales and Sales Engineering – MANTL
 - Laura Kornhauser – CEO and Co-Founder – Stratyfy

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

- **Location:** Sanger AB
- **Session Title:** AI Innovations That Improve Your Customers' Experience
- **Description:** 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.
- **Speakers:**
 - Eric Lau – CEO – Caliber Financial Services
 - Mehul Madia – Partner – Sheppard Mullin
 - Bart Miller – CEO – Covisian
 - Francesco Rienzi – CEO and Co-Founder – Esosphaera, a Covisian Company

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

- **Location:** Gaston AB
- **Session Title:** DIY or Bank Partnership: The Key Origination Question
- **Description:** 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.
- **Speakers:**
 - Elizabeth Corbett – Vice President and Deputy General Counsel – Affirm
 - Erica Khalili – Chief Legal and Risk Officer and Co-Founder – Lead Bank
 - Molly Swartz – Partner, Corporate Department – Paul Hastings, LLP
 - Jer Wood – Lead of Lending and Investing – Block

3:00 PM – 4:00 PM: OLA LEAD GENERATION COMMITTEE MEETING (INVITE ONLY)

- **Location:** Cotton Bowl Room
- **Description:** Please note attendance to this meeting is strictly limited to Online Lenders Alliance Lead Generation Committee members.
- **Hosted by:**



3:15 PM – 3:45 PM: COFFEE BREAK

- **Location:** Landmark ABC
- **Sponsored by:**



3:15 PM – 3:25 PM: SPOTLIGHT STAGE

- **Location:** Landmark ABC
- **Session Title:** TBA
- **Description:** TBA
- **Speaker:**
 - Debra Lejeune – CEO – Integrity Payments Group
- **Sponsored By:**



3:30 PM – 3:40 PM: SPOTLIGHT STAGE

- **Location:** Landmark ABC
- **Session Title:** Lending, Reinvented—How SimplifyX's AI Orchestration Solves Your Toughest Challenges
- **Description:** The era of simple automation is over; it's time to reinvent. In this dynamic session, SimplifyX President Vinay Nadig will reveal how lenders can move beyond fragmented workflows to create truly intelligent operations. He'll share impactful nuggets from the front lines, showcasing how the SimplifyX platform orchestrates multiple AI agents (web, voice, documents) to deliver extraordinary customer value and solve lending's toughest challenges.
- **Speaker:**
 - Vinay Nadig – President – SimplifyX
- **Sponsored By:**



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

- **Location:** Moreno AB
- **Session Title:** Hidden Efficiencies—Tech-Driven Tactics Lenders Are Using to Cut Costs and Drive Growth
- **Description:** In today's competitive lending landscape, operational efficiency is more than a goal, it's a necessity. This session reveals the under-the-radar strategies lenders, payment processors, and data providers are using to reduce costs and accelerate growth through technology. Learn how innovations in payment optimization, data routing, and automation are quietly transforming performance and profitability. Our LEND360 experts will share actionable insights and proven tactics that enhance margins without compromising customer experience. If you're looking to work smarter, not harder, this session delivers the tools and strategies to make it happen.
- **Speakers:**
 - Jason Cover – Partner – Troutman Pepper Locke
 - Danielle Pensack – CEO – Rightfoot
 - Ryan Rathje – CEO and Co-Founder – MMRR Finance Corporation

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

- **Location:** Reverchon AB
- **Session Title:** Expanding SMB Credit Access—How Technology is Enabling the Future of B2B Credit Reporting
- **Description:** Unlike consumer credit activity, which is almost ubiquitously reported to the consumer credit bureaus, SMB repayment performance often goes unreported by creditors. As a result, affected SMBs are hindered from building credit history and future creditors are unable to take an applicant's full borrowing performance into account during underwriting processes. This opacity and irregularity in reporting can severely impact overall economic mobility for entrepreneurs, who are frequently unaware that the credit they are using won't help them unlock new products and higher limits in the future. Join this panel of LEND360 experts as they unpack how technology is enabling a more equitable commercial reporting ecosystem. They will explore what companies are doing to streamline the reporting process, the immediate ROI SMBs can expect from reporting, how new technologies are increasing financial inclusion, and ultimately how all of this opens up the aperture of SMBs that creditors can profitably lend to.
- **Speakers:**
 - Garrett Loh – Chief Product Officer – CRS Group
 - Henry Magun – CEO – Hansa
 - Jared Shulman – CEO and Founder and CEO – Lendica

