

LEND360[®]

September 12-14, 2022

Marriott Downtown Magnificent Mile / Chicago, IL
(As of 9.7.22)

Agenda Sponsored By:



Monday, September 12th

- 7:30 AM – 6:30 PM: Registration Open
 - Location: Foyer (7th Floor)
 - Sponsored by:



- 8:00 AM – 12:00 PM: Exhibit Booth Setup (Confirmed Exhibitors Only)
 - Location: Salon II & III (7th Floor)
- 1:15 PM – 6:30 PM: Innovation Floor Open
 - Location: Salon II & III (7th Floor)
- 1:15 PM – 1:30 PM – Conference Opening Remarks
 - Location: Salon I (7th Floor)
 - Speaker:
 - Andrew Duke – Executive Director – Online Lenders Alliance
- 1:30 PM – 2:15 PM – Crypto is Coming to Lending
 - Location: Salon I (7th Floor)
 - Description: Crypto is sweeping the U.S. with roughly 14% of the population holding some form of digital currency. Crypto exchanges, meanwhile, 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.
 - Panelists:
 - Avinash Chidambaram – Founder and CEO – Cybrid
 - Vince Kadar – CEO – Polymath
 - Brendan Playford – CEO – Mass Finance

- 2:15 PM – 2:45 PM – Keynote Address: The Great Squeeze
 - Location: Salon I (7th Floor)
 - Speaker:
 - Mark Friedgan – CEO – NinjaHoldings

- 3:00 PM – 3:30 PM – Coffee Break on the Innovation Floor
 - Location: Salon II & III (7th Floor)

- 3:45 PM – 4:45 PM – Breakout Sessions
 - **Track: Future of Business Lending**
 - Location: Great American I & II (6th Floor)
 - Session Title: Partnership Approaches for Acquiring SMB Borrowers
 - Session Description: Acquisition costs for quality small business leads continue to increase with search and direct mail costs trending up. It's increasingly challenging to stand out on social media and SEO/content strategies take time and significant investment to cultivate. In this environment, developing strong, scalable partnerships that deliver high-converting leads is more important than ever. Hear from a panel of industry experts on developing and growing high-performing, cost-effective customer acquisition-focused partnerships.
 - Panelists:
 - Jim Granat – Head of Small Business Financing – Enova
 - Bill Phelan – Senior Vice President and General Manager Equifax Commercial – PayNet, an Equifax Company
 - Stu Richards – CEO – Bredin
 - Michael Tryon – Head of Strategic Partnerships – Biz2Credit

 - **Track: Industry Innovations**
 - Location: Indiana/Iowa/Michigan/Michigan State (6th Floor)
 - Session Title: The Data Usability Gap
 - Session Description: Buying a house, renting an apartment, leasing a vehicle, and applying for a loan all have one thing in common: data-driven verification processes. In the past, it was customary for lenders to request their clients' pay slips or bank statements, as well as manually review their financial history in addition to their credit score. Today, lenders can collect data from a wide variety of data sources available to them. However, lenders are struggling to turn the vast amount of data they collect into meaningful, actionable information to verify their customers' income or detect important life events at scale. This panel will discuss how data insights can improve collections processes, explore strategies for data usage, and look into how the application of enriched data provided outside of the traditional credit report can improve customer satisfaction while reducing operational costs.

- Panelists:
 - Frédéric Lavoie – Co-Founder and Chief Operating Officer – Flins
 - Shannon Lee – CEO – Infinity Software
 - Mitch Walling – Group Vice President – Tekambi
- Sponsored by:



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

- Location: Northwestern/Ohio/State/Purdue/Wisconsin (6th Floor)
- Session Title: A Tsunami of Debt Is on the Horizon: How Can Consumer Lenders Prepare for the Inevitable Increase in Defaults on the Way?
- Session Description: There are five factors negatively impacting the global economy right now (high inflation, unemployment, deep recession, mounting debt, and slow economic growth). We are starting to see an increase in credit card and auto loan defaults, according to data from S&P Dow Jones Indices & Experian. The US economy has not seen a big spike in defaults like this since 2008. Are consumer lenders prepared to handle the increase in defaults headed their way? Hear from a panel of LEND360 experts as they discuss how creditors can insulate themselves from the pending impact of increasing defaults with strategies on improving recovery efforts, without losing command of the customer experience.
- Panelists:
 - George Coutros – Head of Products and Analytics – Experian, Clarity Services
 - Daniel Green – President – EverChain LLC
 - Arthur Tretyak – CEO – Integra Credit
 - Scott E. Wortman – Partner – Blank Rome LLP
- Sponsored by:



○ **Track: Road Forward for Banks and Fintech**

- Location: Lincolnshire I & II (6th Floor)
- Session Title: How Banks and Fintech's are Driving Value Through Flexible and Open Decisioning Platforms
- Session Description: As the global economy shifts and consumer credit markets evolve, credit decisioning requirements have become even more complex. Business needs not only demand agility and flexibility, but also seek to expedite delivery of roadmap items and key functionality for timely response to change. During this panel discussion, attendees will hear from industry leaders about how they can best prepare to meet tomorrow's data and decisioning needs, today. Attendees will walk away with an understanding of the decisioning landscape and learn best practices in data and decisioning strategies for both banks and fintech's.

