LEND360
Fairmont Austin, Texas | October 12-14, 2026

Agenda Sponsored By:

CONGRUIT

LEAD ECONOMY

SUNDAY, OCTOBER 11TH

2:00 PM – 8:00 PM: REGISTRATION OPEN

- **Location: North Foyer (5th Floor)**
- **Sponsored By:**

TOTALITY VALMAR MERCHANT SERVICES

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

- **Location: Manchester Ballroom ABCD (5th Floor)**

6:00 PM – 9:00 PM: WOMEN IN FINTECH DINNER (INVITE ONLY)

- **Location: Rules & Regs Restaurant (7th Floor)**
- **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:**

deluxe+ LoanPaymentPro Getting. Lenders. Paid.

MONDAY, OCTOBER 12TH

7:30 AM – 6:00 PM: REGISTRATION OPEN

- **Location: North Foyer (5th Floor)**
- **Sponsored By:**

TOTALITY VALMAR MERCHANT SERVICES

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

- **Location: Manchester Ballroom ABCD (5th Floor)**

8:30 AM – 11:00 AM: OLA BOARD MEETING (INVITE ONLY)

- **Location: Wisteria (4th Floor)**
- **Description:** Please note attendance to this meeting is strictly limited to Online Lenders Alliance Board Members.
- **Hosted By:**

OLA Online Lenders Alliance

11:00 AM – 12:45 PM: CEO RECEPTION AND LUNCHEON (INVITE ONLY)

- **Location: Park View (7th Floor)**
- **Description:** As LEND360 begins, this lunch will be a 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 how the political climate is affecting our industry. Attendance is limited to CEOs and Presidents, and you must RSVP in advance.
- **Speaker:**
  - *Karl Rove – Political Commentator and Wall Street Journal Contributor*
- **Sponsored By:**

COVISIAN
TECH. PEOPLE. SMILES.

11:30 AM – 12:45 PM: OLA STATE ISSUES COMMITTEE MEETING (INVITE ONLY)

- **Location: Wisteria (4th Floor)**
- **Description:** Please note attendance to this meeting is strictly limited to Online Lenders Alliance State Issues Committee members.
- **Hosted By:**

OLA
Online Lenders Alliance

1:00 PM – 1:45 PM: GENERAL SESSION – OPENING REMARKS AND KEYNOTE ADDRESS

- **Location: Manchester Ballroom EF (5th Floor)**
- **Description:** Companies are struggling to protect their business and their customers from the fast-growing threat of fraud. In this session, Naftali will talk about where the fraud landscape is headed and how industry can fight back. He will also provide thoughts and insights into the overall emerging trends in the technology-driven lending industry and what that means for the future.
- **Opening Remarks:**
  - *Andrew Duke – CEO – Online Lenders Alliance*
- **Moderator:**
  - *Megan Nicholls – Partner – Hudson Cook, LLP*
- **Keynote Speaker:**
  - *Naftali Harris – CEO and Co-Founder – SentiLink*

1:00 PM – 6:00 PM: INNOVATION HALL – EXHIBIT FLOOR OPEN

- **Location: Manchester Ballroom ABCD (5th Floor)**

1:00 PM – 4:00 PM: AI CARICATURE STATION

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Step into the spotlight and receive a fun, AI-generated caricature created in just seconds. Group photos are encouraged so bring your friends! Afterwards you will receive a unique digital keepsake personalized just for you via email.
- **Sponsored By:**

LENDSUITE
SOFTWARE

1:00 PM – 4:00 PM: CORNHOLE STATION

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Stop by for a game of cornhole! Toss the bags, showcase your skills, and enjoy some lighthearted fun with fellow attendees. Whether you're a seasoned player or trying it for the first time, everyone is welcome to join in. Top scorers will win fabulous prizes!
- **Sponsored By:**

1:00 PM – 4:00 PM: PREMIUM COFFEE BAR

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Need a pick-me-up? Swing by this premium coffee bar to get an upgrade over the standard cup. Espresso? Cold Brew? 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 – 4:00 PM: PUPPY PLAY PEN

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **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 – 4:00 PM: WOMEN IN FINTECH LOUNGE OPEN

