



MONDAY, OCTOBER 8, 2018

10:00 - 6:00 PM

Registration Opens
 [Location: Chicago Ballroom Foyer]
 Registration desk will remain open throughout the conference.

Sponsored by: 
 A part of 

1:30 PM

INNOVATION HALL
 [Location: Chicago Ballroom]

OPENING

Welcome to LEND360 Chicago!

Networking Session and Innovation Floor Grand Opening

2:30 PM

GENERAL SESSION
 [Location: Sheraton Ballroom 5]

KEYNOTE [2:35 PM]

Congressman Sean Duffy (R-WI)

SPEAKER:
 Congressman Sean Duffy (R-WI)

KEYNOTE [2:55 PM]

Why is Financial Health Good for Your Customers?

Whether they realize it or not, banks and fintechs are in the financial health business. As companies continue to identify their role in helping their customers develop strong, long-term financial wellness, what are the key factors impacting financial health? Join CFSI President and CEO, Jennifer Tescher, as we explore how individual companies and the online lending industry can better understand our customers' financial behaviors to help develop an industry framework for financial health.

SPEAKER:
 Jennifer Tescher, CFSI

KEYNOTE [3:15 PM]

The Secrets of Customer Loyalty and Trust to Support Your Online Lending Business

As the common saying goes, "perception is reality" and fintech is certainly no exception to that adage. Join our panelist as we dive into the data on how our customers view our industry, identify the 3 biggest factors affecting trust in online lending and how the fintech community can incorporate these practices into their business to continue to build trust with our end users.

SPEAKERS:
 Lily Harder, Intel
 Katie Spring, Edelman
 Jonathan Walker, The Center for the New Middle Class
 Kirk Chartier, Enova International
 Doug Lebda, LendingTree

4:05 PM
 [Tracks]

FORUM SESSIONS

LEGISLATIVE & REGULATORY

Navigating Issues at the State Level: A Discussion on How the States Can Support Fintech Innovation

Sponsored by:



[Location: Erie Room]

It is no secret that online lenders are facing multiple challenges when attempting to get state licensed, so what efforts can fintech do in the states to make sure they are staying compliant? Join our discussion with various state regulators on the issues and concepts that they see making the biggest impact on fintech ranging from state interest rate caps to the bank-fintech partnership model.

MODERATOR:

Paul Purcell, Continental Advisors

SPEAKERS:

Bryan Schneider, Illinois Department of Financial Regulation
Allen Denson, Hudson Cook
Katy Ryan, Buckley Sandler
PJ Hoffman, Electronic Transactions Association (ETA)

CONSUMER LENDING

[Location: Sheraton Ballroom 5]

Serving the Everyday Consumer: Products and Services for the Underbanked

According to new survey data, 57% of American consumers don't have enough cash to cover an unexpected \$400 expense, traditional financial institutions have struggled to meet these needs do in part to the compounded fact that 43% of Americans have credit scores lower than 700. As a result, the demand for access to credit from these consumers has created a need to meet the demands of the underbanked community. Join our panelists as they explore the products and services that fintech providers are deploying to meet the needs created by hardworking Americans looking for funding.

MODERATOR:

John McWilliams, LexisNexis Risk Solutions

SPEAKERS:

John Kaltenbach, MicroBilt
Senthil Ramanath, DM Analytics
Juan Tavares, LendingPoint
Thomas Ervesun, Braviant Holdings
Tim Olzer, Lending Science DM

BUSINESS LENDING

[Location: Ontario Room]

Small Business Lenders' Call to Action: Coming Together for an Industry Discussion

With regulators knocking on the door, building trust with our small business customers through transparency of terms, sound underwriting judgement and a unified set of best practices to help your business stay ahead of the curve. Join our panelists as they lead the call to action for best practices for small business finance and how the industry can come together to improve underwriting, compliance and the customer experience to ensure small business lenders are in the best light for not only our customers, but also regulators and investors.