- Panelists:
 - Rich Alterman – Executive Vice President of Partnerships – GDS Link, LLC
 - Sean Naismith – Vice President of Product Management – TransUnion
 - Scott M. Pearson – Partner – Manatt, Phelps & Phillips, LLP
 - Arnold Pravinata – Chief Data Science and Credit Officer – Splash Financial
- 5:00 PM – 6:30 PM – Reception on the Innovation Floor
 - Location: Salon II & III (7th Floor)
 - Sponsored By:



Tuesday, September 13th

- 7:30 AM – 6:30 PM: Registration Open
 - Location: Foyer (7th Floor)
 - Sponsored by:
- 

- 8:00 AM – 6:30 PM: Innovation Floor Open
 - Location: Salon II & III (7th Floor)
 - 8:00 AM – 8:45 AM – Breakfast on the Innovation Floor
 - Location: Salon II & III (7th Floor)
 - Sponsored By:
- 
- 9:00 AM – 9:30 AM – Keynote Address: Pathways to Progressive Small Business Lending: Innovating the Word 'Underserved' into Nonexistence
 - Location: Salon I (7th Floor)
 - Speaker:
 - Everett K. Sands – CEO – Lendistry
 - 9:45 AM – 10:45 AM – Breakout Sessions
 - **Track: Future of Business Lending**
 - Location: Great American I & II (6th Floor)
 - Session Title: How to Build an Intelligent, Embedded Lending Ecosystem

- **Session Description:** 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.
 - **Panelists:**
 - Ciaran Burke – Chief Operating Officer and Co-Founder – Swoop Funding
 - Stephanie Castagnier Dunn – President of SBA Lending – Grasshopper Bank
 - Nick Chandi – CEO and Co-Founder – ForwardAI
 - David J. Park – CEO and Founder – FinTech Automation
- **Track: Industry Innovations**
 - **Location:** Indiana/Iowa/Michigan/Michigan State (6th Floor)
 - **Session Title:** Can a Cross-Channel Marketing Approach Help Build Your Customer Base?
 - **Session Description:** In today’s digital age, getting your prospective customer’s attention is harder and more important than ever. Each company has their own approach blending digital and traditional marketing strategies, but in the end, there is one objective—to attract, acquire, and retain new customers. This panel, made up of advertising and marketing executives, will explore how to bring all facets of your marketing strategies together into one unified effort to acquire and keep new customers. Panel will dive into the challenges and opportunities companies face when implementing cross-channel marketing initiatives and how they can maximize results.
 - **Panelists:**
 - Andy Chagan – Executive Vice President of Direct Mail Solutions – Tri-Win Direct
 - Morgan Gethers – CEO – LeapTheory
 - Steve Hotz – CEO – The Lead Group
 - Jeff White – Partner – The Wheelhouse Group, LLC
 - **Sponsored by:**



- **Track: Maximizing Your Data and Analytics**
 - **Location:** Northwestern/Ohio/State/Purdue/Wisconsin (6th Floor)
 - **Session Title:** Growth vs Fraud Protection: The Great Balancing Act in Digital Lending
 - **Session Description:** The prevalence of now ubiquitous digital channels including mobile, web, social media, etc. has enabled many lending providers to scale their operations exponentially, both by expanding geographic reach as well as accelerating their approval process. Doing this without compromising security and customer

happiness, however, has been a challenge for many. Hear a panel of LEND360 experts discuss real cases, best practices, and toolsets to help navigate the transformation to fast and secure digital lending.

- Panelists:
 - Alex Baydin – CEO – PerformLine, Inc.
 - Gregory Côté – CEO – Accelitas
 - David Lomiashvili – CEO – Identomat, Inc.
 - Christina Luttrell – CEO – GBG Americas (Acuant + IDology)
- Sponsored by:



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

- Location: Lincolnshire I & II (6th Floor)
- Session Title: Unlocking the Power of Bank Data in a Changing Economy
- Session Description: Consumer cash flow cycles have been negatively impacted by recent inflation and consumers are now 31% more likely to spend their entire bank balance each week. As financing activity becomes more volatile in a changing economy, lenders are going upstream to the bank account to leverage the recency and predictive power of bank data. This session will provide a deep dive into the deployment of bank behavior data and how these insights are being used to better qualify leads, reduce defaults, identify fraud networks, and assess affordability. Panelists will outline use cases for both non-permissioned bank data and cash flow underwriting throughout the application journey.
- Panelists:
 - Dan Chelew – President and CEO – Cypress Marking Corp.
 - Doug Mihalow – Senior Director – Best Egg
 - Shawn Princell – CEO – RIBBIT
 - Cort Walker – Vice President of Product and Risk – CCI Financial, Inc.