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

- **Location:** Sanger AB
- **Session Title:** The New Frontier of Credit Risk—How Data and AI Are Redefining Lending Strategy
- **Description:** 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.
- **Speakers:**
 - Nicholas Agnello – Partner – Husch Blackwell LLP
 - Lisa Bonalle – CEO – GDS Link
 - Andy Hopkins – CEO and Co-Founder – Terrace Finance
 - Laura Kornhauser – CEO and Co-Founder – Stratyfy

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

- **Location:** Gaston AB
- **Session Title:** Digital Lending and Banks—How to Identify the Best Banking Partner to Grow Your Business
- **Description:** 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.
- **Speakers:**
 - Gary Fan – Executive Vice President and Chief Operating Officer – Royal Business Bank
 - Georgina Merhom – CEO and Founder – Solo
 - Carey Ransom – Managing Director – BankTech Ventures
 - Blake Sims – Partner – Hudson Cook, LLP

4:30 PM – 5:30 PM: OLA NEW MEMBER RECEPTION (INVITE ONLY)

- **Location:** Pegasus Ballroom
- **Description:** This is a small gathering for those new to Online Lenders Alliance membership to network with one another and meet long-standing members to learn more about what OLA can do for their business.
- **Hosted by:**



5:00 PM – 6:30 PM: SPORTS NIGHT RECEPTION

- **Location:** Landmark ABC
- **Description:** We are celebrating the legacy of Texas professional sports at this incredible reception. Show where your loyalties lie by rocking apparel from your favorite squad. Impress your colleagues and test your knowledge at sports trivia. And most importantly, don't miss out on the once-in-a-lifetime opportunity to get your photo taken with members of the Dallas Cowboys Cheerleaders!
- **Sponsored by:**



TUESDAY, OCTOBER 7th

7:00 AM – 8:00 AM: YOGA SESSION

- **Location:** Ariel Queen Room
- **Description:** Join us for a rejuvenating yoga session that promises to elevate your mind, body, and spirit! Whether you are a seasoned yogi or a curious beginner, this practice offers a serene space to unwind, connect with your breath, and enhance your flexibility. Do not miss out—come as you are and let's flow together!
- **Facilitated By:**
 - **Lori Soli – Founder – Manitou Healing and Wellness**
- **Sponsored by:**



7:30 AM – 6:30 PM: REGISTRATION OPEN

- **Location:** Landmark Circle Foyer
- **Sponsored by:**



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

- **Location:** Landmark ABC

8:00 AM – 5:00 PM: WOMEN IN FINTECH LOUNGE OPEN

- **Location:** Landmark Foyer

8:00 AM – 12:00 PM: LUGGAGE BRANDING STATION

- **Location:** Landmark ABC Ballroom (HUB EXPERIENCE)
- **Description:** Tired of struggling to identify your bags at the luggage stand? Looking for a unique item to take home? Stop by this interactive leather stamping and custom branding station to get your own one-of-a-kind product to enjoy.
- **Sponsored by:**



8:00 AM – 5:00 PM: HEADSHOT LOUNGE

- **Location:** Landmark ABC Ballroom (HUB EXPERIENCE)
- **Description:** Everyone needs up-to-date professional headshots for their social media accounts. You don't want a dated photo to cause a missed connection when trying to link with the person that could help you grow your business! Swing by the headshot lounge to get a great pic without the hassle. Be sure to book your appointment in advance using the mobile app!
- **Sponsored by:**



8:00 AM – 5:00 PM: DELUXE COFFEE BAR

- **Location:** Landmark ABC Ballroom (HUB EXPERIENCE)
- **Description:** Need a pick-me-up? Swing by this specialty coffee bar to get an upgrade over the standard cup of hotel coffee. Espresso? Cold Brew? Pumpkin Spice Latte? We've got it all. Relax in the café atmosphere and make the next business connection you need to move your business forward!
- **Sponsored by:**



