



ONLINE LENDING POWERED BY INNOVATION

October 5 – 7, 2016

Chicago Marriott on the Magnificent Mile

TUESDAY, OCTOBER 4

5:00 PM Global Xchange Reception

WEDNESDAY, OCTOBER 5

2:00 PM GENERAL SESSION

2:00 PM Welcome to Chicago

SPEAKERS:
Matt Kaitz, LEND360
Julia Kanouse, Illinois Technology Association

2:05 PM Creating the Roadmap to the Future

MODERATOR:
John Hecht, Jefferies
SPEAKERS:
Brian Graham, Alliance Partners
Kathryn Petralia, Kabbage
Kathy Boden-Holland, Elevate
Greg Zeeman, Enova International

2:45 PM BREAK ON THE INNOVATION FLOOR

3:30 PM FORUM SESSIONS

LEGISLATIVE + REGULATORY The Landscape of Non-Bank Consumer Finance Post CFPB Rule

MODERATOR:
Stephen Bumgarner, Burr & Forman LLP
SPEAKERS:
Andrew Smith, Covington & Burling LLP
Rick Eckman, Pepper Hamilton LLP
Steve Carlson, Ascend Consumer Finance
Blake Sims, Hudson Cook LLP

INNOVATION Forging Alliances: The Changing Relationship Between Alternative Finance Companies and Banks

MODERATOR:
Catherine Brennan, Hudson Cook LLP
SPEAKERS:
Marty Mitchell, ProBank
Ryan Rosett, Credibly
Judy Newberry, Aldridge Pite, LLP
Mike VanErdewyk, ReliaMax

DATA + ANALYTICS Innovations in Alternative Credit Underwriting

MODERATOR:
Chelsea Allison, Plaid
SPEAKERS:
Mark Doman, eBureau
Mike Failor, Enova
George Sourj, LQD Finance
Dan Richard, FactorTrust

**ADVERTISING +
MARKETING**

**Strategies for Business Customer
Acquisition**

MODERATOR:

George Popescu, Lending Times

SPEAKERS:

Carrie Gallagher, Credibly

Corey Owens, DirectEdge Brands

Jack Murray, Fix Media Group

Jim Granat, Lendio

**SPOTLIGHT STAGE
(3:30-4:00 PM)**

**Fact Versus Fiction: FinTech Personal
Loan Performance Sponsored By
TransUnion**

SPEAKER:

Steve Chaouki, TransUnion

**SPOTLIGHT STAGE
(4:00-4:15 PM)**

**Millennial's Attitudes and Financial
Services**

SPEAKER:

Marc Sczesnak, ACI Worldwide

GLOBAL XCHANGE

Challenges and Opportunities in the UK

MODERATOR:

Greg Rable, FactorTrust

SPEAKERS:

Russell Hamblin-Boone, Consumer Finance
Association

Jeanette Burgess, Walker Morris LLP

4:15 PM

GENERAL SESSION

GENERAL SESSION

**Differentiation and Innovations in Small
Business Lending Panel**

MODERATOR:

Tom Sullivan, Coalition for Responsible
Business Finance

SPEAKERS:

Glenn Goldman, Credibly

Brock Blake, Lendio

David Goldin, Capify

Craig Coleman, ForwardLine

Alex Gemici, World Business Lenders

5:00 PM

Power Hour: A Night at the Speakeasy

Sponsored by: LeadsMarket

6:30 PM

LEND360 Marketplace Lending Meetup

Sponsored by: 1st Associates and Orchard

THURSDAY, OCTOBER 6

8:00 AM

BREAKFAST ON THE INNOVATION FLOOR

Sponsored by: Dot818

8:00 AM

**Inside the Beltway - A Look at Today's
Dynamic Regulatory Landscape
BREAKFAST SPONSORED BY EXPERIAN**

SPEAKERS:

Tony Hadley, Experian

8:00 AM

**Reg's & Egg's BREAKFAST SPONSORED BY
PERFORMLINE**

SPEAKERS:

Jim Dougherty, PerformLine

AGENDA SPONSORED BY:

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8:00 AM BREAKFAST WITH WHITEPAGES PRO

SPOTLIGHT STAGE
(8:00-8:45 AM) Identity Date for the Customer Lifecycle
Sponsored By Whitepages Pro **SPEAKERS:**
Rob Eleveld, Whitepages Pro

SPOTLIGHT STAGE
(8:45-9:00 AM) Kickstart Your Digital Marketing in 48
Hours Sponsored By eBureau **SPEAKER:**
David McCullough, eBureau

9:00 AM GENERAL SESSION

9:00 AM The Outlook for Small Business Lending **SPEAKER:**
James Hobson, OnDeck

9:30 AM The Intersection of Regulation and
Innovation: Compliance or Mounds of
Paperwork? **MODERATOR:**
Paul M. Purcell, Continental Advisors
SPEAKERS:
Bobby Kellman, Uber Public Policy
Nick Rellas, Drizly
Bryan Schneider, Illinois Department of
Financial and Professional Regulation
Andrew Smith, Covington & Burling LLP

10:10 AM Real Help for Main Street **SPEAKER:**
Bill Phelan, PayNet

10:30 AM COFFEE BREAK ON THE INNOVATION
FLOOR SPONSORED BY Dot818

11:15 AM FORUM SESSIONS

**REGULATORY +
LEGISLATIVE** Advancing the Cause: A Discussion of Best
Practices for Business Finance **MODERATOR:**
Tom Sullivan, Coalition for Responsible
Business Finance
SPEAKERS:
Barry Ripes, PayNet
Carl Fairbank, Breakout Capital
Jim Salters, The Business Backer
Nancy Michael, Moody's Analytics

INNOVATION New Products and Services: The Future of
Non-Bank Consumer Finance **MODERATOR:**
Justin Hosie, Hudson Cook LLP
SPEAKERS:
Joe Gelbard, TrueAccord
Mark Gleason, TCI
Gregory Keough, Finova Financial
Satyajeet Prasad, QFund
Neil Leonard, MoneyLion

DATA + ANALYTICS	The Use of Big Data to Determine Creditworthiness	<p>MODERATOR: Ohad Samet, TrueAccord</p> <p>SPEAKERS: Mike Cook, XOR Data Exchange Sean Naismith, Enova Decisions Darrell Blegen, Finagraph Marc Stein, underwrite.io Doug Dwyer, Moody's Analytics</p>
ADVERTISING + MARKETING	Strategies for Consumer Customer Acquisition	<p>MODERATOR: Claude Lawrence, Intel</p> <p>SPEAKERS: Brit Treadway, eBureau Stephane Gringer, SourceLink Senthil Ramanath, DM Analytics Steve Sherman, Direct Marketing Solutions Tim Madsen, PartnerWeekly</p>
INNOVATION	Mobile Payments and Online Lending - The New Disruptor	<p>MODERATOR: Jason Oxman, Electronic Transactions Association</p> <p>SPEAKERS: Brock Blake, Lendio Shawn Douglas, Sage Daniel Gorfine, OnDeck</p>
SPOTLIGHT STAGE	Determining the Ability to Repay Sponsored by MicroBilt	<p>MODERATOR: Sheri Reynolds, MicroBilt</p> <p>SPEAKERS: Oscar Marquis, Oscar Marquis & Associates John Kaltenbach, MicroBilt Chris Leyva, Infinity ELS</p>
GLOBAL XCHANGE	China Forum	<p>SPEAKER: David Ye, Rong360</p>
12:30 PM	LUNCH ON THE INNOVATION FLOOR	
12:30 PM	LEGAL ISSUES FORUM LUNCH SPONSORED BY FACTORTRUST	
12:30 PM	INVESTOR MEET AND GREET LOUNGE SPONSORED BY JEFFERIES	<p>SPEAKER: John Hecht, Jefferies</p>
2:00 PM	GENERAL SESSION	