- **Location: Poppy (4th Floor)**

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

- **Location: Lantana (4th Floor)**
- **Session Title: Future-Proofing Lending – The Modern Underwriter's Data Blueprint**
- **Description:** With rising CAC and margin pressure, short-term online lenders can no longer evaluate borrowers on a single-loan basis—winning requires leveraging hybrid data to accurately assess real-time affordability, drive retention, and maximize lifetime customer value. Rigid, single-track underwriting leads to missed growth or unhedged default risk. Join top industry risk leaders as they pull back the curtain on the operational tactics, multi-tier data workflows, and risk architecture driving profitable, resilient portfolios today.
- **Speakers:**
  - *Adam Diekelman – CEO – Index Loans*
  - *Anna Fisher – Vice President of Alternative Data – Equifax*
  - *Zhiyao Pei – Head of Credit – Monterey Financial Services*
  - *Brian Reshefsky – CEO – EDGE*
  - *Michael Yaghi – Partner – Troutman Pepper Locke*

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

- **Location: Iris (4th Floor)**
- **Session Title: Instant Payments, Instant Lending: Transforming Credit in Seconds**
- **Description:** 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.
- **Speakers:**
  - *Andrew Bigart – Partner – Venable LLP*
  - *Todd Lovaas – Executive Vice President of Payments and Technology – North American Banking Company*
  - *Mollie Markham – Industry Relations Manager – Federal Reserve Financial Services*
  - *Trey Swallow – Senior Vice President of Strategic Partners – Nuvei/LoanPaymentPro*

2:00 PM – 3:00 PM: THE FUTURE OF SMALL BUSINESS LENDING BREAKOUT SESSION I

- **Location: Marigold (4th Floor)**
- **Session Title: Beyond the Score – How Real-Time Data Is Rewriting SMB Credit Decisions**
- **Description:** 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.
- **Speakers:**
  - *Brett Caines – Co-Founder and CEO – Lumos Technologies*
  - *Scott Gillanders – Senior Vice President and Credit Operations Director – Beacon Bank & Trust*
  - *Mike Horrocks – Senior Vice President of Corporate Strategy and Product Marketing – Baker Hill*
  - *Mehul Madia – Special Counsel – Sheppard Mullin Richter & Hampton LLP*

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

- **Location: Indigo (4th Floor)**
- **Session Title: How New Intelligence is Changing Credit Decisions and What that Means for Bank-Fintech Partnerships**
- **Description:** 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.
- **Speakers:**
  - *Ryan Christopher – Senior Director of Product – Elevate*
  - *Donna Orlando – AVP of Fintech Partnerships – FinWise Bank*
  - *Dan Richard – Vice President and Head of Data Science – Prism Data*
  - *H. Blake Sims – Partner – Hudson Cook, LLP*

2:45 PM – 3:15 PM: WOMEN IN FINTECH ROSAYYY AND DESSERT BREAK

- **Location: Poppy (4th Floor)**
- **Description:** Stop by the Women in Fintech lounge for some wine and desert! This is a great opportunity to check out the networking opportunities in the lounge and continue discussion from the dinner the night before.
- **Sponsored By:**

3:00 PM – 3:30 PM: LEMONADE STAND COFFEE BREAK

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** When life gives you lemons, take a coffee break! Stop by our Lemonade Stand-themed refreshment station for coffee, sweet treats, and refreshing connections with fellow attendees.
- **Sponsored By:**

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

- **Location: Lantana (4th Floor)**
- **Session Title: Building Automated Funding Operations – Adapt or Die**
- **Description:** Manual lending is tried, trusted, and killing your margins. But jumping into the automated 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.
- **Speakers:**
  - *Patrick McAndrews – Partner – Spencer Fane LLP*
  - *Charu Ramanathan – CEO – Lokyata*
  - *Tim Shields – CEO – Clear Nexus*
  - *Scott Zoldan – Chief Sales Officer – Totality*

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

- **Location: Iris (4th Floor)**
- **Session Title: First-Payment Fraud – The Applicants Who Passed Every Check…And Never Paid**
- **Description:** 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.
- **Speakers:**
  - *Jay Millard – Chief Revenue Officer – Ualett*
  - *Shaun Ramey – Partner – Spencer Fane LLP*
  - *Ema Rouf – Co-Founder and President – Pavefi.com*
  - *Michele Tucci – Co-Founder and Chief Strategy Officer – Credolab*