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

- **Location:** Landmark ABC
- **Description:** Rise and shine for breakfast! Start your day off right with a hot meal, fresh coffee, and exploring all the business solutions our Innovation Floor exhibitors have to offer.
- **Sponsored by:**



8:00 AM – 8:45 AM: SPECIALTY BREAKFAST WITH MAYER BROWN

- **Location:** Cotton Bowl Room
- **Session Title:** Mayer Brown's Nationwide Financial Regulatory Representation in a Complex and Evolving Environment
- **Description:** Please join us at breakfast for a discussion of the services Mayer Brown's Financial Regulatory practice offers with respect to (a) credit product development and compliance; (b) payment product development and compliance; and (c) the current regulatory supervision and enforcement response. We will address key issues our clients are facing given the evolving regulatory environments at both the federal and state levels.
- **Speakers:**
 - Christa Bieker – Partner – Mayer Brown
 - Eric Mitzenmacher – Partner – Mayer Brown
 - Kelly Truesdale – Associate – Mayer Brown

- **Sponsored By:**
MAYER | BROWN

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

- **Location:** Pegasus Ball Room
- **Session Title:** TBA
- **Description:** TBA
- **Speakers:**
 - TBA
- **Sponsored By:**



9:00 AM – 12:00 PM: WOMEN IN FINTECH LIP GLOSS BAR

- **Location:** Landmark Foyer
- **Description:** Get ready to add a pop of color and shine to your day! Visit our Lip Gloss Bar for a fun and customized experience where you create your own unique product. The knowledgeable techs onsite will help you find the perfect hue to match your style!
- **Sponsored by:**



9:00 AM – 10:00 AM: EVOLVING TRENDS IN PAYMENTS BREAKOUT SESSION III

- **Location:** Moreno AB
- **Session Title:** Strategies for Using Debit Cards to Optimize Payments While Cutting Costs and Meeting Borrower Expectations
- **Description:** As consumers expectations for speed and convenience continue to rise, lenders are expanding their repayment strategies to improve the borrower experience, while enhancing operational efficiency, and reducing costs. Debit Cards, preferred by 77 percent of borrowers, represent an often-overlooked payment tool that can offer lenders significant savings opportunities. Join a panel of LEND360 experts to explore how you can diversify your payments strategies. The session will examine hidden opportunities through Visa's Debt Repayment Interchange Program and related network discounts that can reduce lender transaction costs by 30-50 percent. The discussion will highlight how debit optimization complements ACH, supports compliance, and helps lenders meet borrower demand for faster, digital-first payment options—without overhauling existing operations.
- **Speakers:**
 - Kellie Amodeo – Director of Product – Paylance
 - Mark Friedgan – CEO – Ninja Holdings
 - Justin Hosie – Partner – Hudson Cook, LLP
 - Meredith Shaffer – Senior Director of Emerging Payments – Visa

9:00 AM – 10:00 AM: FUTURE OF SMB LENDING BREAKOUT SESSION III

- **Location:** Reverchon AB
- **Session Title:** Unique Lending Solutions for Unique Market Challenges
- **Description:** 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.
- **Speakers:**
 - Chris Aronis – Chief Revenue Officer – EnFi
 - Kim Gerhardt – Owner and Principal Advisor – The FinTech Interactive
 - Brennan Quenneville – Head of SBA Lending – Grasshopper Bank
 - Philip Taliaferro – Chief Growth Officer – Lendio

9:00 AM – 10:00 AM: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION III

- **Location:** Sanger AB
- **Session Title:** Partnerships Within Sight: Accelerating Data Access and Adoption for a New Growth Horizon
- **Description:** 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.
- **Speakers:**
 - Anthony Delmonico – Director of Credit Risk – Plain Green
 - Anna Fisher – Vice President of Alternative Finance – Equifax
 - Kimberly Gartner – Head of Partnerships – Prism Data
 - Jacob Osborne – Senior Vice President and General Manager of Fintech and Payments – Equifax

