

LEND360[®]

October 4-6, 2021
Sheraton Hotel / Dallas, TX
(As of 10.6.21)

Agenda Sponsored By:


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Monday, October 4th

- 12:00 PM – 1:00 PM – Legal Issues Luncheon
 - Location: Dallas Ballroom D2-3
 - Session Description: Join the attorneys from Bradley as they lead a discussion on the issues facing the fintech industry. Topics to be covers will include: Small Dollar Lending Rule; CFPB/FTC Update; Litigation Update in Small Dollar Lending; Bank Partnership Update; Business Lending Update: Dodd Frank 1071.
 - Speakers:
 - Brian R. Epling – Associate – Bradley Arant Boult Cummings LLP
 - Christopher K. Friedman – Associate – Bradley Arant Boult Cummings LLP
 - Jennifer Galloway – Counsel – Bradley Arant Boult Cummings LLP
 - Preston H. Neel – Partner – Bradley Arant Boult Cummings LLP
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- 1:10 PM – 2:10 PM – Grand Opening of Innovation Floor
 - Location: Grand Hall
- 2:25 PM – 2:35 PM – Conference Opening Remarks
 - Location: Dallas Ballroom BC
 - Speaker:
 - Andrew Duke – Executive Director – Online Lenders Alliance
- 2:40 PM – 3:00 PM – Powering the American Dream: How Connected Data is Fueling SMB Lending
 - Location: Dallas Ballroom BC
 - Speaker:
 - Ben Davis – President & Chief Revenue Officer – Lendio
- 3:00 PM – 3:30 PM – Coffee Break on the Innovation Floor
 - Location: Grand Hall

- 3:00 PM – 3:15 PM – Spotlight Stage Featuring LiveVox
 - Location: Grand Hall
 - Session Title: Providing a Next-Level CX in Today's Digital Age
 - Session Description: The next generation of CX will focus on creating a new level of personalization and self-service that blends automation with consumer data. The amount of data available on the consumer and consumer behavior has increased in unimaginable ways and we're just at the beginning of figuring out how to leverage that plethora of information to improve customer experience across all channels.
 - Speaker:
 - Jim Lynch – Sr. Director of Product Marketing – LiveVox

- 3:15 PM – 3:30 PM – Spotlight Stage Featuring Equifax
 - Location: Grand Hall
 - Session Title: Optimizing Growth Across the Customer Journey
 - Session Description: Learn how lenders have turned to unique data and advanced predictive analytics to help deliver smarter revenue and better customer experience at points of interaction throughout the customer lifecycle.
 - Speaker:
 - Sharla Godbehere – Leader, FinTech and Alternative Financial Services – Equifax

- 3:45 PM – 4:45 PM – Breakout Sessions
 - **Track: Business Lending**
 - Location: Dallas Ballroom A1
 - Session Title: How Fintech Fits into the SBA Equation
 - Session Description: Last year fintech companies played an enormous role in facilitating business owners' access to the Paycheck Protection Program (PPP). For many online lenders this was their first exposure to these initiatives offered through the Small Business Administration (SBA), and while in the past the prospects of navigating the labyrinth of rules and regulation surrounding these programs has often discouraged fintech companies from considering them, is it time for your company to take a second look? Hear from a panel of experts as they discuss business prospects thru partnerships with SBA lenders including marking, loan servicing and other opportunities that could open new revenue streams for your company.
 - Panelists:
 - Bill Briggs – Principal – BB Advisory
 - Chuck Evans – Executive Vice President – Windsor Advantage
 - Christopher K. Friedman – Associate – Bradley Arant Boult Cummings LLP
 - Darren Hecht – Senior Vice President of Business Development – Biz2Credit
 - Chris Hurn – CEO/Founder – Fountainhead

 - **Track: Industry Trends**
 - Location: Dallas Ballroom A2-3
 - Session Title: What Investors are Looking for in the Next Wave of Fintech Financing
 - Session Description: The pandemic supercharged the digitization of financial services. Investors are taking notice of which companies are adapting to the new normal – and

which are stuck in their old ways. A panel of LEND360 experts will analyze the characteristics of fintech's who set themselves apart from the competition and share how you can attract investor attention.

