LEND360®

Fairmont Austin, Texas | October 12-14, 2026

AGENDA FRAMEWORK:

SUNDAY, OCTOBER 11TH

- 2:00 PM – 8:00 PM: Registration Desk Open
- 3:00 PM – 7:00 PM: Exhibitor Setup (Platinum Level Only)
- 6:00 PM – 10:00 PM: Women in Fintech Event

MONDAY, OCTOBER 12TH

- 7:30 AM – 6:00 PM: Registration Desk Open
- 8:00 AM – 12:00 PM: Exhibitor Setup (All Exhibitors)
- 9:00 AM – 11:00 AM: OLA Board Meeting (Invite Only)
- 11:00 AM – 1:00 PM: CEO Luncheon (Must be CEO to Attend)
- 11:30 AM – 1:00 PM: OLA State Issues Committee Lunch (Invite Only)
- 1:00 PM – 6:00 PM: Innovation Hall Open
- 1:00 PM – 1:45 PM: Opening Remarks & Keynote Address 1
- 2:00 PM – 3:00 PM: Breakout Sessions Round 1
- 3:00 PM – 3:30 PM: Coffee Break
- 3:30 PM – 4:30 PM: Breakout Sessions Round 2
- 4:00 PM – 5:00 PM OLA New Member Reception (Invite Only)
- 4:30 PM – 6:00 PM: Welcome Reception

TUESDAY, OCTOBER 13TH

- 7:30 AM – 6:00 PM: Registration Desk Open
- 8:00 AM – 4:00 PM: Innovation Hall Open
- 8:00 AM – 9:00 AM: Breakfast in Innovation Hall
- 8:00 AM – 9:00 AM: Specialty Breakfast Sessions
- 9:00 AM – 10:00 AM: Breakout Session Round 3
- 10:00 AM – 10:30 AM: Coffee Break & Spotlight Stage Presentations
- 10:30 AM – 11:30 AM: Breakout Sessions Round 4
- 11:45 AM – 12:15 PM: Keynote Address 2
- 12:30 PM – 2:00 PM: Lunch & Spotlight Stage Presentations
- 12:30 PM – 1:30 PM: Legal Issues Luncheon
- 2:15 PM – 2:45 PM: Keynote Address 3
- 3:00 PM – 3:30 PM: Coffee Break & Spotlight Stage Presentations
- 3:30 PM – 4:30 PM: Breakout Sessions Round 5
- 4:30 PM – 6:00 PM: Networking Reception

WEDNESDAY, OCTOBER 14TH

- 7:30 AM – 11:30 AM: Registration Desk Open
- 8:00 AM – 10:00 AM: Innovation Hall Open
- 8:00 AM – 9:00 AM: Breakfast in Innovation Hall
- 9:00 AM – 9:45 AM: General Session 1
- 9:45 AM – 10:30 AM: General Session 2
- 10:00 AM – 3:00 PM: Exhibitor Teardown
- 10:30 AM – 11:30 AM: OLA Annual Meeting & Closing Remarks

BREAKOUT SESSION DETAILS:

HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE TRACK

Future-Proofing Lending: The Modern Underwriter's Data Blueprint
Today's lending environment requires high-precision decisioning to avoid over-rejecting viable applicants or assuming unhedged default risk. That's why the industry's top-performing underwriters are building hybrid data strategies that pair credit bureau insights with real-time cash flow mechanics to provide a clear line of sight into a borrower's true financial exposure. Learn from leading-edge risk leaders from across the credit ecosystem as they pull back the curtain on the operational tactics and data architectures driving today's resilient, high-velocity portfolios.

Panelists:
- Brian Refresky, CEO, Edge Score
- Zhiyan Pei, Head of Credit, Monterey Financial Services
- Anna Fisher, VP, Alternative Data, EFX
- Adam Diekelman, CEO and Founder, IndexLoans

Beyond the Integration: Leveraging Agentic AI to Solve the "Trust Gap" In Embedded Finance
The "trust gap" friction between seamless user experience and the rigorous demands of credit underwriting and compliance can undermine the promise of embedded finance, meeting the customer at the point of need. Static APIs can move data, but they can't make nuanced decisions in real time. That's where Agentic AI comes in. Learn how AI-driven agents are moving beyond simple chatbots to become autonomous financial intermediaries. Gain insights into how Agentic AI bridges the data silos, serving as the "connective tissue" between non-financial platforms and bank-grade risk engines to maximize your ability to meet customers' needs as they arise.