MODERATOR:

Kate Fisher, Hudson Cook

SPEAKERS:

Mark Dabertin, Pepper Hamilton
Steve Denis, Small Business Finance Association (SBFA)
Bob Gage, Hudson Cook
Scott Stewart, Innovative Lending Platform Association (ILPA)

SERVICE PARTNER

Sponsored by:



[Location: Superior Room]

Protecting Your Brand: Developing a Strategy for Fraud Prevention and Data Security

For today's fintech ecosystem, fraud and data security are a particularly painful form of risk that is damaging to both company bottom lines and their all-important reputations. Traditional approaches to controlling fraud and data security risk can be expensive, friction-heavy, and due to their heavily manual nature, scale poorly. As companies continue to observe unprecedented growth, how can the industry scale business without scaling risk? Join our panelist as they discuss the inherent challenges facing companies looking to scale their business without scaling risk, and how leveraging a combination of industry best practices and innovative technologies has allowed them to tackle the issue head-on.

MODERATOR:

Jon Geidel, DataX

SPEAKER:

John Dancu, IDology
Steve Craig, Mitek
Kurt Weiss, Whitepages Pro
Peter Maynard, Equifax
Greg Cote, Accelitas

FINTECH LENDING PERSPECTIVES

Sponsored by:



[Location: Michigan Room]

The Art of Making Your Pitch: The Do's and Don'ts from the Investor and Originator Perspective

Developing your pitch to investors can be a difficult task, especially when millions of dollars of capital for your business is at stake. Join our panel of investors that are providing capital to the fintech community for their insights on what investors are looking for, the rules of the road for a successful pitch and case studies of previous deals in online lending.


MODERATOR:

Larry Chiavaro, First Associates




SPEAKERS:

Fred Wang, Hudson Cove
Ray Chan, Atalaya
Stephanie Klein, Braviant Holdings



SPOTLIGHT STAGE [4:20 PM]	DataRobot Spotlight Stage	SPEAKER: Igor Veksler, DataRobot
SPOTLIGHT STAGE [4:35 PM]	The “True” Cost of Not Taking Debit Card Payments Sponsored by LoanPaymentPro	SPEAKER: Michael Perkins, LoanPaymentPro
5:00 PM	RECEPTION ON THE INNOVATION FLOOR [Location: Chicago Ballroom] Celebrate Chicago's music legacy with blues music and classic cocktails. Sponsored by: 	

TUESDAY, OCTOBER 9, 2018

8:00 AM	BREAKFAST ON THE INNOVATION FLOOR [Location: Chicago Ballroom] Sponsored by: 	
8:00 AM	CEO Breakfast (By Invitation Only) [Location: Ontario Room] How Artificial Intelligence is Transforming Your Alternative Lending Business	SPEAKERS: David Johnson, First Associates Dee Choubey, MoneyLion
8:00 AM	Specialty Breakfast [Location: Huron Room] Don't Be Left Behind: Instant Loan Funding as the New Norm Sponsored by: 	MODERATOR: David O'Connell, Aite Group SPEAKERS: Gagan Kanjlia, OnDeck Lisa McFarland, Ingo Money
8:00 AM	Specialty Breakfast [Location: Erie Room] Sponsored by: 	
SPOTLIGHT STAGE [8:00 AM]	Chicago Innovation Spotlight Stage	SPEAKER: Avery Stone Fish, Chicago Innovation

**SPOTLIGHT
STAGE
[8:30 AM]**

Emailage Spotlight Stage

9:00 AM

**GENERAL SESSION
[Location: Sheraton Ballroom 5]**

**KEYNOTE
[9:00 AM]**

Congressman Mike Quigley (D-IL)

SPEAKER:

Congressman Mike Quigley (D-IL)

**KEYNOTE
[9:20 AM]**

Building Trust Through the Customer Experience in Fintech Lending

SPEAKER:

Brock Blake, Lendio

**9:45 AM
[Tracks]**

FORUM SESSIONS

**LEGISLATIVE &
REGULATORY**

The Future of a Charter for Fintech

MODERATOR:

Michael Day, LEND360

Sponsored by:



[Location: Erie Room]

There has been much debate on whether it is appropriate for a special purpose national bank charter for fintech companies and what it would mean for the national banking system. With many tech companies and startups eager to provide financial products to consumers and small businesses, should this issue be governed by the states or should there be a regulatory framework for nonbanks to pursue a bank charter? Join our panelists as we dive into this important issue and discuss what a national standard for a fintech bank charter would mean for the online lending ecosystem.

