



## **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.

### **INDUSTRY INNOVATIONS:**

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.



## **FUTURE OF BUSINESS LENDING SESSION DESCRIPTIONS**

### **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.



## **INDUSTRY INNOVATIONS SESSION DESCRIPTIONS**

### **FINTECH'S ROLE IN THE CHANGING COLLECTIONS MARKETPLACE**

Many customers prefer digital channels of communication. But when accounts go delinquent, you need a multi-channel approach to create a positive customer experience while still delivering a direct impact on portfolio performance. Learn how you can increase customer engagement, increase response rates, reduce roll rates and lift payment rates by leveraging breakthrough creative and proactive promotional offers customized to targeted delinquency segments. Our panel of LEND360 experts will discuss various developments in the collections space and what that could mean for your company.

### **HOW CONSUMER PREFERENCES ARE SHAPING THE PAYMENTS INDUSTRY**

Fintech companies are offering a host of products that are revolutionizing how and when consumers make payments. These companies often have multiple processor relationships, card scheme relationships, and issuing relationships, all of which increase the demands and expectations on this industry sector. Learn from a panel of LEND360 experts about the trends in the payments space and how your company can benefit from these innovations.

### **CAN A MULTI LAYERED MARKETING APPROACH HELP BUILD YOUR CUSTOMER BASE?**

In today's digital age, connecting with customers is more important than ever. Currently, an increasing number of companies are looking to employ marketing strategies that help bring in new consumers, by offering an integrated experience for seamless customer interaction. This panel will look at the challenges and opportunities companies face when implementing a multi-faceted marketing plan and how to maximize this approach to grow your customer base.

### **EXPLORING EARNED WAGE ACCESS**

Earned wage access (EWA) is one of the hottest new features that fintech and FI partnerships are adopting. These products enable employees to access a portion of their salary, while allowing businesses to provide their employees with a secure funding source. A panel of LEND360 experts will lead a discussion on how financial services providers can utilize this on-demand product.

### **THE IMPACT OF DATA ON PRODUCT INNOVATIONS**

One of the biggest challenges facing fintech's today is how to manage data and – more crucially – how to capitalize on data science. While many organizations are increasingly reaping the rewards of data and design, often they are missing out on the benefits when these two elements are used in combination. Join a group of LEND360 experts who will share their insights into how companies can knit data and design together more effectively.



## **MAXIMIZING YOUR DATA AND ANALYTICS**

### **CRYPTO IS COMING TO LENDING**

Crypto is sweeping the U.S. with roughly 14% of the population holding some form of digital currency. Meanwhile, crypto exchanges have been aggressively acquiring users and taking out high-profile ads. Real-life use cases, including crypto mortgages and financing, have begun to surface with lenders looking for new opportunities. This panel will explore what crypto might have in store for lenders, businesses, and the payments industry as a whole.

### **A LENDER'S DIGITAL JOURNEY**

The financial services industry is in the midst of a major shift towards digitalization that will bring both challenges and opportunities. Through digitalization, financial service providers can offer highly personalized customer experiences across a broad array of touch points, focusing on leveraging data assets, creating collaborative ecosystems, and building robust operating models. This approach will give fintech companies greater resilience and adaptability to market changes. Hear from a group of LEND360 experts as they take you through a lender's digital journey. The panel will focus on IT vs business driven digitization, as well as how digitalization in the financial services industry compares to other business sectors all while providing practical approaches that will help speed your company's digital adoption.

### **THE NOT SO OBVIOUS WAYS FRAUD IMPACTS YOUR COMPANY**

In striving for successful company growth most executives focus on winning customers and increasing revenues through generating more site traffic, retaining site visitors, increasing conversions, and improving lifetime customer value. How fraud factors into a company's bottom line is often overlooked. Here from a panel of LEND360 experts as they discuss how poor fraud management can impact revenues and how to ensure your fraud management plans are supporting, not undercutting, your bottom line.

### **HOW OPEN BANKING WILL INFLUENCE YOUR COMPANY IN 2023**

Open banking is rapidly transforming the way financial institutions operate. It increases transparency through the ability to share information in a secure, standardized format, creating new product opportunities. Hear from a panel of LEND360 experts as they discuss how open banking can add value to your operations by offering a more secure way to facilitate innovations and empower companies to provide consumers with a better digital experience.

### **CREATING GREATER VALUE WITH AI**

The financial services industry is seeing greater adoption of online banking, apps, and financial management tools, with artificial intelligence being a key driver of these transformations. Hear from a panel of LEND360 experts as they outline steps that companies can take to improve the impact that AI can have on customer satisfaction, operational efficiency, and revenue growth.



## **ROAD FORWARD FOR BANKS AND FINTECH SESSION DESCRIPTIONS**

### **FINANCING THE FINTECH**

Technology firms are reshaping the financial sector with a proliferation of new products and services. But this innovation brings challenges in maintaining liquidity and accessing portfolio financing. This expert panel will examine funding trends and their underlying drivers, including standards for securitization, lines of credit, and third party purchasing with a particular focus on the growing role of direct purchasing.

### **WHAT IS THE STATE OF PLAY FOR BANK-FINTECH PARTNERSHIPS?**

Fintech companies have emerged as valuable partners that help traditional financial services institutions reach new goals. But in a constantly evolving landscape, challenges old and new affect the future success of these partnerships. This expert panel will examine the potential barriers to bank-fintech partnerships and share mitigation strategies and outside-the-box solutions that will enable you to keep driving industry change.

### **DATA OWNERSHIPS AND SECURITY**

Cutting-edge innovations in the bank-fintech partnership space have made data abundant and ubiquitous. The benefits are numerous, from greater product development to faster market penetration and customized customer services, but so are the potential risks. This expert panel will examine the expectations and responsibilities each party needs to consider for the handling of the data they generate and show how smart data policies will keep your partnership flourishing.

### **MANAGING YOUR BANK-FINTECH RELATIONSHIP**

Over the past decade, technology has revolutionized how the financial services industry serves its consumers. However, it takes more than tech to keep a bank-fintech partnership moving in the right direction. If not managed correctly, these partnerships can fall short of expectations. This expert panel will share their tips on how to avoid the kind of pitfalls that hold these partnerships back, along with proactive strategies that will boost your odds of success.

### **THE DO'S AND DON'TS OF DEVELOPING CUSTOMER FACING APPLICATIONS**

Although some banks have tried developing customer-facing applications inhouse, they are increasingly focused on finding responsible third parties to provide these applications. Fintech's looking to offer these services must demonstrate an understanding of both the bank's regulatory environment and commercial landscape. Learn the framework for successful application collaboration that has the adaptability to meet customer needs.