Panelists:
- Dan Niemic, Chief Credit Officer, 1st Franklin Bank
- Timothy Li, CEO, LendAPI
- Debra LeJeune, CEO, Integrity Payments Group

Growing In the New Lending Economy: How Changing Financial Products and Applicant Trends Are Reshaping Lending
Buy Now, Pay Later. Earned wage access. Early direct deposit. Neobanks. These and other alternative financial products have transformed how consumers borrow money, manage cash flow, and repay debt. They also force traditional lenders to compete for a smaller, more expensive borrower pool. Join a panel of LEND360 experts who will help you discover how industry leaders uncover new growth opportunities, responsibly expand approvals, strengthen portfolio performance, and build lasting customer retention in an increasingly competitive market.

Panelists:
- J.P. James, Chairman, Hive Financial
- Michael Luxenberg, CEO, Bankuity
- Bart Miller, CEO, Covisian/Centrinex

The AI-Native Lending Stack: Turning Speed into Market Share
The race is on: lenders who can intake, make decisions, and fund a borrower fastest and at the lowest cost per loan win the deal and the relationship. Moving at the speed of AI is reshaping the economics of lending across the entire value chain. Hear directly from three operators at different stages of the modern, AI-native lending stack: the intake and underwriting front end, a fast-scaling consumer lending business, and the payments and disbursement rails that move the money. Learn how loans that used to take weeks of PDFs, emails, and manual review now move from application to funded in minutes—and how you can cultivate that speed into measurable growth in volume, approval rates, and market share.

Panelists:
- Tyler Maran, Co-Founder & CEO, OmniAI
- Glenn Hafner, Founder & CEO, Fintech Franchise Network
- Pia Thompson, Founder & CEO, Checkbook.io
- Christopher K. Friedman, Partner, Husch Blackwell—Financial Services & Capital Markets

Building Automated Funding Operations: Adapt or Die

Manual lending is tried, trusted, and killing your margins. But jumping into the auto-funding space can feel like a leap into the unknown. This session will equip you with a clear, practical roadmap to building an automated funding operation. Learn from those who've been there how to identify the key steps, technology, compliance requirements, and risk controls needed to create a scalable auto-funding engine quickly, efficiently, and with confidence.

Panelists:

- Scott Zoldan, CSO, Totality
- Charu Ramanathan, CEO, Lokyata
- Tim Shields, President, Galt Credit/Clear Nexus

EVOLVING TRENDS IN PAYMENTS TRACK

Instant Payments, Instant Lending: Transforming Credit in Seconds

Instant payments are revolutionizing lending by turning days into seconds. Faster funding means happier borrowers, fewer abandoned applications, and stronger competitive positioning. Real-time disbursements simplify personal loans, small-business credit, and mortgage refunds by cutting servicing costs and improving liquidity. Join this panel of industry experts who will share how leading companies are using instant payments to reshape their markets and what your organization needs to get started.

Panelists:

- Mollie Markham, Manager, Customer & Industry Relations, Federal Reserve Financial Services
- Todd Lavaas, Executive Vice President of Payments and Technology, North American Banking Company
- Trey Swallow, SVP, Strategic Partnerships, Nuvei
- Andrew Bigart, Partner, Venable LLP

Beyond Approval: Why Financial Inclusion Depends on the Payment Experience

For consumers managing variable income, multiple jobs, cash-based earnings, language barriers, or unexpected financial disruptions, payment and servicing structures can mean the difference between a path forward and another source of financial stress. Explore how lenders and fintech providers are designing more inclusive post-origination experiences without sacrificing operational performance or portfolio health. Learn about conversational payments, flexible payment timing, cash-to-digital options, and other tools that improve on-time payments, reduce avoidable delinquency, strengthen customer relationships, and help servicing teams focus their time where human intervention matters most.