- 11:00 AM – 11:30 AM – Coffee Break on the Innovation Floor

- Location: Salon II & III (7th Floor)

- 11:00 AM – 11:15 AM – Spotlight Stage

- Location: Foyer of Salon I (7th Floor)
- Session Title: Unlocking the Power of Digital.....Print
- Session Description: In this session we will cover differences in print technology, and what it means for marketers. Understand how you can better leverage your data for highly personalized and effective print communications, boosting response and performance from your campaigns.

- Speaker: Dennis Fish – Chief Operating Officer – IM Group Marketing
- Sponsored By:



- 11:15 AM – 11:30 AM – Spotlight Stage
 - Location: Foyer of Salon I (7th Floor)
 - Session Title: The Future of Fintech with Centrex
 - Session Description: What is the future of fintech? How is the digital transformation of financial services reshaping how you do business with your customers and the technologies that are used to cultivate and maintain that business? How can banks and platforms work together to lead us down a more sustainable road of assisting consumers and business owners with their financial health? We will explore these questions to find answers.
 - Speaker: Trey Markel – Vice President of Sales and Marketing – Centrex
 - Sponsored By:



- 11:45 AM – 12:45 PM – Breakout Sessions
 - **Track: Future of Business Lending**
 - Location: Great American I & II (6th Floor)
 - Session Title: Automated Decisioning for SMB Loans
 - Session Description: 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.
 - Panelists:
 - Donald Bush – Senior Vice President of Marketing – Neuro-ID
 - Jon Fry – CEO and Founder – Lendflow
 - Christopher B. Leach – Partner – Mayer Brown LLP
 - Sohaib Zahid – CEO and Co-Founder – Railz.ai
 - **Track: Industry Innovations**
 - Location: Indiana/Iowa/Michigan/Michigan State (6th Floor)
 - Session Title: How Consumer Preferences Are Shaping the Payments Industry
 - Session Description: 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 that 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.

- Panelists:
 - David Baxter – CEO – Solutions by Text
 - James Celli – CEO and Founder – LoanPaymentPro
 - Todd Mazurek – Senior Director of Bill Pay Product Management – Visa
 - Jimmy Williams – Senior Vice President of Sales – Accelitas
- Sponsored by:



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

- Location: Northwestern/Ohio/State/Purdue/Wisconsin (6th Floor)
- Session Title: Inflation and Interest: How Lenders Need to Adapt Credit Adjudication to Leverage Volatility
- Session Description: Today lenders are experiencing some of the most unpredictable economic conditions in decades with inflation and interest rates impacting conventional creditworthiness assessments. With more uncertainty looming on the horizon, lenders must take a prudent approach utilizing credit adjudication methods that can leverage this volatile market to produce highly predictive insights that avoid bad debt while identifying new opportunities. This panel of LEND360 industry experts will delve into the challenges lenders are facing and how innovative methods can combine ultra-current data and powerful machine learning technologies to help lenders grow their business.
- Panelists:
 - Evan Chrapko – CEO – Trust Science Inc.
 - Jordan Hyde – CEO – GoDay/FlexMoney
 - Scott D. Samlin – Partner – Blank Rome LLP
 - Zach Tondre – Director of Strategy for Credit Risk – LexisNexis Risk Solutions
- Sponsored by:



○ **Track: Road Forward for Banks and Fintech**

- Location: Lincolnshire I & II (6th Floor)
- Session Title: Managing Your Bank Fintech Relationship
- Session Description: Over the past decade, technology has revolutionized how the financial services industry serves its consumers. But 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 LEND360 panel of experts 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.