SPEAKERS:

Blake Paulson, Office of the Comptroller of the Currency (OCC)

Rae-Ann Miller, Federal Deposit Insurance Corporation (FDIC)

**CONSUMER
LENDING**

The Disruptors Becoming the Disrupted: Industry Trends and the Future of Fintech Consumer Finance

MODERATOR:

Jon Farber, Citi

[Location: Sheraton Ballroom 5]

The fintech consumer finance space is rapidly changing and evolving as relatively unknown disrupters to traditional financial institutions a year ago have now become mainstream. Join our panelists as we explore what the current consumer fintech industry landscape, the impact of technology and innovation on the space and what the future of the industry will look like. We will explore who the major players are in the industry and what strategies they are executing to succeed.

SPEAKERS:

Alex Lakatos, Mayer Brown LLP

Jesse Levey, Credit Sesame

Marc Schneider, Zebit

Jared Kaplan, OppLoans

**BUSINESS
LENDING**

Challenges and Strategies for Acquiring Your Small Business Customers

MODERATOR:

Scott Spencer, Equifax

[Location: Ontario Room]

Attracting small business borrowers can prove to be a much more difficult challenge than that on the consumer side. Join our panelists as they share their latest marketing strategy secrets for customer acquisition for fintech small business lenders. Our experts will discuss what they are doing differently, how they are using alternative data in acquisition strategies and what costs are associated with acquisition.

SPEAKERS:

Jim Granat, The Business Backer

James Mendelsohn, Breakout Capital

Darrell Johnson, FRANData

Ben Gold, QuickBridge Funding

John Lesnik, Lending Science DM

SERVICE PARTNER

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Automation, Artificial Intelligence and Machine Learning Trends Fintechs Can Utilize

[Location: Superior Room]

MODERATOR:
Ohad Samet, TrueAccord

SPEAKERS:
David Johnson, First Associates
Dr. Pat Nanda, MicroBilt
Sam Bobley, Ocrolus
Kareem Saleh, ZestFinance

FINTECH LENDING PERSPECTIVES

Investor Pain Points and Perspectives for Fintech Consumer Lending

Sponsored by:



Hear the perspectives from the industry funders as they discuss their views of what is happening in the nonbank finance market. Join our panelists as they focus on strategies for how consumer lenders are acquiring customers, what lenders are doing to differentiate themselves from their competitors and examples of how successful deals in the space were completed.

[Location: Michigan Room]

MODERATOR:
Sasha Grutman, MiddleMarch

SPEAKERS:
Tom Welch, Victory Park Capital
Chris Sugden, Edison Partners
Jonathan Pompan, Venable LLP
Alex Dunev, Park Cities Asset Management

SPOTLIGHT STAGE [9:45 AM]

What Keeps Lenders Up At Night?
Sponsored by LoanPaymentPro

SPEAKER:
Ryan Abramovic, LoanPaymentPro

SPOTLIGHT STAGE [10:00 AM]

Whitepages Pro Spotlight Stage

SPEAKER:
Kurt Weiss, Whitepages Pro

SPOTLIGHT STAGE [10:15 AM]

Credit Pre-Screen Channel for Rapid Growth
Sponsored by DM Analytics

SPEAKER:
Senthil Ramanath, DM Analytics

BREAK ON THE INNOVATION FLOOR

10:45 AM

[Location: Chicago Ballroom]

Sponsored by:



11:30 AM [Tracks]

FORUM SESSIONS

LEGISLATIVE & REGULATORY

Issues in the Courts: Industry Legal Cases the Fintech Ecosystem is Following

Sponsored by:



[Location: Erie Room]

There has been a lot of action at the state level when it comes to litigation and at the federal level pertaining to guidance from governing agencies, but what does it all mean for fintech? Join our panelist as they discuss the court cases and agency policies that online lenders should be tracking and what they could potentially mean for your business.

MODERATOR:
Michael Day, LEND360

SPEAKERS:
Rick Eckman, Pepper Hamilton
Scott Pearson, Ballard Spahr
Brian Knight, Mercatus Center at GMU
Cathy Brennan, Hudson Cook

CONSUMER LENDING

[Location: Sheraton Ballroom 5]

Building a Successful Working Relationship: What Fintechs and Banks Can Learn from Partnering with Each Other

MODERATOR:
Phil Toth, QueensGiant

SPEAKERS:
Mark Dabertin, Pepper Hamilton
Rochelle Gorey, SpringFour
Ric Leitheiser, BMO Harris
Jason Osterhage, Alliant Credit Union

BUSINESS LENDING

[Location: Ontario Room]

Industry Trends, Diverse Products and the Future of Small Business Lending

The landscape of fintech small business finance is one of the hottest topics in the industry. Join our industry experts as we explore what current trends and innovations in small business finance are having the biggest impact on the industry. We will also discuss who the major players are in the industry, what strategies they are executing to succeed and what they believe the future of small business finance will look like.