3:30 PM – 4:30 PM: THE FUTURE OF SMALL BUSINESS LENDING BREAKOUT SESSION II

- **Location: Marigold (4th Floor)**
- **Session Title: The Right Technology Makes All the Difference – Finding What Tools Work for You**
- **Description:** 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.
- **Speakers:**
  - *Tim Cooke – Senior Enterprise Account Executive – Prism Data*
  - *Adam Liu – Founder and CEO – CreditQuant AI*
  - *Caleb Rosenberg – Counsel – Troutman Pepper Locke*
  - *Will Tumulty – CEO – Rapid Finance*

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

- **Location: Indigo (4th Floor)**
- **Session Title: The Partnership Pitfalls Nobody Plans For – What to Avoid When Structuring a Bank-Fintech Program – and Where AI Automation Quietly Makes It Worse**
- **Description:** 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.
- **Speakers:**
  - *Colin Darke – CEO – CompliSun*
  - *Dhairya Dholiya – Vice President of Fintech Business Development and Innovation – Celtic Bank*
  - *Taylor Gess – Associate – Troutman Pepper Locke*
  - *Lana Petkovic – Senior AI Product Manager – WebBank*

4:00 PM – 5:00 PM: OLA NEW AND PROSPECTIVE MEMBER RECEPTION (INVITE ONLY)

- **Location: Park View (7th Floor)**
- **Description:** New members of the Online Lenders Alliance are invited to network, meet other members, and to learn more about what OLA can do for their business.
- **Hosted By:** OLA Board of Directors

Online Lenders Alliance

4:30 PM – 6:00 PM: BEYOND AUSTIN CITY LIMITS RECEPTION

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** The music festival may be over, but LEND360 is just getting started! Come experience the energy that makes Austin unique. Following our conference sessions, we will unwind on the Innovation Floor with live music, local flavors, and networking with the innovators shaping the future of financial technology. Be sure to get your custom cowboy hat from our local vendor, sponsored by EPCVIP!
- **Sponsored By:**

5:00 PM – 6:00 PM: OLA LEAD GENERATION COMMITTEE MEETING (INVITE ONLY)

- **Location: Wisteria (4th Floor)**
- **Description:** Please note attendance to this meeting is limited to Online Lenders Alliance Lead Generation Committee members. *(LEND360 Credential Required to Attend in Person)*
- **Hosted By:**

TUESDAY, OCTOBER 13TH

7:30 AM – 6:00 PM: REGISTRATION OPEN

- **Location: North Foyer (5th Floor)**
- **Sponsored By:**

8:00 AM – 9:00 AM: TACO TUESDAY BREAKFAST

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Kick off your conference experience with a true Austin tradition. Grab a breakfast taco, fresh coffee, and connect with fellow attendees during our Taco Tuesday Breakfast. Whether you're here to network, share ideas, or simply enjoy some delicious local flavors, this is the perfect way to start the day.
- **Sponsored By:**

8:00 AM – 9:00 AM: SPECIALITY BREAKFAST WITH SENTILINK

- **Location: Park View (7th Floor)**
- **Session Title:** Inside SentiLink's First-Party Fraud Platform
- **Description:** Join Max Glassman, SentiLink's Head of Solutions Analytics, for a session where SentiLink shares product-driven insights on identifying first-party fraud in lending portfolios. Drawing on SentiLink's latest AltFi trend data and outcomes from our fraud detection solutions, Max will walk through how SentiLink's platform helps lenders distinguish fraud-driven First Payment Default (FPD) and chargeoffs from normal credit loss. Attendees will see real examples of how SentiLink's tools are used to optimize funnel evaluation — reducing fraud losses without adding friction for good applicants. Bring your toughest questions about how SentiLink approaches FPD, chargeoffs, and false positives in production.
- **Speaker:**
  - *Max Glassman – Head of Solutions Analytics – SentiLink*
- **Sponsored By:**

8:00 AM – 9:00 AM: SPECIALITY BREAKFAST WITH HUDSON COOK

- **Location: Wisteria (4th Floor)**
- **Session Title:** Coffee and Compliance, Both Served Hot!
- **Description:** Grab your coffee and join the Hudson Cook attorneys for a survey of the hottest topics in financial services compliance over the last year including both the consumer and B2B industries. Come learn how Hudson Cook can help your company and walk away with new knowledge, along with some actionable strategies to mitigate risk in the current financial services industry compliance landscape.
- **Speakers:**
  - *Katherine Fisher – Partner – Hudson Cook, LLP*
  - *Justin Hosie – Partner – Hudson Cook, LLP*
  - *Megan Nicholls – Partner – Hudson Cook, LLP*
  - *Harris Senturia – Partner – Hudson Cook, LLP*
  - *H. Blake Sims – Partner – Hudson Cook, LLP*
- **Sponsored By:**

