



## 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 panel 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**  
**Bruce Cook, LendingTree**

4:05 PM  
[Tracks]

## FORUM SESSIONS

**LEGISLATIVE &  
REGULATORY**

Sponsored by:

[Location: Erie  
Room]**Navigating Issues at the State Level: A Discussion on How the States Can Support Fintech Innovation**

It is no secret that online lenders are facing multiple challenges when attempting to work within the existing regulatory structure including licensing issues, rate caps and interest rate disclosures, so what efforts can fintech do in the states to make sure they are staying compliant? Join our discussion with our panelist on the issues that they see making the biggest impact on fintech at the state level and how state regulators can support fintech innovation through concepts including model laws, passporting, and harmonizing licensing and supervision practices.

**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  
**Victor Pacheco**, 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:**

Bob Gage, Hudson Cook

**SPEAKERS:**

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

**SERVICE  
PARTNER**

Sponsored by:

  
A part of Experian.[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 panelists 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**

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

**MODERATOR:**  
Larry Chiavaro, First Associates

Sponsored by:



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 as they share insights on what investors are looking for, rules of for a successful pitch and case studies of previous deals in online lending.

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

[Location: Michigan Room]

**SPOTLIGHT STAGE [4:05 PM]**

LeadsMarket.com Spotlight Stage

**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:



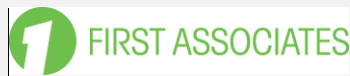
8:00 AM

**CEO Breakfast (By Invitation Only): How Artificial Intelligence is Transforming Your Alternative Lending Business**

[Location: Ontario Room]

**SPEAKERS:**  
David Johnson, First Associates  
Dee Choubey, MoneyLion

Sponsored by:



8:00 AM

**Specialty Breakfast: Don't Be Left Behind - Instant Loan Funding as the New Norm**

[Location: Huron Room]

Sponsored by:



**MODERATOR:**  
David O'Connell, Aite Group

**SPEAKERS:**  
Gagan Kanjlia, OnDeck  
Lisa McFarland, Ingo Money

**8:00 AM** **Specialty Breakfast: Bradley**  
[Location: Erie Room]

Sponsored by: **Bradley**

**SPOTLIGHT STAGE [8:00 AM]** **Chicago Innovation Spotlight Stage**

**SPEAKER:**  
**Avery Stone Fish, Chicago Innovation**

**SPOTLIGHT STAGE [8:15 AM]** **The Center for the New Middle Class Spotlight Stage**

**SPEAKER:**  
**Jonathan Walker, The Center for the New Middle Class**

**SPOTLIGHT STAGE [8:30 AM]** **Email Risk Assessment for Online Fraud Prevention**  
Sponsored by Emailage

**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**

Helping small businesses think big begins with earning their trust. The key to that is customer experience. Lendio CEO Brock Blake will discuss his company’s approach to focusing on the customer experience, and best practices for how you can implement it into your business today.

**SPEAKER:**  
**Brock Blake, Lendio**

**9:45 AM [Tracks]** **FORUM SESSIONS**

**LEGISLATIVE & REGULATORY** **Updates on a National Charter, Bank-Fintech Partnerships and Small Dollar Lending: A Conversation with Federal Regulators**

Sponsored by: **E/evate**

[Location: Erie Room]

As fintech companies look to expand their business and mature, promoting an environment of collaboration with federal regulators can help support innovation for consumers as well as the fintech industry. Join our conversation with federal regulators as we dive into the important regulatory and compliance issues facing fintech companies today.

**MODERATOR:**  
**Michael Day, LEND360**

**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**

[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.

**MODERATOR:**  
**Jon Farber, Citi**

**SPEAKERS:**  
**Alex Lakatos, Mayer Brown LLP**  
**Jesse Levey, Credit Sesame**  
**Marc Schneider, Zebit**  
**Jared Kaplan, OppLoans**

**BUSINESS LENDING**

[Location: Ontario Room]

**Challenges and Strategies for Acquiring Your Small Business Customers**

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.

**MODERATOR:**  
Scott Spencer, Equifax

**SPEAKERS:**  
Jim Granat, Enova International  
James Mendelsohn, Breakout Capital  
Darrell Johnson, FRANData  
Ben Gold, QuickBridge Funding  
John Lesnik, Lending Science DM

**SERVICE PARTNER**

Sponsored by:



[Location: Superior Room]

**Automation, Artificial Intelligence and Machine Learning Trends Fintechs Can Utilize**

Fintech has already firmly established its place in the crowd of modern trends. What is on the horizon for fintech? Our panel shares insights on the new technology currently available to us—virtual reality, blockchain, and artificial intelligence.

**MODERATOR:**  
Ohad Samet, TrueAccord

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

**FINTECH LENDING PERSPECTIVES**

Sponsored by:



[Location: Michigan Room]

**Investor Pain Points and Perspectives for Fintech Consumer Lending**

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.

**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**

[Location: Chicago Ballroom]

10:45 AM

Sponsored by:



11:30 AM  
[Tracks]

## FORUM SESSIONS

### LEGISLATIVE & REGULATORY

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

Sponsored by:



[Location: Erie Room]

Our panel of experts share the latest updates on what is happening on the ground in the states. They'll share 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:

Elliott Richardson, Small Business Advocacy Council (SBAC)

#### SPEAKERS:

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

### CONSUMER LENDING

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

[Location: Sheraton Ballroom 5]

Bank-fintech partnerships are the future. Hear from our panel as they share how these partnerships provide exciting new products and services that can help meet your customers' demands, grow your customer base, and create cost efficiencies. And finally, how to maintain the edge over competition.