- **Panelists:**
 - Kyle Asher – Managing Director and Co-Head, Opportunistic Credit – Monroe Capital
 - Eric Johnson – Vice President, Business Development – Carmel Solutions
 - Jennifer Lee – Principal – Edison Partners

- **Track: Maximizing Your Data and Analytics**
 - **Location:** Dallas Ballroom D I
 - **Session Title:** How Forward-Looking Employment and Income Data Can Unlock Growth
 - **Session Description:** As the pandemic recedes, lenders are looking to pick up the pace. But how can you resume efficient and accurate lending when there's a lack of reliable recent historic data due to the economic disruption? This panel will explore new, forward-looking data sources that don't simply reflect an applicant's credit profile, but help adapt your portfolio to varying market conditions, expanding the top of the funnel and reducing losses for stronger growth.
 - **Panelists:**
 - George Coutros – Head of Product & Analytics – Clarity Services, a part of Experian
 - Eric Foulk – Executive Consultant, Verification Services – Equifax
 - Keith Goodnight – Senior Vice President, Product Development & Management – MicroBilt
 - Peter Schoenrock – Senior Director – TransUnion
 - John Sun – CEO – Spring Labs

- **Track: The Road Forward for Banks and Fintech**
 - **Location:** Dallas Ballroom D2-3
 - **Session Title:** The Next Generation of Banking Analytics
 - **Session Description:** The pandemic has negatively impacted the predictive power of credit data. Lenders are now going upstream to the bank account to make smarter decisions by tapping into the recency and accuracy of bank data. This session will review how lenders are deploying bank account analytics to better qualify leads, reduce defaults, and identify fraud networks. Lender panelists will explore actual use cases that leverage banking analytics to reduce onboarding friction while generating deep behavioral insights that outperform credit data. As we approach 2022, this session will address how both non-credentialed and credentialed bank data have evolved from an alternative to primary data source and where non-credentialed data can outperform credentialed bank data.
 - **Panelists:**
 - Shawn Princell – CEO – RIBBIT.ai
 - Farhad Rahbardar – Director of Analytics – Axxess Financial
 - Brian Reshefsky – Head – NinjaEdge

- Eric VonDohlen – Chief Credit Officer – Zebit, Inc.
- 5:00 PM – 6:30 PM – Reception on the Innovation Floor
 - Location: Grand Hall

Tuesday, October 5th

- 8:00 AM – 8:45 AM – Breakfast on the Innovation Floor
 - Location: Grand Hall
 - Sponsored By:



National Credit Adjusters

- 8:00 AM – 8:45 AM – Specialty Breakfast:
 - Location: Dallas Ballroom D2-3
 - Session Title: How to Remove SPAM Tags and Combat Falling Answer Rates to Bring Trust Back into the Call Experience
 - Session Description: Across the full customer lifecycle, phones play an important role in communicating with customers. However, consumers are highly skeptical of calls from unknown numbers due to the substantial increase in robocalls, fraud, scams, and spoofed calls. Learn how forward-thinking organizations are managing their outbound dialing efforts and using insights on the best phone/email and the best time-of-day to increase contact effectiveness.
 - Speaker:
 - Michael Roncoroni – Director of Lending and Payments – Neustar
 - Sponsored By:

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- 9:00 AM – 9:15 AM – Day Two Opening Remarks
 - Location: Dallas Ballroom BC
 - Speaker:
 - Andrew Duke – Executive Director – Online Lenders Alliance
- 9:15 AM – 10:00 AM – Technology for the Next Generation of Online Lenders
 - Location: Dallas Ballroom BC
 - Session Description: Join this overview on the latest market of technology companies being built to enable FinTechs to do more, faster and explore the massive amount of investment that is going into the space. This will be a panel discussion with industry leading companies to dive into what they are seeing and what their customers are doing to innovate.
 - Moderator:
 - Noah Breslow – Operating Partner – Bain Capital Ventures
 - Panelists:
 - Hannah Arnold – Head of Mortgage & VP Business Development – Argyle
 - Jeremy Tsui – CEO – Finley