HUDSON COOK

8:00 AM – 4:30 PM: WOMEN IN FINTECH LOUNGE OPEN

- **Location: Poppy (4th Floor)**

8:00 AM – 4:00 PM: INNOVATION HALL – EXHIBIT FLOOR OPEN

- **Location: Manchester Ballroom ABCD (5th Floor)**

9:00 AM – 12:00 PM: PREMIUM COFFEE BAR

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Need a pick-me-up? Swing by this premium coffee bar to get an upgrade over the standard cup. Espresso? Cold Brew? 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:**

ROUND Sky

9:00 AM – 12:00 PM: HEADSHOT LOUNGE

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **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 professional pic without the hassle. Be sure to book your appointment in advance using the mobile app!
- **Sponsored By:**

EQUIFAX®

9:00 AM – 12:00 PM: LUGGAGE TAG BRANDING STATION

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Tired of being uncertain which bag is yours at the airport carousel? Visit our interactive Luggage Tag Branding Station and design a personalized luggage tag to take home. It's a fun and practical keepsake that adds a personal touch to every journey.
- **Sponsored By:**

PLAID

9:00 AM – 12:00 PM: VIDEO GAME ARCADE

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Step into our video game arcade and enjoy a variety of classic games! Challenge yourself, relive your favorite gaming memories, and have fun connecting with fellow attendees. Whether you're a casual player or a gaming enthusiast, there's something for everyone.
- **Sponsored By:**

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

- **Location: Poppy (4th Floor)**
- **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: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION III

- **Location: Lantana (4th Floor)**
- **Session Title: Beyond The Integration – Leveraging Agentic AI to Solve the "Trust Gap" in Embedded Finance**
- **Description:** 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.
- **Speakers:**
  - *Debra LeJeune – Founder and CEO – Integrity Payments Group*
  - *Timothy Li – CEO – LendAPI*
  - *Ariel Lierz – Partner – Spencer Fane LLP*
  - *Dan Niemiec – Executive Vice President and Chief Credit Risk/Analytics Officer – 1st Franklin Financial Corporation*

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

- **Location: Iris (4th Floor)**
- **Session Title: Optimizing Repayment Rates Through Payment Alignment – Strategies to Reduce Losses and Improve ROI**
- **Description:** 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.
- **Speakers:**
  - *Archana Pandey – Vice President of Operations – E2 Strategies LLC*
  - *Dylan Reeves – Partner – Spencer Fane LLP*
  - *Steven Thompson – CEO – ScoreMyCash*
  - *Robert Wheeler – Co-Founder – Chirp Digital*
  - *Rob Zeitler – President and Co-Founder – Flex Payment Solutions*

9:00 AM – 10:00 AM: THE FUTURE OF SMALL BUSINESS LENDING BREAKOUT SESSION III

- **Location: Marigold (4th Floor)**
- **Session Title: Personalizing the SMB Lending Experience – Cultivating Stronger Customer Relationships**
- **Description:** 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.
- **Speakers:**
  - *Mike Lee – CEO and Co-Founder – Fundica*
  - *Rahul Nawab – President of Data and AI – Prowess Consulting*
  - *Chris Panebianco – Chief Customer Officer – FairSquare*
  - *Stu Richards – CEO – Bredin*

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

- **Location: Indigo (4th Floor)**
- **Session Title: What the Evolving Landscape Means for Bank-Fintech Partnerships**
- **Description:** 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.
- **Speakers:**
  - *Matt Field – President – CCBank*
  - *Marc Franson – Partner – Chapman and Cutler LLP*
  - *Suzi Germaise – General Counsel, Chief Compliance Officer, and Corporate Secretary – LoanMart*
  - *Matthew Stone – Partner – Champman and Cutler LLP*

10:00 AM – 10:30 AM: MACRO NUTRIENT BREAK

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Power up with our Macronutrient Break! Explore a balanced mix of protein-packed bites, smart carbs, and healthy fats while networking and recharging between sessions.
- **Sponsored By:**

