



Agenda Sponsored By:



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.
 - *Speakers:* *Richard P. Eckman – Senior Counsel – Troutman Pepper*
 H. Blake Sims – Partner – Hudson Cook, LLP
 - 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.
 - *Speakers:* *Andrew Alias - Vice President of Sales and Marketing – REPAY*
 James Celli - Founder and CEO – LoanPaymentPro
 - 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.
 - *Speakers:* *Neil S. Faden – Partner – Manatt, Phelps & Phillips, LLP*
 Ido Lustig – Chief Risk Officer – BlueVine
 Walt Wojciechowski – CEO & President – MicroBilt



- 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.
 - *Speakers:* *Helen Child – Co-Founder – Open Banking Excellence*
 Dov Marmor - Chief Operating Officer, N. America – Railsbank
 Scarlett Sieber – Managing Director, Chief Strategy and
 Innovation Officer – Catalyst Consulting Group
- 2:30 PM ET – 3:00 PM ET: Break for Exhibit Floor & One-to-One Meetings
- 3:00 PM ET – 3:25 PM ET: A Fireside Chat on the Credibility of the Small Dollar Lending Industry
 - Join us for a discussion on the mainstreaming of the small dollar lending industry. Jared will examine the progress, trends, and what we might see more of in the coming months into 2021. We will also explore how improving access to credit helps the millions who are locked out. Finally, the session will take a look at regulatory risks and recession impacts.
 - *Speaker: Jared Kaplan – CEO – OppLoans*
- 3:30 PM ET – 4:15 PM ET: Specialty Content Sessions
 - Elevate Your Alternative Credit Strategies – Better Understand and Engage Consumers
 - The COVID-19 pandemic, the subsequent government response and the consumer impact have created unprecedented change and uncertainty for lenders. Nearly 60% of consumers surveyed by TransUnion report they have been financially impacted and may fall short on paying their bills or loans by more than \$800. At the same time, loan originations decreased by more than 50% and default rates were at near-historic lows. The data is dramatic and often counterintuitive, so how do you make sense of this new environment to make smarter decisions for your business and the consumers you serve?
 - **Sponsored by: TransUnion**
 - *Speakers:* *Daryl Brown – Senior Director, Consumer Lending Market*
 Strategy – TransUnion
 Drew Shealy – Senior Manager, Data Science and Analytics –
 TransUnion
 - New Strategies for Predicting Default
 - Presented by Bill Swift (VP of Client Development at dot818) and Alek Kotolyan (VP of Data Science & Analytics at dot818). The team at dot818 will discuss new strategies for predicting default.
 - **Sponsored by: dot818**
 - *Speakers:* *Bill Swift – VP of Client Development – dot818*
 Alek Kotolyan – VP of Data Science & Analytics – dot818



- 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 (Sponsored by Bradley)
 - *Speakers: Jennifer L. Galloway – Counsel – Bradley*
- 7:00 PM ET – 8:00 PM ET: Virtual Social Activity (more details to be announced soon)

Tuesday, November 10th

- 1:00 PM ET – 1:25 PM ET: A Changing Landscape: How Banks and Fintech Can Work Together to Serve Non-Prime Markets
 - *Speaker: Stephanie Klein – CEO – Braviant Holdings*
- 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.
 - *Speakers: Catherine M. Brennan – Partner – Hudson Cook, LLP
David Leibowitz – CEO – Mulligan Funding, LLC
David Tilis – Chief Strategy Officer – FinWise Bank*
 - 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.
 - *Speakers: Karen Brown – SVP, Analytics – Lending Science DM
Greg Cote – CEO – Accelitas
Keith Goodnight – SVP, Product Development & Management - MicroBilt
Corey Owens – CEO – Acquire Interactive
Dan Richard – Director, Data Science and Analytics – TransUnion*