- 10:15 AM – 11:15 AM – Breakout Sessions
 - **Track: Business Lending**
 - Location: Dallas Ballroom A1
 - Session Title: Branding 101 – Building a Strong Brand in the Fintech Space
 - Session Description: Join our LEND360 expert panelists as they walk through each phase of brand building—the why, ideation, discovery, implementation—and provide actionable tips for how you can improve your brand strategy. Learn some of fintech’s most common branding hurdles and what these panelists are doing to overcome them.
 - Panelists:
 - Heather Francis – CEO & Founder – Elevate Funding
 - Andrew A. Gonzales – Co-Founder – BusinessLoans.com
 - Taylor Hicks – Creative Strategist – Elevate Funding
 - **Track: Industry Trends**
 - Location: Dallas Ballroom A2-3
 - Session Title: The Future of Real-Time Decisioning and Payments
 - Session Description: The pandemic saw accelerated growth in new account openings and online payments. Consumers now seek even faster and easier ways to do business, often increasing the risk of fraud and making it challenging for lenders that rely on traditional data to make immediate decisions. Hear from a panel of LEND360 experts as they discuss practical strategies that successful companies are using to make real-time decisions and deliver fast, fair, and frictionless account validation and payments solutions.
 - Panelists:
 - Keith J. Barnett – Partner – Troutman Pepper Hamilton Sanders LLP
 - James Celli – Founder and CEO – LoanPaymentPro
 - Jimmy Williams – SVP, National Sales Manager – Accelitas
 - **Track: Maximizing Your Data and Analytics**
 - Location: Dallas Ballroom D1
 - Session Title: Top Five Things Lenders Should Know When Deploying ID Document Verification
 - Session Description: New research shows that by 2022, 80% of organizations will use document-centric identity proofing as part of their onboarding workflows, up from roughly 30% today. As lenders adopt ID document verification, they need to make smart strategic and tactical decisions to ensure a successful return on their investment. This presentation will help lenders understand key differences in the products available in the market and offer effective best practices for deployment
 - Panelists:
 - Eric Agrelius – Senior Vice President of Sales – Centrinex
 - Mike Cantrell – President – Solutions by Text
 - Heidi Hunter – VP of Product Innovations – IDology, a GBG company
 - Megan Nicholls – Partner – Hudson Cook, LLP

- **Track: The Road Forward for Banks and Fintech**
 - Location: Dallas Ballroom D2-3
 - Session Title: How Payment Companies are Changing the Bank/Fintech Equation
 - Session Description: When it comes to bank-fintech relationships, the rise in electronic payments and consumers' preference for digital transactions means that payments companies increasingly are in the mix. Hear from a panel of experts as they describe how to develop a program for hybrid vendors that will allow companies to expand the market for their products and services.
 - Panelists:
 - Brad Hartung – Portfolio Manager – Saluda Grade
 - Barclay Keith– CEO & Co-Founder – Artis Technologies, LLC
 - Peter McVey – SVP & Director of Payments – Lead Bank
 - James W. Stevens – Partner – Troutman Pepper Hamilton Sanders LLP

- 11:15 AM – 11:45 AM – Coffee Break on the Innovation Floor
 - Location: Grand Hall

- 11:15 AM – 11:30 AM – Spotlight Stage Featuring Payliance
 - Location: Grand Hall
 - Session Title: How to Maximize Your Funding Disbursement Strategy
 - Session Description: It's good in life to have options, but even better when you have a partner who can help you navigate those options. When it comes to loan disbursements, Payliance's wide range of funding options, complimented by a lending industry focused platform, helps to meet business goals from funding speed to cost efficiencies. We explore the options available today through a single platform, key benefits, and how to elevate the funding experience for your customers.
 - Speaker:
 - Essa Naser – Marketing Director – Payliance

- 11:30 AM – 11:45 AM – Spotlight Stage Featuring QFund
 - Location: Grand Hall
 - Session Title: CFPB Payment Provision & Loan Management System Readiness
 - Session Description: This session will focus on elements that needs to be incorporated in a loan management system to meet the CFPB payment provisions.
 - Speaker:
 - Satyajeet Prasad – CEO – Virinchi Technologies

- 12:00 PM – 1:00 PM – Breakout Sessions
 - **Track: Business Lending**
 - Location: Dallas Ballroom A1
 - Session Title: What Does the Future of Business Lending Look Like?
 - Session Description: With the recovery well under way, business lenders have an enormous opportunity to leverage the innovations that enabled them to effectively deliver capital to this nation's businesses during the pandemic to help spur economic

growth. Join a panel of senior executives as they discuss what lies on the horizon for business lending, focused on innovative business models and products.