Panelists:

- Robyn Burkinshaw, CEO, Blytz
- Jeff Tinney, Senior Vice President, Operations, World Acceptance Corporation

Innovative Credit Risk Assessments and Cash Flow Underwriting at Scale

Legacy credit scores weren't built for today's lending speed or complexity. This session brings LEND360 experts together to share their experiences with innovative approaches to credit risk assessment and cash flow underwriting, including what works and the lessons they learned along the way. Gain insights into how consumer-permissioned cash flow data helps lenders build faster, more precise risk models without adding borrower friction; and how operationalizing cash flow underwriting balances borrower experience with underwriting accuracy. Learn where cash flow data adds the most predictive value, what it takes to move from pilot to production, and how these strategies drive revenue and competitive differentiation.

Panelists:

- Dennis Kramer, Director of Credit Risk and Data Science, Purpose Financial
- Michael Goodwin, Product Leader, Credit, Plaid
- Scott Barton, Founder & Managing Partner, 2OS

First-Payment Fraud: The Applicants Who Passed Every Check… And Never Paid

Every real-time lender faces the same issue: the perfect borrower who never intended to repay. The fraud team never caught it and the credit team can't fix it because no repayment model predicts an intention that never existed. This LEND360 panel of experts features a financial platform and two data providers who attack the problem from opposite directions. Gain insights into how you can separate first-party fraud from genuine credit deterioration. Learn how to detect fraudulent intent before any verification or bureau spend and how to read cashflow data to detect the account patterns that unmask a population that identity tools and repayment models simply cannot see.

Panelists:

- Ema Rouf, Co-founder and President, Pave
- Jay Millard, Chief Revenue Officer, Ualett
- Michele Tucci, Co-founder and Chief Strategy Officer, Credolab

Optimizing Repayment Rates Through Payment Alignment: Strategies to Reduce Losses and Improve ROI

Even creditworthy borrowers struggle to make payments when due dates don't align with their income and spending schedules. Join LEND360 experts as they share how lenders improve repayment outcomes by combining real-time balance monitoring from bank account aggregation, payment processor performance data, and cash flow analytics to identify the optimal time to initiate payments. Gain actionable strategies to increase successful repayment rates, improve payment authorization performance, minimize returned payments, and maximize portfolio profitability.

Panelists:

- Steven Thompson, CEO, ScoreMyCash
- Robert Wheeler, CEO, Chirp Digital
- Rob Zeitler, CEO, Flex Payment Solutions

THE FUTURE OF SMALL BUSINESS LENDING TRACK

Beyond the Score: How Real-Time Data Is Rewriting SMB Credit Decisions

Traditional credit scores routinely leave viable, creditworthy entrepreneurs on the sidelines. Real time data, alternative repayment signals, and up-to-date analytics are changing what's possible, giving lenders a fuller, faster, and more accurate picture of risk long before a loan ever reaches underwriting. But moving from static, backward-looking scores to dynamic, data-driven decisioning requires the right technology, effective data partnerships, and the discipline to act on what the data shows. Join this panel of SMB lending experts as they unpack how data providers, credit teams, and lending technology platforms work together to accelerate decisions, expand access, and manage risk more precisely than ever before.

Panelists:

- Brett Caines, CEO, Lumos Data
- Scott Gillanders, Credit Director, 44 Business Capital – A Division of Beacon Bank & Trust
- Mike Horrocks, SVP, Strategy, Baker Hill

Personalizing the SMB Lending Experience: Cultivating Stronger Customer Relationships

These days, small businesses expect financial institutions to know who they are, understand their objectives and deliver experiences that resonate. Personalization is more than a marketing strategy—it's shaping how lenders attract, engage, and retain small business customers. Join a panel of industry experts as they draw on borrower insights, advances in AI, and innovative customer engagement strategies to unpack the evolving role of personalization in SMB lending. Discover the tools financial institutions use to better understand business customers, personalize outreach, deliver timely recommendations, and build lasting relationships.