- 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
 - *Speakers:* *David N. Anthony – Partner – Troutman Pepper*
 Scott M. Pearson – Partner – Manatt, Phelps & Phillips, LLP
- 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.
 - *Speakers:* *Larry Chiavaro – Strategic Advisor to Fintech Companies – LPC Associates LLC*
 Jennifer Lee – Principle – Edison Partners
 Rahul Vaid – Managing Director – Crestline Investors, Inc.
 Kyle Asher – Managing Director and Co-Head, Opportunistic Credit – Monroe Capital
- 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
 - *Speaker: 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.
 - *Speakers:* *Lauren Brecht – Senior Legal Counsel – MetaBank*
 Eric Sprink – President and CEO – Coastal Community Bank
 James W. Stevens – Partner – Troutman Pepper
 Thomas Ervesun – COO – Braviant Holdings



- 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.
 - *Speakers:* Kevin Foley – Chairman/CEO – Creative Solutions International
Jonathan L. Pompan – Partner – Venable LLP
Matt Justice – President – Professional Bureau of Collections of Maryland Inc.
Matthew Wratten – Founder and CEO – DebtTrader
 - 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.
 - *Speakers:* Debra Brown – Innovation Officer – Office of the Comptroller of the Currency (OCC)
Albert D. Chang – Counsel, Office of Innovation – Consumer Financial Protection Bureau (CFPB)
Christopher B. Leach – Attorney, Division of Financial Practices – Federal Trade Commission (FTC)
 - 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.
 - *Speakers:* Brock J. Blake – CEO and Founder – Lendio
Heather Francis – CEO – Elevate Funding
Christopher K. Friedman – Associate – Bradley
William Phelan – SVP and General Manager – PayNet, an Equifax Company
- 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 (Sponsored by CURO Financial Technologies Corp.)
 - *Speakers:* Sarika Ahluwalia – VP, Compliance – MoneyKey
Rocio Baeza – CEO – Cybersecurity Base
Joyce Batterson – Chief Compliance Officer – CURO Financial Technologies Corp.
Mary Jackson – CEO – Online Lenders Alliance
Susan Perlmutter – Chief Revenue Officer – REPAY
Jennifer Weddle – Shareholder – Greenberg Traurig, LLP
- 5:30 PM ET – 6:30 PM ET: Explore the Exhibit Floor!

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
 - *Speaker:* 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.
 - *Speakers:* Andrew E. Bigart – Partner – Venable LLP
Adam Goller – General Manager of Strategic Partnerships – Cross River Bank
Diana Martinez – Corporate Counsel – Credit Ninja
Joseph S. Schwertz, Jr. – Executive Vice President – Hancock Whitney Bank
 - 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.
 - *Speakers:* John Graham – Managing Director – Pango Financial
Billy Marsden – Co-Founder, COO – Argyle
Mark Ruddock – CEO – BFS Capital



- 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.
 - *Speakers:* *Kim Anderson – CEO – Longitude Partners, Inc.*
 Rocio Baeza – CEO – Cybersecurity Base
 Erin Jane Illman – Partner – Bradley
 Michael Schenck – Senior Cybersecurity Consultant - CyZen, A Friedman LLP Company
 Scott Shedd – Chief Information Security Officer – Strategic Link
- 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.
 - *Speakers:* *Brian R. Epling – Associate – Bradley*
 Marsha Jones – President – Third Party Payment Processors Association (TPPPA)
 John O'Shea – President – Viking Client Services, LLC
 Jimmy Williams – SVP, National Sales Manager – Accelitas
- 2:15 PM ET – 2:45 PM ET: Break for Exhibit Floor & One-to-One Meetings
- 2:45 PM ET – 3:10 PM ET: State of Consumer Lending Amongst Pandemic, Politics and Payment Innovations
 - John Hecht of Jefferies will review key industry factors, including volumes, credit and customer acquisition trends, and discuss how these may migrate in the coming quarters. Further, John will review top-of-mind topics pertaining to the changing political and regulatory climate. Finally, John will discuss capital markets activity, investor sentiment and valuation trends for the consumer lending sector, with an emphasis on digital channels of consumer lending.
 - *Speaker: John Hecht - Managing Director - Jefferies LLC*
- 3:15 PM ET – 3:45 PM ET: Break for Exhibit Floor & One-to-One Meetings