9:00 AM – 10:00 AM: ROAD FORWARD FOR BANKS AND FINTECHS BREAKOUT SESSION III

- **Location:** Gaston AB
- **Session Title:** Capital Catalysts—Unlocking Smart Financing Strategies for Fintech
- **Description:** Fintechs today have more choices than ever when it comes to funding originations—but navigating those options requires strategic insight. This session breaks down the key financing structures, from bank partnerships and forward flow agreements to warehouse lines and corporate debt. Discover how different counterparties—funds, banks, insurance companies, and family offices—approach loan portfolio financing and what that means for scalability, risk, and long-term growth. Industry experts will share emerging trends, real-world examples, and critical considerations to help you choose the right capital strategy for your business.
- **Speakers:**
 - Brian Fishbein – Chief Investment Officer – Column N.A.
 - Eric Johnson – Chief Revenue Officer – Carmel Solutions
 - Orion Mountainspring – Partner, Structured Finance – Orrick, Herrington & Sutcliffe LLP
 - Fred Wang – Partner and Portfolio Manager – Hudson Cove Capital Management

10:00 AM – 10:30 AM: COFFEE BREAK

- **Location:** Landmark ABC
- **Sponsored by:**



10:15 AM – 10:25 AM: SPOTLIGHT STAGE

- **Location:** Landmark ABC
- **Session Title:** What Happens Next?
- **Description:** Is economic uncertainty becoming clearer? Join David Sojka, Advisor for Specialty Finance, as he showcases how Equifax's expertise on key economic trends and extensive industry data can help you achieve your business goals.
- **Speaker:**
 - David Sojka – Advisor for Specialty Finance – Equifax
- **Sponsored By:**



10:45 AM – 11:45 AM: EVOLVING TRENDS IN PAYMENTS BREAKOUT SESSION IV

- **Location:** Moreno AB
- **Session Title:** From Scores to Signals—How Bank Data is Optimizing Payments and Risk Management
- **Description:** As payment fraud rises and compliance pressures mount, lenders and payment providers are transforming credit risk assessment with New Credit Intelligence—differentiated data that goes beyond traditional credit reports to gain real-time visibility into consumer behavior and transaction risk. This session explores how analyzing bank account data (inquiries, loan performance, and payment behavior) are transforming risk modeling, fraud detection, and onboarding strategies. Panelists will share how these data-driven approaches enable lenders to identify and approve new consumers, improve conversion rates, lower first payment defaults, and reduce cost per funded. Attendees will leave with actionable strategies to modernize their payment workflows for better funding choices and stronger portfolios.
- **Speakers:**
 - John Gordon – CEO – ValidiFI
 - Phoebe Hodina – Director of Demand Generation – CNG Holdings, Inc.
 - Ryan Rathje – CEO and Co-Founder – MMRR Finance Corporation
 - Geoff Tran – Chief Strategy Officer – BorrowWorks

10:45 AM – 11:45 AM: FUTURE OF SMB LENDING BREAKOUT SESSION IV

- **Location:** Reverchon AB
- **Session Title:** Supporting the Backbone—Operational Strategies that Actually Serve Small Businesses
- **Description:** Small businesses are the lifeblood of the U.S. economy, making up over 99 percent 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.
- **Speakers:**
 - Kevin Britt – Head of Partnerships – 8am
 - Kate Fisher – Partner – Hudson Cook, LLP
 - Jay Valanju – Chief Corporate Development Officer – Autobooks
 - Curtis VanderGriendt – Director of Embedded Fintech – 8am

10:45 AM – 11:45 AM: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION IV

- **Location:** Sanger AB
- **Session Title:** The Future of Lending—Embedded Finance, Alternative Data, and the End of the Traditional Bank-Centric Mode
- **Description:** 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.
- **Speakers:**
 - A.J. Dhaliwal – Partner – Sheppard Mullin
 - Timothy Li, CEO and Co-Founder, LendAPI
 - Brian Reshefsky, CEO and Founder, Edge
 - Vincent Zhang, Senior Vice President of Strategy, Lendiant via Braviant