Panelists:

- Mike Lee, Founder and CEO, Fundica
- Rahul Nawab, President, Data and AI, Prowess Consulting
- Chris Panebianco, Chief Customer Officer, Fairsquare
- Stu Richards, CEO, Bredin

How Your Competitors Are Using Data to Win Repeat Borrowers

SMB borrowers don't take one loan and disappear. They come back for the next line of credit, the next advance—and the lender who spots the need first usually wins that round. Going radio silent between loans means you could be losing a long-time client. That's why the fastest-growing SMB lenders have stopped treating underwriting as a one-time event; they continuously monitor their borrowers' financial health so they know the next point of need before it shows up in the data. Learn from the experts how maintaining an ongoing data relationship gives you a competitive edge and the tactics they use to maintain the relationship for the long haul.

Panelists:

- Harsh Dev, Director and Global Head of Risk Platform, PayPal SMB Loans
- Ravi Gupta, Head of Product & Platform, Forward Financing
- Raymond Rouf, CEO, Pave
- Kim Gerhardt, Owner and Principal Advisor, The FinTech Interactive

The Invisible Applicant: How Synthetic Identity And AI-Powered Fraud Are Targeting SMB Lending

Synthetic identities, AI-generated documents, and sophisticated social engineering schemes are slipping through the controls that lenders built for a different era. Fraud flourishes when speed and relationship take priority over scrutiny. Hear from a group of LEND360 experts as they draw on years of experience addressing fraud prevention, digital identity, and their own experience as a small business borrower to map where fraud is entering the funnel and what companies need to look for. Learn how a modern, AI-driven detection framework catches risk earlier in the process without slowing down the approvals that keep lending moving.

Panelists:

- Kip Amstuz, President, 360 Equipment Finance
- Utsav Shah, Kaaj
- Gutsche Schmidt, CFO, Back Business Funding

The Right Technology Makes All the Difference: Finding What Tools Work for You

Technology is reshaping the SMB lending landscape and creating a new playbook for fintech lenders ready to grow. From smarter automation and AI to faster decisioning, embedded finance, and seamless borrower experiences, the right technology can unlock new channels, improve efficiency, and fuel sustainable growth. This LEND360 expert panel will explore the technological trends transforming SMB lending, the biggest business development opportunities they are creating, and what fintech lenders should look for when choosing the platforms that power their businesses. Listen to those who've been there to learn how to cut through the hype and find the right technology strategy that will be a gamechanger.

Panelists:

- Will Tumulty, CEO, Rapid Finance
- Tim Cooke, Senior Enterprise Account Executive, Prism Data
- Adam Liu, CEO, Credit Quanat AI

THE ROAD FORWARD FOR BANKS AND FINTECHS TRACK

The Bank's Side of the Table: How Sponsor Banks Evaluate, Onboard, and Grow with Lending Partners

Most lenders know what they want from sponsor banks. But what do the banks want? And how do they see you? Join LEND360 experts as they pull back the curtain to provide a glimpse into how larger sponsor banks approach these relationships. Learn what a bank partnership truly entails, how banks evaluate prospective partners when they walk in the door, and how to locate the pressure points that determine whether the relationship succeeds or breaks down. Get a practical, no-spin look at how the model works so you can approach bank partnerships better prepared and with realistic expectations.

Panelists:

- Jason Hass, Head of Business Development, First Electronic Bank
- Princeton Graham, Operating Partner, LF Partners
- Jonathan Pompan, Partner, Venable LLP

How New Intelligence Is Changing Credit Decisions and What that Means for Bank Fintech Partnerships

The most sophisticated underwriting innovation means nothing if it never makes it through your institution's approval process. Fintechs in a sponsor bank model aren't just making an internal business case; they are navigating a relationship where the bank partner carries the ultimate accountability for every credit decision on their charter. Those dynamics shape everything. For any fintech or lender that's ready to innovate faster, this session brings every side of that conversation to the stage: the data partner that has helped lenders get new analytics approved, the fintech building a compelling business case for adoption, and the sponsor bank sharing what it actually takes to move from due diligence to green light. Attendees will walk away with the blueprint for a bank-ready proposal: how to frame, document, and present new data in a way that speaks your sponsor bank's language from day one. Gain an inside view of the approval process: what governance bodies evaluate, where proposals stall, and how to get ahead of the questions that kill momentum. Come learn how to accelerate innovation under a sponsor bank model and the frameworks that determine how fast you can move.