TRUST SCIENCE

10:00 AM – 10:10 AM: SPOTLIGHT STAGE WITH AMSIVE

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Session Title: Amsive in Action – Find More of the Consumers Ready to Borrow**
- **Description:** Consumer lending growth starts with knowing more than who could qualify. Amsive combines audience intelligence, data, media, creative, direct marketing, and measurement to help lenders identify and reach consumers more likely to act. Rich Campanaro will give a quick look at how Amsive turns audience signals into coordinated marketing activation, along with findings from a commissioned Forrester Consulting Total Economic Impact™ study on the measurable value of Amsive's integrated approach.
- **Speaker:**
  - *Rich Campanaro – Senior Vice President of Sales – Amsive*
- **Sponsored By:**

amsive

10:15 AM – 10:25 AM: SPOTLIGHT STAGE WITH ALPHARUN

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Session Title: Alpharun Live Demo – AI Sales Coaching for LOs that Actually Works**
- **Description:** See how lenders like NewDay USA, Mutual of Omaha, and Finance of America use Alpharun to score 100% of sales calls, surface what top LOs do differently, and automatically coach the rest of the team. Live product walkthrough plus new data showing a 22% increase in funded-loan conversion.
- **Speaker:**
  - *Paul Dornier – Co-Founder & CEO – Alpharun*
- **Sponsored By:**

10:30 AM – 11:30 AM: HOW DATA AND ANALYTICS ARE CHANGING THE FINTECH LANDSCAPE BREAKOUT SESSION IV

- **Location: Lantana (4th Floor)**
- **Session Title: Growing In the New Lending Economy – How Changing Financial Products and Applicant Trends Are Reshaping Lending**
- **Description:** 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.
- **Speakers:**
  - *J.P. James – Chairman and CEO – Hive Financial Assets*
  - *Michael Luxenberg – Co-Founder and CEO – Bankuity*
  - *Bart Miller – CEO – Covisian USA*
  - *Mike Silver – Partner – Spencer Fane LLP*

10:30 AM – 11:30 AM: EVOLVING TRENDS IN PAYMENTS BREAKOUT SESSION IV

- **Location: Iris (4th Floor)**
- **Session Title: Innovative Credit Risk Assessments and Cash Flow Underwriting at Scale**
- **Description:** 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.
- **Speakers:**
  - *Scott Barton – Founder – 2nd Order Solutions*
  - *Michael Goodwin – Credit GTM Lead – Plaid*
  - *Dennis Kramer – Director of Credit Risk and Data Science – Purpose Financial*
  - *James Williams – Counsel – Venable LLP*

10:30 AM – 11:30 AM: THE FUTURE OF SMALL BUSINESS LENDING BREAKOUT SESSION IV

- **Location: Marigold (4th Floor)**
- **Session Title: How Your Competitors Are Using Data to Win Repeat Borrowers**
- **Description:** 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.
- **Speakers:**
  - *Sarvesh Baveja – Chief Risk Officer – Fundbox*
  - *Harsh Dev – Global Head of Risk Platform – PayPal*
  - *Kim Gerhardt – Founder – The FinTech Interactive*
  - *Raymond Rouf – CEO – Pave Financial*

10:30 AM – 11:30 AM: THE ROAD FORWARD FOR BANKS AND FINTECHS BREAKOUT SESSION IV

- **Location: Indigo (4th Floor)**
- **Session Title: Building for the Long Haul – Growth Strategies for Established Bank-Fintech Partnerships**
- **Description:** 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.
- **Speakers:**
  - *Noah Buchman – Co-Founder, President, and Chief Revenue Officer – Propel*
  - *Jason Cover – Partner – Troutman Pepper Locke*
  - *Scott Godthaab – Senior Vice President and Director of Strategic Development – Republic Bank*
  - *Amy Pugh – General Counsel – Green Dot Corporation*

11:45 AM – 12:15 PM: GENERAL SESSION – KEYNOTE ADDRESS

- **Location: Manchester Ballroom EF (5th Floor)**
- **Description:** As sponsor bank and fintech partnerships continue to expand, understanding where the model is headed has never been more important. Join this discussion on the forces driving change in the ecosystem, the evolving regulatory environment, and the trends expected to shape the next generation of lending and financial products.
- **Moderator:**
  - *Bryan Schneider – Partner – Manatt, Phelps & Phillips, LLP*
- **Keynote Speakers:**
  - *Sherrie Rees – CEO – First Electronic Bank*
  - *Jer Wood – Lead of Lending and Investing – Block*

