



2020 LEND360 AGENDA (As of 9.15.20)

Monday, November 9

- 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
 - 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.
 - Business Opportunity Track: Innovations in the Card Brand Space and Their Impacts on Payments
 - Fintech companies are offering a host of products that are revolutionizing how and when consumers make payments. No portion of the payments industry is experiencing more changes than those we are seeing in the card brand space. Learn from a panel of LEND360 experts about the trends in card brand payments and how your company can benefit from these innovations.
 - Regulatory & Policy Track: Paycheck Protection Program and the Main Street Program: The Good, the Bad and the Ugly
 - This panel of LEND360 experts will review the challenges and opportunities these programs present to fintech lenders and explore what the future holds for these and other relief efforts in a post-COVID-19 small business lending environment.
 - Trends in Fintech: 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.
- 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 soon)
- 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, November 10th

- 1:00 PM ET – 1:25 PM ET: General Session
- 1:30 PM ET – 2:15 PM ET: Forum Sessions
 - Bank Fintech Partnerships Track: Working as a Bank Vendor in the Small Business Lending Space
 - There are several advantages for banks to partner with online lending platforms when offering small business loans. Fintech firms can assist with loan originating and servicing, all of which can help provided traditional lending institutions meaningful efficiency improvements. This panel will discuss the benefits and challenges for a fintech working as a third-party bank vendor in the small business lending space.
 - 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.
 - 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



- Trends in Fintech: 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.

- 2:15 PM ET – 2:45 PM ET: Break for Exhibit Floor & One-to-One Meetings

- 2:45 PM ET – 3:10 PM ET: Gaining Clarity with Online Lending Insights
 - Presenter: George Coutros, Head of Product & Analytics, Clarity Services, a part of Experian
 - Join us at Lend360 as George Coutros, Head of Product & Analytics at Clarity Services, discusses how the market was trending as we entered 2020, the immediate and near-term impact on the lending ecosystem, ways to ignore the current ‘pandemic noise’ and Clarity’s current view of the alternative finance market.

- 3:15 PM ET – 4:00 PM ET: Forum Sessions
 - 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 partnership, addressing the big-picture questions you need to ask before pursuing a bank fintech partnership.

 - 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.

 - 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.



- Trends in Fintech: What Will the Post-COVID-19 Small Business Lending World Look Like?
 - How has COVID-19 changed the small business lending landscape? Will the demand for contactless lending processes improve the lending environment? What is the path forward for the small business lending market? Join our panel of LEND360 experts as they gaze into the crystal ball and explore the post-pandemic landscape for fintech.

- 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, November 11 (Virtual Event Platform Open but No New Content Sessions)

Thursday, November 12

- 1:00 PM ET – 1:25 PM ET: Keynote Presentation from Eyal Lifshitz, Founder and CEO, BlueVine

- 1:30 PM ET – 2:15 PM ET: Forum Sessions
 - 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 has 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.

 - Business Opportunity Track: Lending Operations in a Post-COVID-19 World: Underwriting Risk When Cash Flow Does Not Exist
 - Between changes in small business borrowers' revenue, delays in tax filings, and challenges in capturing information, COVID-19 has made underwriting more of a "real-time" process. How do lenders accurately access risk with so many factors constantly changing? And how do lenders make sure they have viable candidates for loans? This panel of experts will share steps lenders should take to accurately access risk while meeting small businesses capital needs.



- 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.
- Trends in Fintech: What is Next for the Payments Industry?
 - Payment services have become one of the most important and vital parts of the financial system and will continue to play a growing role in the future of the banking industry. Join a panel of LEND360 industry insiders to discuss, new developments in RCC's, the ACH network and the potential impact of CFPB's Small-Dollar Rule on the payments space.
- 2:15 PM ET – 2:45 PM ET: Break for Exhibit Floor & One-to-One Meetings
- 2:45 PM ET – 3:10 PM ET: Keynote Presentation from John Hecht, Managing Director, Jefferies LLC
- 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: Payments Forum
- 5:30 PM ET – 6:30 PM ET: Virtual Social Activity (More details to be announced in the coming weeks)

Friday, November 13

- 11:00 AM ET – 11:25 AM ET: Keynote Presentation from Jim Ellis, Senior Political Analyst, BIPAC
- 11:30 AM ET – 12:15 PM ET: Forum Sessions
 - 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.



- 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.

- 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.

- Trends in Fintech: 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 the potential benefits for the future.

- 12:15 PM ET – 1:00 PM ET: Break for Exhibit Floor & One-to-One Meetings

- 1:00 PM ET – 1:25 PM ET: General Session

- 1:30 PM ET – 2:15 PM ET: Forum Sessions

- 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.



- 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.

 - Regulatory & Policy Track: How Is the Current Regulatory Environment Impacting Small Business Lending?
 - Small businesses are searching for easier access to loans in the face of shrinking funding and a lukewarm response from traditional banks. Small business fintech lenders are filling this gap, but they face challenges in creating reliable credit assessment models while bracing for increased regulatory scrutiny. This panel will explore the ever-evolving compliance and regulatory landscape facing small business lenders.

 - Trends in Fintech: What Does the Future Hold for Fintech?
 - The financial services industry has seen dramatic changes over the last decade as customers are gravitating toward services and products offered by fintech companies, made possible through emerging technologies. Looking ahead to the next decade, where should fintech companies focus their energy? What is next in the digital revolution sweeping across the financial services sector? Hear from a group of LEND360 thought leaders as they give their insights on what the future holds for fintech.
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- 2:15 PM ET – 2:30 PM ET: Break for Exhibit Floor & One-to-One Meetings

 - 2:30 PM ET – 3:30 PM ET: Online Lenders Alliance Forum

 - 3:30 PM ET – 3:45 PM ET: Closing Remarks