2:00 PM	The Institutional Investor Perspective	<p>MODERATOR: Larry Chiavaro, First Associates Loan Servicing</p> <p>SPEAKERS: John Hecht, Jefferies Thomas Welch, Victory Park Capital Sasha Grutman, MiddleMarch Partners Mike Castleforte, Vistria Group Ray Chan, Atalaya Capital Management</p>
3:00 PM	Marketplace Lending: A New Phase for a Growing Industry	<p>SPEAKER: Ron Suber, Prosper</p>
3:30 PM BREAK ON INNOVATION FLOOR		
4:00 PM FORUM SESSIONS		
REGULATORY + LEGISLATIVE	Regulatory Initiatives and Compliance for Payment Processing	<p>MODERATOR: Claire Roberts, Marqeta Inc</p> <p>SPEAKERS: Marsha Jones, TPPPA Keith Barnett, Troutman Sanders, LLP Shawn Princell, Cash Flow Solutions Ben Mitchell, ACI Worldwide</p>
DATA + ANALYTICS	Lowering Your Delinquency Rate	<p>MODERATOR: Miguel Florez, GDS Link</p> <p>SPEAKERS: Ohad Samet, TrueAccord Blake Sims, Hudson Cook LLP Chris Asbrock, Debt Management Partners</p>
ADVERTISING + MARKETING	The Future of Online Advertising and Marketing for Consumer and Business Lending	<p>MODERATOR: Alex Megaris, Venable LLP</p> <p>SPEAKERS: Morgan Gethers, LeadsMarket.com Matthew Snyder, Zero Parallel Allyson Baker, Venable LLP</p>
INNOVATION	Challenges for Marketplace Lenders	<p>MODERATOR: George Popescu, Lending Times</p> <p>SPEAKERS: Scott Pearson, Ballard Spahr LLP Matthew Hays, Kirkland & Ellis LLP Aamir Sheikh, Echelon Asset Management Greg Nowak, Pepper Hamilton LLP</p>
INNOVATION	Securitization of Marketplace Loans	<p>MODERATOR: Larry Chiavaro, First Associates Loan Servicing</p> <p>SPEAKERS: Suk Shah, Avant Karrie Truglia, Victory Park Capital</p>

SPOTLIGHT STAGE
(4:30-5:00 PM)

Ability to Repay Playbook for the CFPB Rule Sponsored By FactorTrust

SPEAKERS:
Dan Richard, FactorTrust

GLOBAL XCHANGE

Regulation Abroad: What Can International Markets Learn from Each Other?

MODERATOR:
Lisa McGreevy, Online Lenders Alliance
SPEAKERS:
Russell Hamblin-Boone, Consumer Finance Association
David Ye, Rong360
Phil Johns, National Credit Providers Association

5:30 PM

Power Hour: Chicago Blues

Sponsored by: Microbilt
Bar Sponsored by: Zero Parallel

FRIDAY, OCTOBER 7

8:00 AM

BREAKFAST ON THE INNOVATION FLOOR

Sponsored by: PayNet

8:00 AM

FICO DECISIONS: BIRDS-OF-A-FEATHER BREAKFAST SPONORED BY FICO

SPEAKERS:
George Shand, Sr, FICO
Rich Dougherty, FICO
Steve Shaw, FICO
Thomas Dehler, FICO

9:00 AM

GENERAL SESSION

9:00 AM

Predictions for the 2016 Election

SPEAKER:
Charlie Cook, Cook Political Report

10:00 AM

Leveraging the Next Wave of Technology for the Economy and Consumer Benefit

SPEAKER:
Congressman Tony Cardenas (D-CA)

10:15 AM

Developing the FinTech Agenda for the New Administration

SPEAKERS:
Brian Knight, Mercatus Center
Jeanne Hogarth, CFSi
Justin Schardin, Bipartisan Policy Center
Aaron Klein, Brookings
Mary Jackson, Jackson Vaughn Public Strategies

11:15 AM

Closing Remarks