- Panelists:
 - Jeremy Brown – Chairman – Rapid Financial Services LLC
 - Steve Denis – Executive Director – Small Business Finance Association (SFBA)
 - Ben Gold – CEO – Good Funding
 - Howard Krieger – CEO and Co-Founder – unFederalReserve
 - Ken So – Founder & CEO – Tillful

- **Track: Industry Trends**
 - Location: Dallas Ballroom A2-3
 - Session Title: How to Maximize Your Marketing Spend
 - Session Description: For many lenders, maintaining a sustainable pipeline of leads is a constant challenge that demands a clear marketing strategy. LEND360 experts will reveal the keys to conducting cutting-edge data analysis that powers your lead generation process and share tips and tools to help you maximize your marketing dollars.
 - Panelists:
 - Morgan Gethers – CEO – Leap Theory
 - Steve Hotz – CEO – The Lead Group
 - Brandon Peters – Head of Marketing – Enova International
 - Jonathan Pompan – Partner – Venable LLP

- **Track: Maximizing Your Data and Analytics**
 - Location: Dallas Ballroom D1
 - Session Title: Navigating Post-Pandemic Lending with Alternative Data
 - Session Description: The data and analytics that underpin lenders' credit strategies face a host of new challenges. Much of this was a result of the pandemic and shifts in consumer demand across multiple credit sectors including short-term lending and rent-to-own. This panel will analyze the changing landscape for underwriting decision-making post-pandemic and what you can do to identify growth opportunities through this K-shaped recovery.
 - Panelists:
 - Greg Cote – CEO – Accelitas
 - Kevin King – Vice President, Credit Risk and Marketing Strategy – LexisNexis Risk Solutions
 - Scott Pearson – Partner – Manatt, Phelps & Phillips, LLP
 - Walt Wojciechowski – CEO & President – MicroBilt

- **Track: The Road Forward for Banks and Fintech**
 - Location: Dallas Ballroom D2-3
 - Session Title: Fair Lending – What Fintech and Banks Need to Know
 - Session Description: The growing popularity of bank-fintech partnerships means greater choices for consumers. It also means that online lenders increasingly face the same

issues as traditional banks in dealing with consumer protection challenges like redlining and steering, which can be amplified without the proper safeguards in place. This expert panel will outline fair lending expectations for fintech firms and their partner banks, ensuring a fair and transparent financial marketplace.

▪ Panelists:

- Keith J. Barnett – Partner – Troutman Pepper Hamilton Sanders LLP
- Cindy Collins – Chief Compliance Officer – Hancock Bank
- Rhonda McGill – Director of Client Solutions – PerformLine
- Benjamin M. Saul – Shareholder – Greenberg Traurig, LLP

• 1:15 PM – 2:15 PM – Lunch on the Innovation Floor

- Location: Grand Hall

• 1:15 PM – 2:15 PM – Women in Fintech Networking Luncheon

- Location: Dallas Ballroom D2-3

- Description: This working lunch will feature women CEOs and C-Suite executives leading small group conversations on the challenges, progress and impacts of women in the fintech industry. Attendance will be limited, and participants must pre-register. Don't miss out on this opportunity to network with like-minded industry professionals.

- Speakers:

- Rocio Baeza – CEO – CyberSecurityBase
- Janice Boyd – President – JMB Global Services
- Heather Francis – CEO & Founder – Elevate Funding
- Sharla Godbehere – Leader, FinTech and Alternative Financial Services – Equifax
- Gayla Huber – President – IntegriShield
- Heidi Hunter – VP of Product Innovations – IDology, a GBG company
- Melissa Lambson – Co-Founder and CFO – Cash Factory USA
- Brittney Newell – Chief Financial Officer – Expansion Capital Group
- Jan Owen – Senior Advisor – Manatt, Phelps & Phillips, LLP
- Susan Perlmutter – Chief Revenue Officer – REPAY
- Ivy Touchstone – Chief Operating Officer – IT Media

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• 1:15 PM – 1:30 PM – Spotlight Stage Featuring Ocrolus

- Location: Grand Hall

- Session Title: Harnessing AI for Lending Agility

- Session Description: Learn how innovative lenders are leveraging artificial intelligence and machine learning to improve loan origination processes, increase margins and prevent fraud

- Speakers:

- Graham Ferguson – Account Executive – Ocrolus
- Kyle Shirley – Account Executive – Ocrolus

- 1:30 PM – 1:45 PM – Spotlight Stage Featuring LeadsMarket.com
 - Location: Grand Hall
 - Session Title: Why Leads SUCK!
 - Session Description: Join LeadsMarket for an un-sucky overview of lead optimization that gets to the heart of why the expensive leads you buy do and don't convert!
 - Speaker:
 - Phil Richards – VP of Client Relations – LeadsMarket.com

- 1:45 PM – 2:00 PM – Spotlight Stage Featuring Valmar
 - Location: Grand Hall
 - Session Title: Adapting Fast to Changing Markets
 - Session Description: Speed to information, real-time adjustments, and automation are keys to success in pandemic lending markets. Find out how Valmar vertically rebuilt profitable lending for small to medium sized consumer loan portfolios.
 - Speaker:
 - Adam March – Director of Business Development – Valmar Holdings

- 2:00 PM – 2:15 PM – Spotlight Stage Featuring Lending Science DM
 - Location: Grand Hall
 - Session Title: BankFi and DebtFi – A New Way to Lend for Short Term and Marketplace Lenders
 - Session Description: In this spotlight, Lending Science DM, a leader in analytically driven marketing and risk solutions for the Fintech industry, will describe their new BankFi and DebtFi products. These products are new bank partnership models that allow short term and marketplace and debt lenders to implement new lending models in a fraction of the time. The session will cover all the setup parameters of these programs – geography, term, interest rates, legal and compliance, underwriting, and marketing.
 - Speaker:
 - Tim Olzer – CEO & Founder – Lending Science DM

- 2:30 PM – 2:50 PM – The Power of Short-Term – Past, Present & Future
 - Location: Dallas Ballroom BC
 - Session Description: This session will explore how Nadeem Siam started Fund Ourselves in the middle of the regulatory crackdown and grew the company to be a leading short-term FinTech lender in the UK. You won't want to miss this exciting presentation with his unique international perspective on the industry.
 - Speaker:
 - Nadeem Siam – Founder & CEO – Fund Ourselves

- 2:55 PM – 3:15 PM – Update on the Financial Health Movement
 - Location: Dallas Ballroom BC
 - Session Description: As the national authority on financial health, Jennifer will discuss how government, private sector, and non-profit all have a role to play in the financial health movement. She will also touch on why measurement is needed, and how financial health can be measured via examples and the latest research.

- Speaker:
 - Jennifer Tescher – President & CEO – Financial Health Network
 - Clare Williams – Reporter – Morning Consult

- 3:15 PM – 3:45 PM – Popcorn Break on the Innovation Floor

- Location: Grand Hall
- Sponsored By:



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- 4:00 PM – 5:00 PM – Breakout Sessions

- **Track: Business Lending**

- Location: Dallas Ballroom A1
- Session Title: Unlocking Small Business Lending with a Data-Driven Approach
- Session Description: Following months of closures and an unpredictable economy, small businesses are starting to recover and thrive. But with so many negatively impacted — in particular, minority-owned businesses which often had fewer funds to fall back on — how can lenders effectively and equitably unlock capital to assist these businesses in restarting and growing? This panel will explore the shortcomings of traditional methods of underwriting in a post-pandemic world; how lenders can use alternative, real-time data to help underwrite small business loans; and what types of small business data should lenders consider when trying to understand risk.
- Panelists:
 - M. Jesse Carlson – General Counsel – Kapitus
 - Scott Crockett – Founder and CEO – Everest Business Funding
 - Brian R. Epling – Associate – Bradley Arant Boult Cummings LLP
 - Ken So – Founder & CEO – Tillful

- **Track: Industry Trends**

- Location: Dallas Ballroom A2-3
- Session Title: Risk in Online Lending: It's R&D, Not Risk Management
- Session Description: Don't let leaky conversion funnels, skyrocketing data costs and high friction onboarding ruin your online lending business. Learn how to mitigate losses, control data costs and improve customer experience with the right risk management program that builds trust with investors, advisors and key partners. See what happens when you don't manage for risk but take an R&D approach. This session will share how to build risk teams, set up core technical and data infrastructure, and identify the right metrics and culture to create the foundation to scale in lending. The panel will share their unique experiences building their own risk teams and serving as fraud-fighting advisors to online innovators.
- Panelists:
 - Karen Brown – SVP, Analytics – Lending Science DM
 - Rafael Carrillo – SVP, Portfolio Risk Strategy – Bank of the West
 - Naftali Harris – Co-Founder & CEO – SentiLink