10:45 AM – 11:45 AM: ROAD FORWARD FOR BANKS AND FINTECHS BREAKOUT SESSION IV

- **Location:** Gaston AB
- **Session Title:** Managing Bank and Fintech Partnerships to Increase Financial Inclusion
- **Description:** 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.
- **Speakers:**
 - Heidi Abbasi – Head of Risk and Compliance – Lead Bank
 - Jim Cole – Advisor – Midsize Banks Coalition of America
 - Kerry Miles – Chief Operating Officer – Elevate
 - Eric Mitzenmacher – Partner – Mayer Brown

12:00 PM – 12:30 PM: KEYNOTE ADDRESS

- **Location:** Landmark D Ballroom
- **Session Title:** How SoLo Funds Has Created a Better Wealth-Building Product For Americans
- **Speakers:**
 - Rodney Williams – Co-Founder – SoLo Funds

12:45 PM – 1:45 PM: LUNCH ON THE INNOVATION FLOOR

- **Location:** Landmark ABC
- **Description:** Who's hungry? After a jammed packed morning of session it's time to refuel with a delicious lunch while exploring all the business solutions our Innovation Floor exhibitors have to offer.

12:45 PM – 1:45 PM: LEGAL ISSUES LUNCHEON (LIMITED SEATING)

- **Location:** Pegasus Ballroom
- **Session Description:** The legal and compliance environment in financial services is always changing. In 2025, we have already seen significant changes in priorities at the federal level and are beginning to see changes at the state level as well. This luncheon will provide a rapid survey of the emerging legal and regulatory landscape for financial services, highlighting major compliance risks, enforcement trends, and practical strategies to prepare your organization for what is ahead.
- **Speakers:**
 - Kate Fisher – Partner – Hudson Cook, LLP
 - Justin Hosie – Partner – Hudson Cook, LLP
 - Mark Metrey – Associate – Hudson Cook, LLP
 - Blake Sims – Partner – Hudson Cook, LLP
 - Robert Tilley – Senior Associate – Hudson Cook, LLP
- **Sponsored by:**

HUDSON
COOK

1:00 PM – 5:00 PM: HAND ROLLED CIGAR BAR

- **Location:** Landmark ABC Ballroom (HUB EXPERIENCE)
- **Description:** This is a special treat for the tobacco aficionados out there. We've got an expert hand rolling cigars just for you on the Innovation Floor. Come by to pick one up while supplies last!
- **Sponsored by:**

FLEX
PAYMENT SOLUTIONS

1:30 PM – 4:30 PM: WOMEN IN FINTECH PERFUME BAR

- **Location:** Landmark Foyer
- **Description:** Want a truly special scent that's yours alone? Then come create your own custom perfume or cologne at our luxurious scent bar. Explore a curate selection of unique and captivating fragrances then mix and match notes to craft your own and take it home! (bottles are carry-on approved).
- **Sponsored by:**



2:00 PM – 2:30 PM: KEYNOTE ADDRESS

- **Location:** Landmark D Ballroom
- **Session Title:** Embedded Capital—Lessons from the Frontlines of Product-Driven Lending
- **Speaker:**
 - Prashant Fuloria – CEO – Fundbox

2:45 PM – 3:15 PM: COFFEE BREAK

- **Location:** Landmark ABC
- **Sponsored by:**



3:30 PM – 4:30 PM: EVOLVING TRENDS IN PAYMENTS BREAKOUT SESSION V

- **Location:** Moreno AB
- **Session Title:** How Instant Payments are Changing the Landscape for Banks, Platforms, and Lenders
- **Description:** Instant payments are becoming table stakes for lenders. Once customers learn to expect 24/7/365 funding across multiple payment rails (cards, RTP, or slower ACH), you can't go back. And the improved cash flow from instant repayment gives lenders two or more extra months per year to initiate loans. Learn how lenders and platforms have boosted customer engagement, retention, and spending by adding new use cases that work only in real time. Join industry leaders from banks, lenders, and platforms sharing actionable strategies and real-world examples of how instant disbursements and debt repayment with T+0 settlement can help you build a more profitable business.
- **Speakers:**
 - Syd Ally – Chief Operating Officer – DR Bank
 - Houman Motaharian – Founder and CEO – Clarity Pay
 - Kelly Truesdale – Partner – Mayer Brown
 - Manoj Verma – Chief Revenue Officer - TabaPay