12:30 PM – 2:00 PM: TEXAS BBQ NETWORKING LUNCH

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Experience a taste of Texas during our BBQ lunch. Enjoy classic Lone Star-inspired flavors, hearty sides, and a relaxed atmosphere perfect for networking, recharging, and connecting with fellow attendees.
- **Sponsored By:**

12:30 PM – 1:30 PM: LEGAL ISSUES LUNCHEON (LIMITED SEATING)

- **Location: Park View (7th Floor)**
- **Description:** The legal and compliance environment in financial services is always changing. This luncheon will focus on regulatory change management under the Trump Administration and the potential change in Congressional control in 2027. Participants will get a full update on the legal and regulatory landscape for financial services, highlighting major risks, trends, and strategies to prepare your organization for what is ahead.
- **Speakers:**
  - *Ariel Lierz – Partner – Spencer Fane LLP*
  - *Patrick McAndrews – Partner – Spencer Fane LLP*
  - *Shaun Ramey – Partner – Spencer Fane LLP*
  - *Dylan Reeves – Partner – Spencer Fane LLP*
  - *Mike Silver – Partner – Spencer Fane LLP*
- **Sponsored By:**

SpencerFane

12:30 PM – 12:40 PM: SPOTLIGHT STAGE WITH CLARO

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Session Title: From Application to Approval – How Claro Can Help Build Faster, Safer Lending Operations**
- **Description:** Learn how Claro can help borrowers make the lending experience faster, simpler, and more transparent, while protecting sensitive information, to meet compliance expectations, minimize risk, and keep critical operations running without disruption. In this presentation, Mar'ia Adkisson – Claro's Director of ETS Sales – will explain Claro's role as a technology partner and share how it is using secure infrastructure, cybersecurity, data, AI, and workflow automation to help lenders reduce friction, accelerate processes, and modernize operations with confidence.
- **Speaker:**
  - *Mar'ia Adkisson – Director of ETS Sales – Claro*
- **Sponsored By:**

Claro

12:45 PM – 12:55 PM: SPOTLIGHT STAGE WITH EQUIFAX

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Session Title: Navigating the Squeeze with Equifax: How Macro Pressures Shape Unsecured Credit Trends**
- **Description:** Join Dave Sojka, Senior Advisor & Business Economist, as he showcases expertise and key insights from Equifax on macro and micro economic trends along with comprehensive industry data that can help you strategically navigate this economy.
- **Speaker:**
  - *Dave Sojka – Senior Advisor and Business Economist – Equifax*
- **Sponsored By:**

EQUIFAX

1:00 PM – 1:10 PM: SPOTLIGHT STAGE WITH PLAID

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Session Title:** How Plaid Helps Lenders Decision with More Predictive Data, Better Risk Assessment, and Zero Friction
- **Description:** Historically, lenders have relied on credit bureau data as the foundation for evaluating risk. That foundation is now expanding as more lenders incorporate cash flow data to better understand borrowers. Michael Goodwin, Credit GTM Lead at Plaid, will share how Plaid is helping lenders incorporate cash flow data into more credit decisions. Attendees will learn about new ways to access cash flow data through Plaid and also explore Plaid's purpose-built credit risk scores.
- **Speaker:**
  - *Michael Goodwin – Credit GTM Lead – Plaid*
- **Sponsored By:**

PLAID

1:00 PM – 4:00 PM: PREMIUM COFFEE BAR

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Need a pick-me-up? Swing by this premium coffee bar to get an upgrade over the standard cup. Espresso? Cold Brew? 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:**

ROUND Sky

1:00 PM – 4:00 PM: HEADSHOT LOUNGE

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **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:**

EQUIFAX®

1:00 PM – 4:00 PM: MASSAGE LOUNGE

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Session Description:** Come treat yourself to a moment of relaxation during the event. Enjoy a soothing chair massage, recharge your energy, and take a well-deserved break from the day's activities. It's the perfect way to unwind and return refreshed for the rest of the event.
- **Sponsored By:**

deluxe+

1:00 PM – 4:00 PM: VIDEO GAME ARCADE

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Session Description:** Step into our video game arcade and enjoy a variety of classic games! Challenge yourself, relive your favorite gaming memories, and have fun connecting with fellow attendees. Whether you're a casual player or a gaming enthusiast, there's something for everyone.
- **Sponsored By:**

TOTALITY VALMAR MERCHANT SERVICES

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

- **Location: Poppy (4th Floor)**
- **Description:** Create your own custom perfume or cologne at our luxurious scent bar. Explore a curate selection of captivating fragrances then mix and match notes to craft your own unique scent and take it home! (bottles are carry-on approved).
- **Sponsored By:**