- Zahid Kassem – VP, Global Identity, Fraud and Compliance – Equifax

- **Track: Maximizing Your Data and Analytics**

- Location: Dallas Ballroom D1
- Session Title: Getting the Most from Your Data Testing Process
- Session Description: Data vendor/lender partnerships have never been more important in ensuring accurate and robust credit models than in today’s marketplace. Whether you are considering new products from established CRAs or from vendors offering alternative data sources, the ability to accurately and quickly measure the value of data means the difference between profit and disaster. Hear from a panel of experts who will share what you need to know before engaging in a data test and how you can build the right collaboration between vendors and lenders to give your company the competitive edge.
- Panelists:
 - Rocio Baeza – CEO – CyberSecurityBase
 - Kevin Foley – CEO – Creative Solutions International
 - Diana Martinez – Senior Corporate Counsel – NinjaHoldings

- **Track: The Road Forward for Banks and Fintech**

- Location: Dallas Ballroom D2-3
- Session Title: Innovating in a Rapidly Shifting Environment
- Session Description: Fueled by a proliferation of innovation, bank-fintech collaborations have transformed the financial services sector. But a rapidly shifting economic environment, coupled with new federal and state standards, is creating uncertainty for industry and consumers alike. A panel of LEND360 industry experts will provide an overview of the impacts that recent actions, priorities and shifting regulator expectations at the CFPB and other bank agencies are having on bank-fintech working relationships. Hear insights on expected trends and best practices for the limited use of pilot programs by fintech firms, allowing companies to successfully navigate the evolving landscape.
- Panelists:
 - Allen H. Denson – Partner – Venable LLP
 - Michael Gordon – Partner – Bradley Arant Boult Cummings LLP
 - Tim Olzer – CEO & Founder – Lending Science DM, Inc.
 - Satyajeet Prasad – CEO – Virinchi Technologies
 - Eric Sprink – President & CEO – Coastal Community Bank

- 5:15 PM – 6:45 PM – Outdoor Reception

- Location: Outdoors
- Sponsored By:



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Wednesday, October 6th

- 8:00 AM – 8:45 AM – Breakfast on the Innovation Floor
 - Location: Grand Hall

- 9:00 AM – 9:05 AM – Day Three Opening Remarks
 - Location: Dallas Ballroom BC
 - Speaker:
 - Michael Day – Policy Director – Online Lenders Alliance

- 9:05 AM – 9:30 AM – Fireside Chat with Stephanie Cohen of Goldman Sachs
 - Location: Dallas Ballroom BC
 - Session Description: Join Stephanie for a fireside chat as she speaks about her experience building a leading digital banking platform through Marcus and embedding those capabilities into partner ecosystems. Previously as the firm's Chief Strategy Officer, Stephanie led efforts such as Launch With GS, a \$1-billion commitment to invest in companies and asset managers with diverse leadership, and GS Accelerate, the firm's in-house innovation incubator that helps employees bring their start-up ideas to life.
 - Speakers:
 - Stephanie Cohen – Global Co-Head of Consumer and Wealth Management – Goldman Sachs
 - Michael Day – Policy Director – Online Lenders Alliance

- 9:45 AM – 10:45 AM – Breakout Sessions
 - **Track: Business Lending**
 - Location: Dallas Ballroom A1
 - Session Title: Buy Now, Pay Later: Innovations in Small Business Lending
 - Session Description: Innovations in the consumer lending ecosystem are influencing how small business owners consider their financing needs. The convergence of ecommerce and financial services, accelerated by the drive to online shopping during the pandemic, has introduced a variety of point-of-sale (POS) financing options. Buy Now Pay Later, or Pay in 4, services give consumers more spending flexibility, helping smaller merchants compete and increase their bottom line. As the breadth of goods and services that can be purchased using POS financing continues to expand, small business lenders should consider lending innovations to help stimulate growth. This panel will explore some of the opportunities and challenges for lenders as they consider lending innovations like Buy Now Pay Later, including credit decisioning speed, merchant vetting, and customer experience.
 - Panelists:
 - Ryan Barrett – VP of Credit Risk & Data Science – Acima Credit
 - Alex Baydin – CEO and Founder – PerformLine, Inc.
 - Clay Bradley – VP of Strategic Accounts – Neuro-ID
 - Katherine Fisher – Partner – Hudson Cook, LLP
 - Sharla Godbehere – Leader, FinTech and Alternative Financial Services – Equifax