#### MODERATOR:

Phil Toth, QueensGiant

#### SPEAKERS:

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

### BUSINESS LENDING

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

[Location: Ontario Room]

The landscape of fintech small business finance is one of the hottest topics in the industry. We'll 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 Magee, Expansion Capital Group  
Bill Phelan, PayNet

### SERVICE PARTNER

#### The "New Normal" in Underwriting Consumer Loans

Sponsored by:



[Location: Superior Room]

Join us for an insightful panel discussion that will transform how you think about underwriting. Lenders are no longer at the mercy of limited data but knowing how to leverage that data can make or break your portfolio. Discover what drives different types of credit scores and how to ensure you're using the most current underwriting tools for their intended applications. Panelists will discuss why it's important to clearly delineate credit and fraud evaluations and provide insights about how to approach expanding your market share by servicing near prime and subprime consumers. Learn how advancements in credit underwriting can prevent decisioning from becoming the next casualty of incomplete, inaccurate or inappropriate data.

Sponsored by:



#### MODERATOR:

George Coutros, Clarity Services

#### SPEAKERS:

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

### FINTECH LENDING PERSPECTIVES

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

Sponsored by:




[Location: Michigan Room]

Our panelists will discuss the blockchains value in business plans for fintech companies. They'll also cover potential applications for security, real-time funding, digital legal identity and corporate records.

#### 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: 

**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

**1:45 PM**  
**Popcorn Party**  
[Location: Chicago Ballroom Foyer]  
Sponsored by:  


**2:15 PM**  
**GENERAL SESSION**  
[Location: Sheraton Ballroom 5]

**KEYNOTE**  
[2:20 PM]      **The Growing Fintech Ecosystem: Sizing Up and Noting Trends for the Non-Bank Market**  
There's no question John Hecht, Jefferies' Managing Director, is one of the best analysts out there, with a success rate of 78% and an average return per rating of 14.1%! This presentation will highlight exciting new growth opportunities for online lenders.      **SPEAKER:**  
John Hecht, Jefferies

## A Fireside Chat with Kabbage

**KEYNOTE**  
[2:40 PM]

As the fintech leaders of our industry move from niche into the mainstream, how will online lending organizations evolve and build their brand in an ever-changing, digital world? Will fintech organizations focus on being the “fin” in fintech and strive to become the banks they have disrupted, or will they focus on the technology and partner with traditional financial institutions? Join Kabbage Co-Founders Kathryn Petralia and Rob Frohwein for a conversation on the state of the online lending industry and the future of fintech.

**SPEAKERS:**  
Kathryn Petralia, Kabbage  
Rob Frohwein, Kabbage

**KEYNOTE**  
[3:00 PM]

## Getting. Lenders. Paid. - A Fireside chat with Visa, Republic Bank, and LoanPaymentPro

Come listen to how the Card Association, a Fintech Friendly Bank and a Leading Payment Processor are working hand-in-hand to truly innovate the consumer finance industry.

**MODERATOR:**  
Justin B. Perun, LoanPaymentPro

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

3:35 PM

## BREAK ON THE INNOVATION FLOOR [Location: Chicago Ballroom]

Sponsored by: **DataRobot**

4:15 PM  
[Tracks]

## FORUM SESSIONS

**LEGISLATIVE & REGULATORY**

### Legal Challenges to Bank/Fintech Partnerships: Current Landscape Regarding True Lender and Valid When Made Litigation

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? Our panelists 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**

### Meeting Unique Consumer Access to Credit Needs

[Location: Sheraton Ballroom 5]

Ensuring our customers have access to credit is critical for the future of our industry. So, what is it they’re looking for? Our experts will share what they are doing to meet the unique needs of their customers from a variety of lending verticals.

**MODERATOR:**  
Bob Gage, Hudson Cook

**SPEAKERS:**  
Joel Frisch, Prodigy Finance  
Amitay Kalmar, Lendbuzz  
Eric Wilson, Better Mortgage

**BUSINESS LENDING**

### Investor Pain Points and Perspectives for Fintech Small Business Lending

[Location: Ontario Room]

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 they 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

While we expect the payments industry to keep growing at a healthy rate, powerful disruptive forces will begin to reshape the global landscape. Hear from our panelists as they share their insights on current trends shaping the industry, and what to expect next.

**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

Just 'going digital' is no longer a differentiator. Lenders have made significant investments in technology and digital transformation initiatives - but how does this impact the customer experience? Our panel shares their insights on what this means to the consumer.

**MODERATOR:**  
Justin Steffen, Jenner & Block LLP

**SPEAKERS:**  
Sameh Elamawy, Scratch  
Bill Baker, CURO  
Wei Ke, Simon-Kucher & Partners  
Cyrille Chiron, RFi Group

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]

8:00 AM

### Specialty Breakfast: Loan Stacking: The Ongoing Impact of Fraud and Credit Risk

[Location: Erie Room]

**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

What is happening on Capitol Hill that will impact the future of fintech? Our on-the-ground experts share their thoughts and insights on where federal policies are heading.

**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

## SERVICE PARTNER

Sponsored by:



[Location: Superior Room]

### Debt Selling and Collection Strategies for Optimizing Returns on Defaults

Find out from the collections and receivables industry on the challenges and opportunities that fintechs present.

#### 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

Sponsored by:



[Location: Michigan Room]

### How to Fintech Workshop

Hear directly from the experts about how to form bank-fintech partnerships. Our panel will also share regulatory considerations for these unique partnerships - including opportunities, challenges, and new developments.

#### SPEAKERS:

Mike Nonaka, Covington & Burling, LLP  
Randy Rivera, BBVA Compass  
Mark Matheson, Bank of the Internet

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