2:15 PM – 2:45 PM: GENERAL SESSION – KEYNOTE ADDRESS

- **Location: Manchester Ballroom EF (5th Floor)**
- **Description:** The payments ecosystem is undergoing significant transformation, driven by evolving customer expectations and advances in financial technology. Hear from two-time fintech founder Wade Arnold on the trends shaping modern payment platforms, the growing role of embedded finance, and what organizations should consider as they build for the future of money movement.
- **Speakers:**
  - *Wade Arnold – CEO and Co-Founder – Moov*

3:00 PM – 3:30 PM: DIP IN FOR A COFFEE BREAK

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Dip, crunch, and connect! Our Chips & Dip Break serves up crowd-favorite snacks and great conversation, making it the perfect way to refresh between conference sessions.
- **Sponsored By:**

3:00 PM – 3:10 PM: SPOTLIGHT STAGE WITH INTEGRITY PAYMENTS GROUP

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Session Title: How Integrity Payments Group Builds Resilient Payment Stacks**
- **Description:** Integrity Payments Group moves more than $5 billion annually for consumer lenders, fintechs, BNPL providers, tribal lending enterprises, and high-risk merchants. Debra LeJeune, Founder and CEO, walks through how IPG assembles a custom payment stack for each client from a network of 90+ data and technology partners and 25+ banking relationships. Attendees will get a rare look at how that structure gets built, and what it delivers in practice: redundancy when a bank tightens its policies, compliance-ready processing across some of the industry's hardest categories, and a partner that stays in place when terms change.
- **Speaker:**
  - *Debra LeJeune – Founder and CEO – Integrity Payments Group*
- **Sponsored By:**

3:15 PM – 3:25 PM: SPOTLIGHT STAGE WITH KATO

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Session Title: Kato—The Voice AI Agent That's Actually Built Compliance-First, Delivering 30% Higher Recoveries Across Millions of Calls**
- **Description:** Lenders hesitate to deploy Voice AI because they can't risk a model improvising on a regulated call. Kato solves that at the architecture level: every sensitive part of the conversation runs deterministically, while AI handles only empathy and intent detection. In this spotlight session, we will walk through how the system is built and the results Kato customers are seeing across millions of calls: hours saved per agent every day and recoveries up by as much as 30%. We'll close with a recorded borrower call and a platform walkthrough covering analytics, QA, and compliance controls.
- **Speaker:**
  - *Pratik Risbud – CEO and Co-Founder – Kato*
- **Sponsored By:**

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

- **Location: Lantana (4th Floor)**
- **Session Title: The AI-Native Lending Stack – Turning Speed into Market Share**
- **Description:** The race is on: lenders who can intake, decision, 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.
- **Speakers:**
  - *Lisa Bonalle – CEO – GDS Link*
  - *Christopher Friedman – Partner – Husch Blackwell LLP*
  - *Glenn Hafner – Founder and CEO – Fintech Franchise Network*
  - *Tyler Maran – CEO – Monumint*

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

- **Location: Iris (4th Floor)**
- **Session Title: Beyond Approval – Why Financial Inclusion Depends on the Payment Experience**
- **Description:** 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.
- **Speakers:**
  - *Robyn Burkinshaw – Founder and CEO – BlytzPay*
  - *AJ Dhaliwal – Partner – Sheppard Mullin Richter & Hampton LLP*
  - *Tyler Lackey – CEO – TurboPass*
  - *Jeff Tinney – Senior Vice President of Operations – World Acceptance Corporation*

3:30 PM – 4:30 PM: THE FUTURE OF SMALL BUSINESS LENDING BREAKOUT SESSION V

- **Location: Marigold (4th Floor)**
- **Session Title: The Invisible Applicant – How Synthetic Identity and AI-Powered Fraud are Targeting SMB Lending**
- **Description:** 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.
- **Speakers:**
  - *Kip Amstuz – President – 360 Equipment Finance*
  - *Katherine Fisher – Partner – Hudson Cook, LLP*
  - *Gutsche Schmidt – CEO and Board Member – Backd Business Funding*
  - *Utsav Shah – CEO – Kaaj AI*

