



2020 LEND360 AGENDA (As of 8.12.20)

Monday, September 21

- 1:00 PM ET – 1:10 PM ET: Opening Remarks
- 1:15 PM ET – 1:40 PM ET: General Session
- 1:45 PM ET – 2:30 PM ET: Forum Sessions
 - Regulatory & Policy Track: Future Tech: How Artificial Intelligence, Machine Learning and Blockchain Are Transforming the Fintech Landscape
 - Technology continues to transform the financial services industry – nowhere more so than in the increased use of AI, machine learning and blockchain. This panel of LEND360 experts will examine how technology is reshaping the landscape of fintech and their potential benefits for the future.
 - Business Opportunity Track: How Omnichannel Marketing Can Build Your Customer Base
 - In today's digital age, connecting with customers is more important than ever. Omnichannel marketing helps companies bring in new consumers by offering an integrated experience for seamless customer interaction. This panel will discuss the challenges and opportunities companies face when implementing an omnichannel marketing plan and how to maximize omnichannel marketing's potential.
 - Bank Fintech Partnerships Track: Bank Fintech Partnerships and the Courts: How the Legal Landscape is Shifting
 - For years, banks have partnered with fintech companies to offer online loans. Now, some of these partnerships are being called into question in state and federal courts. Join a discussion with a panel of experts to review current court cases and litigation impacting bank fintech partnerships and what they mean for you.
- 2:30 PM ET – 3:00 PM ET: Break for Exhibit Floor & One-to-One Meetings
- 3:00 PM ET – 3:25 PM ET: General Session with Jared Kaplan, CEO, OppLoans
- 3:30 PM ET – 4:15 PM ET: Specialty Content Sessions (More details to be announced in the coming weeks)
- 4:15 PM ET – 4:45 PM ET: Break for Exhibit Floor & One-to-One Meetings



- 4:45 PM ET – 5:30 PM ET: Legal Issues Forum
- 5:30 PM ET – 6:30 PM ET: Virtual Social Activity (More details to be announced in the coming weeks)

Tuesday, September 22

- 1:00 PM ET – 1:25 PM ET: Keynote Presentation from John Hecht, Managing Director, Jefferies LLC
- 1:30 PM ET – 2:15 PM ET: Forum Sessions
 - Regulatory & Policy Track: The Litigation and Enforcement Landscape Facing Fintech Companies
 - This session will provide an in-depth look at the current legal landscape impacting the fintech marketplace. Hear from leading industry experts on enforcement trends and how your company can stay ahead of the latest regulatory and judicial developments.
 - Business Opportunity Track: Innovations in Payments and Their Impact on the New Digital Lifestyle
 - Fintech companies are offering a host of products that are revolutionizing how and when consumers make payments. Learn from a panel of LEND360 experts about the trends in payments and how your company can benefit from these innovations.
 - Bank Fintech Partnerships Track: What the OCC's True Lender and Valid When Made Regulations Mean for the Future of Bank Fintech Partnerships
 - Bank partnership lending relationships can be effective tools to facilitate affordable access to credit. But increasing uncertainty about their legal framework has chilled innovation and restricted access to affordable credit. Hear how two new Federal regulatory initiatives regarding "True Lender" and "Valid When Made" seek to address the uncertainty created by federal and state litigation.
- 2:15 PM ET – 2:45 PM ET: Break for Exhibit Floor & One-to-One Meetings
- 2:45 PM ET – 3:10 PM ET: General Session



- 3:15 PM ET – 4:00 PM ET: Forum Sessions
 - Regulatory & Policy Track: Open Banking: Where Does It Stand, and How Far Can It Go?
 - Customers are relying more than ever on digital banking to make critical financial decisions. To meet these needs, the financial services industry is turning to third-party financial service providers through the use of Application Program Interfaces (APIs) to improve customer experience, offer services, and provide new products. Learn from our LEND360 panel how Open Banking is reshaping the industry, along with its potential risk and rewards.
 - Business Opportunity Track: Dealing with Defaults: Debt Collection Strategies and New Practices
 - The collections marketplace is a major component of the credit ecosystem. Learn how to leverage new technologies to address your collections needs. Our panel of LEND360 experts also will discuss new regulations coming out of the CFPB and how to plan for their impact on your company.
 - Bank Fintech Partnerships Track: How Banks and Fintechs Can Partner in the Small-Dollar Lending Market
 - Earlier this year, Federal banking agencies announced new initiatives aimed at encouraging financial institutions to make short-term loans to consumers and small businesses. Key to this success will be the ability of banks to team with fintech companies to deliver consumer-friendly small-dollar loans via innovative technology and alternative underwriting. Hear from a panel of LEND360 experts who will explain the Federal guidance and how fintech companies and banks can work together to provide responsible small-dollar lending.
- 4:00 PM ET – 4:30 PM ET: Break for Exhibit Floor & Networking
- 4:30 PM ET – 5:15 PM ET: Women in Fintech Forum
- 5:30 PM ET – 6:30 PM ET: Virtual Social Activity (More details to be announced in the coming weeks)