3:30 PM – 4:30 PM: FUTURE OF SMB LENDING BREAKOUT SESSION V

- **Location:** Reverchon AB
- **Session Title:** From Speed to Trust—What Small Businesses Expect from Lenders in 2025
- **Description:** 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.
- **Speakers:**
 - Sal Hazday – General Manager and Senior Vice President of US Commercial Business – Equifax
 - Peter Ribeiro – CEO – Capital Gurus
 - Bryan Schneider – Partner – Manatt, Phelps & Phillips, LLP
 - Will Tumulty – CEO – Rapid Finance

3:30 PM – 4:30 PM: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION V

- **Location:** Sanger AB
- **Session Title:** Optimizing Customer Experience to Drive ROI
- **Description:** Companies that support their customers through frictionless problem-solving invariably see greater returns and growth while inattentive customer service fractures relationships, drives up complaints, and ultimately costs companies millions in lost opportunities. This panel will look at how creating a frictionless customer experience improves consumer satisfaction and increases loyalty. This session will also explore how you can leverage customer experience to drive ROI through lower default rates and more return customers, helping you stand out and leave the competition behind.
- **Speakers:**
 - Shahaf Lavi – CEO and Founder – Credit Sense
 - Michael Morales – Director of Business Development – LendSuite Software
 - Michael Perkins – President – LoanPaymentPro
 - Robert Wheeler – CEO – Chirp

3:30 PM – 4:30 PM: ROAD FORWARD FOR BANKS AND FINTECHS BREAKOUT SESSION V

- **Location:** Gaston AB
- **Session Title:** Avoiding the Pitfalls in Building Strong Bank-Fintech Partnerships
- **Description:** 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.
- **Speakers:**
 - John Beccia – Co-Founder and Chair – FS Vector
 - Jeremy Creelan – Partner – Jenner & Block LLP
 - Adam Frankel – General Counsel – Chime
 - Amy Pugh – General Counsel – Green Dot Corporation

4:45 PM – 6:30 PM: TEXAS STATE FAIR RECEPTION

- **Location:** Landmark ABC
- **Description:** Nothing beats the Texas State Fair and while we still encourage you to visit the real deal after the conference ends, we are bringing that same terrific energy to LEND360. Try your luck at some carnival games. Indulge in some fried fair food. Don't forget to snap a pic with our Big Tex backdrop so that everyone knows you did Texas right on this trip!

WEDNESDAY, OCTOBER 8th

7:30 AM – 11:30 AM: REGISTRATION OPEN

- **Location:** Landmark Circle Foyer
- **Sponsored by:**



8:00 AM – 10:00 AM: INNOVATION FLOOR OPEN

- **Location:** Landmark ABC

8:00 AM – 10:00 AM: WOMEN IN FINTECH LOUNGE OPEN

- **Location:** Landmark Foyer

8:00 AM – 10:00 AM: WOMEN IN FINTECH SMOOTHIE BAR

- **Location:** Landmark Foyer
- **Description:** Fule your day with a delicious and refreshing smoothie before you dive into the day's content sessions. Or enjoy your smoothie in the Women in Fintech Lounge and networking with other conference attendees. Great connections are just a sip away!
- **Sponsored by:**



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

- **Location:** Centennial II/III/IV
- **Description:** Last call for the Innovation Floor! Before you head home get a hot meal, fresh coffee, and visit that last vendor with must-have business solutions our Innovation Floor before it closes up for the conference.
- **Sponsored by:**

**LEAD
ECONOMY**

9:00 AM – 10:30 AM: GENERAL SESSION

- **Location:** Landmark D Ballroom
- **Session Title:** TBA
- **Description:** TBA
- **Speakers:**
 - TBA

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

- **Location:** Landmark D Ballroom
- **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 consultants on the pressing policy and political issues that are impacting our industry.
- **Speakers:**
 - TBA
- **Hosted by:**



11:15 AM – 11:30 AM: CLOSING REMARKS

- **Location:** Landmark D Ballroom
- **Speaker:**
 - Andrew Duke – CEO – Online Lenders Alliance