



BREAKOUT SESSION TRACK DESCRIPTIONS

FUTURE OF BUSINESS LENDING:

Business lenders have an enormous opportunity to leverage the innovations that enabled them to effectively deliver capital to this nation's businesses. These breakout sessions will address what's on the horizon, focused on innovative business models and products.

LATEST INDUSTRY TRENDS:

The fintech world is ever-changing and you need to know everything about the latest industry trends to help your business stay competitive. These breakout sessions will dive into the current and evolving development in the fintech space and allow you to hear directly from the CEOs of companies across the full spectrum of the industry.

MAXIMIZING YOUR DATA AND ANALYTICS:

When utilized correctly, data and analytics can provide companies with the knowledge they need to solve problems and power business growth. These breakout sessions are designed to explore new, forward-looking data sources, develop strategies to improve loan performance, and help lenders gain a competitive edge.

ROAD FORWARD FOR BANKS AND FINTECH:

Fueled by a proliferation of innovation, bank-fintech relationships have transformed the financial services sector. But a rapidly shifting economic environment, coupled with gaps in federal and state standards, is creating uncertainty for the industry and consumers alike. These breakout sessions will provide insights on expected trends and best practices which will set your company up to successfully navigate the evolving landscape.



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STRATEGIES FOR LENDING TO THE GIG ECONOMY

By 2027, 50 percent of all workers are expected to be participating in the gig and freelance economy. Because many of these entrepreneurs lack paycheck stubs, tax returns, bank statements, and other income documentation, they struggle to access traditional financial products. Recognizing this gap, many fintech companies are now tapping into this market and providing solutions that work for these workers' unique needs. Hear from a panel of LEND360 experts who will outline effective approaches to providing financial services and products to this rapidly growing sector.

COLLATERAL AND RECOVERY TACTICS FOR BUSINESS LENDERS

When business lenders make a SMB loan, it trusts the borrower will fully meet its commitment. But what if that does not transpire? It has long been known that one of the most effective ways to protect against the consequences of nonpayment is to obtain collateral. For online lenders that at times can be a challenge with so much of the loan process done remotely and potential borrowers spread out over the country. This panel will educate fintech business finance companies on techniques they can use to help secure their transactions and reduce losses.

HOW TO BUILD AN INTELLIGENT, EMBEDDED LENDING ECOSYSTEM

Today's entrepreneurs are looking for a broad range of financial services and products. By leveraging open finance technology, online lenders and banks have the opportunity to streamline the underwriting process for small and mid-sized business (SMB) loans. Adopting modern lending APIs enables lenders to provide a full complement of offerings that meet their customer's needs, including fast, and accessible capital. This session aims to shine a light on how to implement an intelligent, embedded lending finance ecosystem that offers new revenue sources, while increasing customer retention.

AUTOMATED DECISIONING FOR SMB LOANS

Advances in data and analytics are creating new opportunities to improve credit-decisioning models. While portions of the financial services industry have successfully leveraged data to accelerate growth, many in the SMB sector have lagged. Automated decisioning can help make near-instant business loan decisions, leading to more efficient lending. This panel will discuss how automated credit decisioning can streamline loan originations, increase productivity, reduce borrower churn, and drive bottom-line results.

WHAT'S WORKING IN SMALL BUSINESS ACQUISITION AND RETENTION

Acquisition costs for quality small business leads keep increasing. Search and direct mail costs are trending up. It is increasingly challenging to stand out on social media with content and affiliate costs can be significant. In this environment, developing testable, scalable campaigns – while avoiding fraudulent leads – is more important than ever. Hear from a panel of industry experts on developing and executing cost-effective acquisition campaigns and keeping customers for the long haul.