Panelists:

- Donna Orlando, AVP, Fintech Partnerships, FinWise
- Dan Richard, Vice President, Head of Data Science, Prism Data
- Ryan Christopher, Sr. Director of Product, Elevate

Building for the Long Haul: Growth Strategies for Established Bank-Fintech Partnerships

Bank-fintech partnerships are no longer the new kids on the block. What was once a novel invention is now a well-established tool for lending. But growing up brings new challenges: once driven by innovation and speed, bank-fintech partnerships must increasingly focus on resilience, compliance, sustainable growth, and measurable business outcomes. Join a panel of LEND360 experts as they explore how successful bank-fintech partnerships are evolving to meet today's challenges and opportunities. Learn how to take your partnerships to the next level through new partnership models, incorporating AI and embedded finance, navigating regulatory complexity, and building trusted, scalable collaborations that deliver value for both you and your customers.

Panelists:

- Scott R. Godthaab, SVP/Director of Strategic Development, Republic Bank
- Noah Buchman, Co-Founder/President & Chief Revenue Officer, Propel
- Amy Pugh, General Counsel, Green Dot
- Jason Cover, Partner, Troutman Pepper Locke

What the Evolving Landscape Means for Bank fintech Partnerships

For bank-fintech partnerships, the ground rules are being rewritten—not in the market, but in the courts, the statehouses, and the exam room. Who counts as the "true lender", whether a bank's home-state interest rate still travels across state lines, and how examiners judge underwriting and partner oversight are all in flux, and the answers are reshaping how these programs are structured. This session brings three vantage points to one table—a sponsor bank, regulatory counsel, and a fintech lender—for a candid, practical discussion of the legal and regulatory shifts redefining the model: true-lender and predominant-economic-interest tests, DIDMCA rate-exportation opt-outs, state-versus-national charter strategy, and the safety-and-soundness and BSA/AML expectations that now sit at the center of the relationship. Attendees will leave knowing what's changed, what's still unsettled, and what to watch next

Panelists:

- Matt Field, President, CCBank
- Susie Germaise, General Counsel, Chief Compliance Officer, and Corporate Secretary, LoanMart
- Marc Franson, Managing Partner, Chapman and Cutler LLP
- Matthew Stone, Partner, Champman and Cutler LLP

The Partnership Pitfalls Nobody Plans For: What to Avoid When Structuring a Bank-Fintech Program — and Where AI Automation Quietly Makes It Worse

Most bank-fintech partnerships don't fail on day one; they fail eighteen months in, when the shortcuts taken at launch finally catch up with the program. A rushed onboarding process, an undocumented escalation path, a compliance framework built to satisfy diligence rather than actually governing the relationship: these are the quiet structural gaps that turn into exam findings, partner disputes, or worse. And now a new variable is entering the equation. AI and automation promise faster underwriting, faster onboarding, faster everything—but speed without governance is exactly how these partnerships break. When a model makes a lending decision no one can explain, or an automated workflow skips a control step no one remembers exists, the bank carries the accountability and the fintech carries the fallout. This session brings together a panel of LEND360 experts who have sat on both sides of the table to walk through the mistakes that show up again and again—in program structure, in oversight design, and now in AI adoption—and how to catch them before a regulator does. Panelists will get specific about where automation genuinely strengthens a program versus where it's being deployed as a substitute for real governance, and what banks are actually looking for when they evaluate a fintech's use of AI in credit, underwriting, or servicing decisions. Attendees will leave with a practical checklist of red flags to avoid when structuring a new partnership, and a clear-eyed framework for deciding when AI and automation help a program scale responsibly—and when they introduce risk that no dashboard can paper over.

Panelists:

- Colin Darke, CEO, CompliSun, Inc.
- Lana Petkovic, Senor AI Product Manager, WebBank
- Taylor R. Gess, Associate, Troutman Pepper Locke