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

- **Location: Indigo (4th Floor)**
- **Session Title: The Bank's Side of the Table – How Sponsor Banks Evaluate, Onboard, and Grow with Lending Partners**
- **Description:** 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.
- **Speakers:**
  - *Princeton Graham – Operating Partner and Executive in Residence – LF Partners*
  - *Jason Hass – Head of Business Development – First Electronic Bank*
  - *Jonathan Pompan – Partner – Venable LLP*
  - *Carey Ransom – Managing Directo – BankTech Ventures*

4:30 PM – 6:00 PM: AUSTIN BREWS AND VIEWS RECEPTION

- **Location: Palm Court (7th Floor)**
- **Description:** Time for some fresh air! Enjoy sweeping views of the downtown Austin skyline with your conference connections while enjoying some of the best local craft beer (and other cocktails). This Oktoberfest-inspired reception will be the perfect way to cap off Day 2 with great drinks, festive food, and a relaxed atmosphere designed for meaningful networking.
- **Sponsored By:**

TRUE PATH Leads

WEDNESDAY, OCTOBER 14th

8:00 AM – 11:30 AM: REGISTRATION OPEN

- **Location: North Foyer (5th Floor)**
- **Sponsored By:**

TOTALITY VALMAR MERCHANT SERVICES

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

- **Location: Manchester Ballroom ABCD (5th Floor)**

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

- **Location: Poppy (4th Floor)**

8:00 AM – 9:00 AM: AUSTIN MARKET BREAKFAST

- **Location: Manchester Ballroom ABCD (5th Floor)**
- **Description:** Last call for the Innovation Hall! Before you head home get a hot meal, fresh coffee, and visit that last vendor with must-have business solutions in our Innovation Hall before it closes up for the conference.
- **Sponsored By:**

9:00 AM – 9:45 AM: GENERAL SESSION – BUILDING PARTNERSHIPS THAT LAST

- **Location: Manchester Ballroom EF (5th Floor)**
- **Description:** Hear the real story behind the strategic partnership between SoLo and TabaPay, from early product development conversations to a fully operational integration. Get an insider's view of how a shared belief in community banking and financial inclusion became the foundation for a payments relationship built to scale. The session will be candid about the hurdles both sides faced, what they would do differently, and the internal questions that nearly derailed the partnership and ultimately defined it. If you are evaluating a fintech or payments partnership right now, you will leave with a clear framework: the strategic questions to ask on both sides before committing, the red flags to watch for, and the alignment criteria that separate a transactional vendor relationship from a true strategic partnership.
- **Moderator:**
  - *Justin Hosie – Partner – Hudson Cook, LLP*
- **Speakers:**
  - *Manoj Verma – CEO and Co-Founder – TabaPay*
  - *Rodney Williams – Co-Founder, President, and Chairman – SoLo Funds*

9:45 AM – 10:30 AM: GENERAL SESSION – WHO'S GOVERNING YOUR AI?

- **Location: Manchester Ballroom EF (5th Floor)**
- **Description:** As AI adoption accelerates, effective governance has become essential to balancing innovation, risk, and compliance. Join this session for an inside look at how an organization can develop and scale an AI governance framework that enables responsible growth. Learn the key principles, stakeholder partnerships, and practical strategies used to establish oversight, manage risk, and support the successful adoption of AI across the enterprise. Attendees will leave with actionable insights for building a governance model that can grow alongside their AI initiatives.
- **Moderator:**
  - *James Williams – Counsel – Venable LLP*
- **Speakers:**
  - *Sarah Hartung – Commercial Product Manager – Old National Bank*
  - *Meredith Winegar – Transformation Officer Director – Old National Bank*

10:00 AM – 3:00 PM: EXHIBITOR TEARDOWN (ALL EXHIBITORS)

- **Location: Manchester Ballroom ABCD (5th Floor)**

10:30 AM – 11:30 AM: OLA ANNUAL MEETING AND CLOSING REMARKS

- **Location: Manchester Ballroom EF (5th Floor)**
- **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.
- **Moderator/Closing Remarks:**
  - *Andrew Duke – CEO – Online Lenders Alliance*
- **Speakers:**
  - *Leah Dempsey – Shareholder – Brownstein Hyatt Farber Schreck*
  - *Dan Gans – Founder – Polaris*
  - *Michael Hutton – Founder – Hutton Strategies*
  - *Greg Porter – Partner – Catalyst*
  - *Hadley Sosnoff – Partner – Emergent DC*
- **Hosted By:**

OLA
Online Lenders Alliance