MODERATOR:
Stu Richards, Bredin

SPEAKERS:
Carl Fairbank, Breakout Capital
Tim Mages, Expansion Capital Group
Bill Phelan, PayNet

SERVICE PARTNER

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A part of Experian.

[Location: Superior Room]

The "New Normal" in Underwriting Consumer Loans

Sponsored by:



A part of Experian.

MODERATOR:
George Coutros, Clarity Services

SPEAKERS:
Christine Leddy, Clarity Services
David Peterson, Elevate
Chris McKay, OppLoans

FINTECH LENDING PERSPECTIVES

Sponsored by:



[Location: Michigan Room]

How Blockchain and Emerging Technologies will Shape the Future of the Online Lending Ecosystem

SPEAKERS:
John Mizzi, Bond.One
Greg Nowak, Pepper Hamilton
Reshma Kamath, Northwestern University Pritzker School
Steve Snyder, Bradley

SPOTLIGHT STAGE [11:30 AM]

LEND360 Startup Innovators Program: Company Pitches

Fintech startups compete for a \$10,000 Prize

12:30 PM

LUNCH ON THE INNOVATION FLOOR

[Location: Chicago Ballroom]

Sponsored by: 

The Global Hub of Email Intelligence

12:30 PM

LEGAL ISSUES LUNCHEON

[Location: Huron Room]

SPOTLIGHT STAGE [12:30 PM]	New Research: Building Small Business Trust Sponsored by Bredin	SPEAKER: Stu Richard, Bredin
SPOTLIGHT STAGE [12:45 PM]	Innovation in Banking Products Sponsored by Microbilt	SPEAKERS: Keith Goodnight, Microbilt John Kaltenbach, Microbilt Sheri Reynolds, Microbilt
SPOTLIGHT STAGE [1:00 PM]	The Future of Analytics Sponsored by Equifax	SPEAKER: Peter Maynard, Equifax
SPOTLIGHT STAGE [1:15 PM]	Explainable AI and the Future of Underwriting Sponsored by ZestFinance	SPEAKER: Kareem Saleh, ZestFinance
SPOTLIGHT STAGE [1:30 PM]	Illinois Technology Association Spotlight Stage	SPEAKER: Julia Kanouse, ITA

Popcorn Party
[Location: Chicago Ballroom Foyer]

1:45 PM



Sponsored by:

ZERO PARALLEL™

2:15 PM

GENERAL SESSION
[Location: Sheraton Ballroom 5]

KEYNOTE
[2:15 PM]

The Growing Fintech Ecosystem: Sizing Up and Noting Trends for the Non-Bank Market

SPEAKER:
John Hecht, Jefferies

KEYNOTE
[2:35 PM]

A Fireside Chat with Kabbage

SPEAKERS:
Kathryn Petralia, Kabbage
Rob Frohwein, Kabbage

KEYNOTE
[2:55 PM]

Getting. Lenders. Paid. - The Story of VISA, a Fintech-Friendly Bank and an Innovative Payment Processor

MODERATOR:
Justin B. Perun, LoanPaymentPro

SPEAKERS:
Greg Berg, Republic Bank of Chicago
James Celli, LoanPaymentPro
Corrina Chow, VISA
Shannon Dorrance, VISA

3:30 PM

BREAK ON THE INNOVATION FLOOR
[Location: Chicago Ballroom]

Sponsored by:



DataRobot

4:10 PM
[Tracks]

FORUM SESSIONS

LEGISLATIVE & REGULATORY

Sponsored by:



[Location: Erie Room]

What's Going on in Policy Making at the State Level

MODERATOR:

Elliott Richardson, Small Business Advocacy Council (SBAC)

SPEAKERS:

Greg Porter, Catalyst
Danny Pfeifer, Catalyst
Brian Yates, Elevate
Jason Romrell, LeadsMarket.com

CONSUMER LENDING

[Location: Sheraton Ballroom 5]

Meeting Unique Consumer Access to Credit Needs

MODERATOR:

Bob Gage, Hudson Cook

SPEAKERS:

Joel Frisch, Prodigy Finance
Ryan Brennan, Neat Capital
Amitay Kalmar, Lendbuzz
Eric Wilson, Better Mortgage

BUSINESS LENDING

[Location: Ontario Room]

Investor Pain Points and Perspectives for Fintech Small Business Lending

Hear the perspectives from the industry funders as they discuss their views of what is happening in the nonbank small business finance market. Join our panelists as focus on strategies small business lenders are using to acquire customers, what lenders are doing to differentiate themselves from their competitors and examples of how successful deals in the space were completed.