- 3:45 PM ET – 4:30 PM ET: Specialty Content Sessions
 - Proactive Risk Management – How to Stay Ahead of Identity and Application Fraud
 - Today’s online lenders have a tall order: They need to verify in real time if the identity information on a loan application is authentic, current, contactable, and shows profile stability. Yet, incidences of first-party identity theft, synthetic identity fraud, and affiliate lead fraud are expanding at a rate of 100%+. This roundtable will discuss ways lenders can proactively weed out the easy “no’s,” reduce false positives, and properly assign applications for further review while saving money and delivering a quality user experience.
 - **Sponsored by: IDology**
 - *Speakers:* Tom Algie – National Sales Manager – IDology
Tom Audley – Fraud Manager – AWL, Inc.
Eric Leiserson – VP Marketing – IDology
- 4:45 PM ET – 5:30 PM ET: Payments Forum
- 5:45 PM ET – 7:00 PM ET: Virtual Trivia Night!

Friday, November 13

- 10:00 AM ET – 10:30 AM ET: Fireside Chat with the OCC
 - *Speakers:* Brian Brooks – Acting Comptroller of the Currency – Office of the Comptroller of the Currency (OCC)
Mary Jackson – CEO – Online Lenders Alliance
- 10:45 AM ET – 11:25 AM ET: Post-Election Update – Where are We Now?
 - Please join us for an election analysis with BIPAC Senior Political Analyst, Jim Ellis who will provide a detailed overview of where we currently stand following the election and what lies ahead.
 - *Speaker:* 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.
 - *Speakers:* Brian S. Korn – Partner – Manatt, Phelps & Phillips, LLP
Karen Solomon – Senior Of Counsel - Covington & Burling LLP



- 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.
 - *Speakers:* *Melissa Lambson – Co-Founder and CFO – Cash Factory USA*
 Timothy Li – Co-Founder – MaxDecisions, Inc.
 Bill Swift – Vice President, Client Development - Dot818
 Frederick Warder – CEO – Wallace Management
- 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.
 - *Speakers:* *Kyle Williams – Head of Government Relations – OppLoans*
 Brian Yates – Director of Government Affairs – Elevate
- Trends in Fintech: Future Tech - How Artificial Intelligence, Machine Learning, the Internet of Things, 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.
 - *Speakers:* *Stephen Ibaraki – Chairman and Managing General Partner – REDSS Capital / Founder – UN AI for Good Global Conference*
 Tom Patterson – Chief Trust Officer – Unisys
 Scott Stewart – CEO – Innovative Lending Platform Association
 Chris Yasko – VP, Innovation Science Lab – Equifax
- 12:30 PM ET – 1:15 PM ET: Online Lenders Alliance Forum
 - Join OLA CEO Mary Jackson and members of the OLA Board of Directors as they discuss issues including bank partnerships, expanding your business, tribal lending, and 36% rate caps.
 - *Speakers:* *Mary Jackson – CEO – Online Lenders Alliance*



- 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.
 - *Speakers:* *Kenneth Kelly – CEO – First Independence Bank & Chair – National Bankers Association*
Preston H. Neel – Senior Attorney – Bradley
Tim Olzer – CEO – Lending Science DM
Anu Shultes – CEO – LendUp
 - Business Opportunity Track: Keys to Successful Digital Marketing
 - Financial technology has seen explosive growth in recent years. But with growth comes competition. For those companies looking to set themselves apart, this panel will provide strategies to help deliver clear, compelling messaging to the right audiences enabling companies to develop a highly targeted, goal oriented digital marketing plan to better reach your customers.
 - *Speakers:* *Steve Hotz – CEO – The Lead Group*
Ryan Rathje – Chief Marketing Officer – CURO Financial Technologies Corp.
Malika Tarabichi – Head of Marketing – Enova International
 - 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.
 - *Speakers:* *Michael Jesse Carlson – Senior VP & General Counsel – Kapitus*
Katherine C. Fisher – Partner – Hudson Cook, LLP
Ryan Metcalf – Head of Regulatory Affairs and Social Impact, U.S. – Funding Circle



- 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.
 - *Speakers:* *Mary Ann Azevedo – Managing Editor – FinLedger*
 John Beccia – Co-Founder and CEO – FS Vector
 Bradley Leimer – Co-Founder – Unconventional Ventures
- 2:30 PM ET – 2:45 PM ET: Closing Remarks