- **Track: Industry Trends**
 - Location: Dallas Ballroom A2-3
 - Session Title: Mitigating Risk When Selling Your Non-Performing Loans on the Secondary Market
 - Session Description: The secondary market for purchasing non-performing online loans has become increasingly competitive in the past decade. Many large lenders and servicers already recognize the benefits of participating in such markets – but also face a unique set of challenges in transferring these assets. This session will show you how to manage the hazards associated with selling on the secondary market so you can maximize value while minimizing risk.
 - Panelists:
 - Laura Jensen – Chief Acquisitions Officer – Absolute Resolutions Corp.
 - Tom Ludwig – General Counsel, Executive Vice President – National Loan Exchange, Inc.
 - Rebekah Luebcke – Director of Operations – Crown Asset Management
 - Jan Steiger – Executive Director – Receivables Management Association International (RMAI)

- **Track: Maximizing Your Data and Analytics**
 - Location: Dallas Ballroom D1
 - Session Title: Loan Life Cycle-Strategic Optimization to Impact Your Bottom Line
 - Session Description: The consumer finance industry saw significant fluctuations over the past year but is now slowly returning to normal activity. Hear from a panel of short-term lending experts as they share insights into the opportunities in this phase of the credit cycle. The panel discussion will focus on developing strategies to improve the efficiency and effectiveness of consumer acquisition, management of loan-performance throughout every phase of the credit lifecycle, and identification of opportunities in new lending markets.
 - Panelists:
 - Daryl Brown – Senior Director, Market Strategy, Consumer Lending – TransUnion
 - Joseph Fitzpatrick – Executive General Manager – EPIC Loan Systems
 - Corey Owens – CEO – Acquire Interactive
 - Jason Romrell – General Counsel – LeadsMarket.com LLC
 - H. Blake Sims – Partner – Hudson Cook, LLP

- **Track: The Road Forward for Banks and Fintech**
 - Location: Dallas Ballroom D2-3
 - Session Title: Fundamentals for Bank-Fintech Cobranding
 - Session Description: Companies are continually working to keep up with shifting consumer behaviors, evolving marketing channels and dissipating brand loyalty. Many are looking to bank-fintech cobranded products to stand above the crowd. Cobranded products have multiple benefits for broadening your customer base – if they are developed the right way. Learn the benefits, risks, market opportunities and overall strategies for a successful cobranded product launch.

- Panelists:
 - Catherine M. Brennan – Partner – Hudson Cook, LLP
 - Timothy A. Butler – Partner – Troutman Pepper Hamilton Sanders LLP
 - John Lesnik – Founder & Senior Vice President – Lending Science DM, Inc.
 - Preston H. Neel – Partner – Bradley Arant Boult Cummings LLP

- 10:45 AM – 11:15 AM – Coffee Break on the Innovation Floor
 - Location: Grand Hall

- 11:30 AM – 12:25 PM – What Your Company Needs to Know Before the CFPB Small Dollar Rule Takes Effect
 - Location: Dallas Ballroom BC
 - Session Description: The recent announcement that starting in June of 2022 companies will be subject to the payment’s provisions of CFPB’s Small Dollar Rule has raised many questions. These provisions will have a significant impact on how companies process loans and collect payments. While eight months may seem like a long time, it will be here sooner than you think. Hear from a panel of LEND360 experts to make sure your company is ready for the changes that are coming to the small dollar lending market.
 - Panelists:
 - Jennifer Galloway – Counsel – Bradley Arant Boult Cummings LLP
 - Susan Perlmutter – Chief Revenue Officer – REPAY
 - Andrew Smith – Partner – Covington & Burling, LLP

- 12:25 PM – 12:30 PM – Closing Remarks
 - Location: Dallas Ballroom BC
 - Speaker:
 - Andrew Duke – Executive Director – Online Lenders Alliance