SPEAKERS:

Edward Wu, Revere Capital
Mark Solovy, Monroe Capital
Jeffrey Rogers, LiftForward
Ryan Rosett, Credibly
Jeremy Todd, Prime Meridian Capital Management

SERVICE PARTNER

Sponsored by:



[Location: Superior Room]

Innovative Fintech Payment Trends and Solutions

MODERATOR:

Blake Sims, Hudson Cook

SPEAKERS:

Annette Higgins, Cash Flow Solutions
Jim Colassano, The Clearing House
Manoj Verma, TabaPay
Jesse Berger, MerchantBoost
Justin B. Perun, LoanPaymentPro

FINTECH LENDING PERSPECTIVES

Sponsored by:



[Location: Michigan Room]

The Changing Landscape of the Customer Experience: The Digital Transformation of Lending

MODERATOR:

Justin Steffen, Jenner & Block LLP

SPEAKERS:

Sameh Elamawy, Scratch
Bill Baker, CURO
Wei Ke, Simon-Kucher & Partners
Cyrielle Chiron, RFi Group

**SPOTLIGHT
STAGE**

To Be Announced

5:00 PM

OUTDOOR RECEPTION
[Location: Riverwalk Promenade]

View of the iconic Chicago skyline along the river.

Sponsored by: 

WEDNESDAY, OCTOBER 10, 2018

8:00 AM

BREAKFAST ON THE INNOVATION FLOOR
[Location: Chicago Ballroom]

Specialty Breakfast
[Location: Erie Room]

8:00 AM

Loan Stacking: The Ongoing Impact of Fraud and Credit Risk

SPEAKER:
Liz Pagel, TransUnion

 | 

Sponsored by:

9:00 AM

FORUM SESSIONS

**LEGISLATIVE &
REGULATORY**

Sponsored by:



[Location: Erie
Room]

**Update from Washington: Federal Fintech Policy
Roundtable**

MODERATOR:

Mary Jackson, Online Lenders
Alliance

SPEAKERS:

Dan Gans, Polaris
Larry Lavender, Lavender
Consultants
Hadley Sosnoff, EmergentDC

**CONSUMER
LENDING**

[Location: Huron
Room]

**Impactful Customer Acquisition Strategies for Online
Consumer Lenders**

Consumer lenders are always looking for new and innovative ways to attract more business. Join our panelists as they share their latest marketing strategy secrets for customer acquisition for fintech consumer lenders. Our experts will discuss what they are doing differently, how they are using alternative data in acquisition strategies and what costs are associated with acquisition.

MODERATOR:

Jeff White, The Wheelhouse Group

SPEAKERS:

Mike Failor, Enova
Donald Ung, LeadsMarket.com
Tim Li, MaxDecisions, Inc & Alchemy
Technology, Inc.
Bill Swift, dot818

**BUSINESS
LENDING**

[Location: Ontario
Room]

To Be Announced



SERVICE PARTNER

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Debt Selling and Collection Strategies for Optimizing Returns on Defaults

[Location: Superior Room]

MODERATOR:

Jim Mastriani, Receivables Management Association (RMA)

SPEAKERS:

Chris Asbrock, Debt Management Partners

Dave Ludwig, National Loan Exchange (NLEX)

Roy Nickerson, Servicing Solutions
Harry Strausser III, The Association of Credit and Collections Professionals (ACA)

FINTECH LENDING PERSPECTIVES

How to Fintech Workshop
Details to be announced

Sponsored by:



[Location: Michigan Room]

SPEAKERS:

Mike Nonaka, Covington & Burling, LLP

Randy Rivera, BBVA Compass

Mark Matheson, Bank of the Internet
TBD, Enova Decisions

10:00 AM

Town Hall Discussion: Issues Impacting Online Lending

[Location: Michigan Room]

Hosted by:



SPEAKERS:

Mary Jackson, Online Lenders Alliance

Melissa Soper, CURO

Jason Romrell, LeadsMarket.com
Doug Clark, Axxess Financial