Wednesday, September 23

- 1:00 PM ET – 1:25 PM ET: Keynote Presentation from Jim Ellis, Senior Political Analyst, BIPAC



- 1:30 PM ET – 2:15 PM ET: Forum Sessions
 - Regulatory & Policy Track: How Regulators Impact Innovation
 - The fintech industry’s unprecedented growth has prompted new regulations, policies, and initiatives. As new technologies emerge and innovation generates economic growth, Federal regulators will play an ever-increasing role in monitoring the industry. To help companies understand this dynamic, LEND360 is pleased to feature representatives from the key Federal agencies tasked with overseeing the financial services industry to offer their insights on fintech and their role in supporting innovation.
 - Business Opportunity Track: Taking Your Business Online: Opportunities to Grow Your Digital Presence
 - COVID-19 has changed how consumers shop for goods and services. If your company is dependent on a physical location to generate customers, it may be time to take the digital plunge. While that may sound daunting, our panel of LEND360 experts will demystify the online market for you. Hear about the trusted platforms, partners and insights that can make you a faster and smarter lender who reaches more customers than you ever could offline.
 - Bank Fintech Partnerships Track: Does Your Bank Vendor Agreement Need a Check-Up?
 - Managing third-party vendor relationships has always been an important part of any bank fintech partnership. It’s also become a hot topic for state and federal financial bank regulators. Learn what you need to do to make sure your vendor agreement is up to date and complies with current standards.
- 2:15 PM ET – 2:45 PM ET: Break for Exhibit Floor & One-to-One Meetings
- 2:45 PM ET – 3:10 PM ET: General Session
- 3:15 PM ET – 4:00 PM ET: Innovation Spotlight Stage (More details to be announced in the coming weeks)
- 4:00 PM ET – 4:30 PM ET: Break for Exhibit Floor & One-to-One Meetings
- 4:30 PM ET – 5:15 PM ET: Credit Building Forum
- 5:30 PM ET – 6:30 PM ET: Virtual Social Activity (More details to be announced in the coming weeks)

Thursday, September 24

- 1:00 PM ET – 1:25 PM ET: General Session
- 1:30 PM ET – 2:15 PM ET: Forum Sessions



- Regulatory & Policy Track: A View from Washington: How Fintech Can Shape the Policy Debate
 - Far-reaching policy changes move fast – even in a time of partisan gridlock. Hear from a group of seasoned government affairs professionals on what new policies lie on the horizon, and the role that government relations can play in your company’s future growth.
- Business Opportunity Track: Information is Power: How Data Innovations Can Grow Your Company
 - One of the biggest challenges facing fintech today is how to manage data and – more crucially – how to capitalize on data science. Join a group of LEND360 experts who will share their insights into the opportunities and challenges that Big Data and analytics present for fintech.
- Bank Fintech Partnerships Track: Keys to a Successful Bank Fintech Partnership
 - Technology has transformed the banking landscape, making traditional financial institutions nimbler in their ability to address customer needs. No longer do banks ask, “Should we pursue a fintech partnership?” but rather, “What is the best way to leverage a fintech partnership?” But not all partnerships are created equal. This panel will explore the elements of an effective partnerships, addressing the big-picture questions you need to ask before pursuing a bank fintech partnership.
- 2:15 PM ET – 3:00 PM ET: Break for Exhibit Floor & One-to-One Meetings
- 3:00 PM ET – 3:25 PM ET: General Session
- 3:30 PM ET – 4:15 PM ET: Forum Sessions
- Regulatory & Policy Track: What Are the Cyber Security Challenges Facing the Fintech Community?
 - The fintech industry has dramatically improved the products and services available to consumers by unleashing the power of cyberspace. However, with innovation comes risk. Join our panel of experts to explore the cybersecurity landscape and how fintech companies can mitigate risk while promoting growth.
- Business Opportunity Track: The Future of Fintech Investing
 - Fintech investing has tailed off significantly this year due to the COVID-19 crisis. Now that investors are starting to return, our LEND360 panel of thought leaders will share how the investor landscape has changed and what your company needs to do to be prepared. Learn how investors are evaluating companies during these times of market fluctuation and how this impacts the ability of companies with nontraditional structures to attract investment.



- Bank Fintech Partnerships Track: Myths vs. Facts on “Rent-A-Bank” Rhetoric
 - Bank fintech partnerships play an increasingly important role in helping both consumers and small businesses access capital. Unfortunately, they’ve come under attack from opponents who claim they’re simply an attempt to avoid usury limits. Join our LEND360 experts who will set the record straight on bank fintech partnerships and demonstrate how fintech companies can educate policymakers on the facts about this useful tool for providing capital.

- 4:15 PM ET – 4:45 PM ET: Break for Exhibit Floor & One-to-One Meetings

- 4:45 PM ET – 5:30 PM ET: Online Lenders Alliance Forum

- 5:30 PM ET – 5:45 PM ET: Closing Remarks