- Panelists:
 - Seth Goodman – Chief Revenue Officer – WebBank
 - Michael Gordon – Partner – Ballard Spahr LLP
 - Bryan O’Connell – CEO – Huckleberry
 - Mark Ruddock – CEO – Nuula
 - Derek Szeto – CEO and Co-Founder – Walnut Insurance
- 1:00 PM – 2:00 PM – Lunch on the Innovation Floor
 - Location: Salon II & III
- 1:00 PM – 2:00 PM – Legal Issues Luncheon
 - Location: Marriott Ballroom (4th Floor)
 - Description: Join the attorneys from Hudson Cook and Blank Rome as they lead an interactive discussion focusing on the current legal and regulatory issues facing the fintech industry.
 - Panelists:
 - R. Andrew Arculin – Partner – Blank Rome LLP
 - Justin B. Hosie – Partner – Hudson Cook, LLP
 - Jason Romrell – General Counsel and Director of Government Relations – LeadsMarket.com LLC
 - Scott D. Samlin – Partner – Blank Rome LLP
 - H. Blake Sims – Partner – Hudson Cook, LLP
 - Scott E. Wortman – Partner – Blank Rome LLP

- Sponsored by:



- 1:00 PM – 1:15 PM – Spotlight Stage
 - Location: Foyer of Salon I (7th Floor)
 - Session Title: Underwriting Framework in a Loan Management System
 - Session Description: An approach where LMS can leverage strength within and all of partners offerings.
 - Speaker: Amar Sivaji Pendyala – COO – Virinchi Ltd.
 - Sponsored By:



- 1:15 PM – 1:30 PM – Spotlight Stage
 - Location: Foyer of Salon I (7th Floor)
 - Session Title: Striking the Balance Between Risk and Recoveries: Why Speech Analytics with Quality Management Should Be Your New Secret Weapon
 - Session Description: Join us to see how LiveVox seamlessly integrates multi-channel speech analytics with robust quality management tools to give organizations 100% visibility and understanding of the voice, email, SMS, and chat conversations handled by their teams, as well

as the ability to take action and improve operational performance. By unlocking the customer data in all your interactions, you can deliver fast insights to transform agent performance, customer experience, and campaign performance for growth-oriented outcomes.

- Speaker: Jim Lynch – Senior Director of Produce Marketing - LiveVox
- Sponsored By:



LIVEVOX

- 1:30 PM – 1:45 PM – Spotlight Stage

- Location: Foyer of Salon I (7th Floor)
- Session Title: Fantastic Leads and Where to Find Them!
- Session Description: Where do the best leads come from? What are the best and worst channels? What's the correlation between source and quality? Join us on the Spotlight Stage to find out!
- Speaker: Lena Knysh – Vice President of Customer Success – LeadsMarket.com LLC
- Sponsored By:



- 1:45 PM – 2:00 PM – Spotlight Stage

- Location: Foyer of Salon I (7th Floor)
- Session Title: Exciting Things are Going on at MicroBilt – Check It Out!
- Session Description: Stop by and hear more about what's going on at MicroBilt. Expanded Team, Innovative Products and Refreshed Consumer Insights built specifically to meet your business needs.
- Speaker: Joe Fitzpatrick – President and Chief Revenue Officer – MicroBilt
- Sponsored By:



- 2:15 PM – 2:45 PM – Keynote Address: How a Diversified Business Model Can Be a Catalyst for Growth

- Location: Salon I (7th Floor)
- Speaker:
 - Kevin Yuann – Chief Business Officer – NerdWallet

- 3:00 PM – 3:30 PM – Coffee Break on the Innovation Floor
 - Location: Salon II & III (7th Floor)
- 3:00 PM – 3:15 PM – Spotlight Stage
 - Location: Foyer of Salon I (7th Floor)
 - Session Title: Payment Strategies, Technology and Payment Performance for Lenders
 - Session Description: Utilizing payment strategies and technology while leveraging payment methodologies to improve collections and payment performance for lenders.
 - Speaker: Jason Kafer – Integrity Payments Group
 - Sponsored By:



Integrity Payments Group
Integrity is Everything

- 3:15 PM – 3:30 PM – Spotlight Stage
 - Location: Foyer of Salon I (7th Floor)
 - Session Title: Essentials of Creating a Balanced Payments Risk Strategy
 - Session Description: In today's environment it is critically important that you can quickly make decisions to manage your risks throughout the loan lifecycle. Payment processing is no exception, especially now when payments move faster than ever. Solutions designed to easily fit into your existing payment ecosystem are vital to managing risk while keeping a positive payments experience intact.
 - Speaker: James Robinson – Product Director – Payliance
 - Sponsored By:



- 3:45 PM – 4:45 PM – Breakout Sessions
 - **Track: Future of Business Lending**
 - Location: Great American I & II (6th Floor)
 - Session Title: Strategies for Lending to the Gig Economy
 - Session Description: 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.

- Panelists:
 - Matt Gomes – Director of Personal Lending and Banking Solutions – Argyle
 - Jared Kogan – Founder – Giggle Finance
 - Bryan Schneider – Partner – Manatt, Phelps & Phillips, LLP
 - Ken So – CEO and Founder – Tillful
- **Track: Industry Innovations**
 - Location: Indiana/Iowa/Michigan/Michigan State (6th Floor)
 - Session Title: Exploring Earned Wage Access
 - Session Description: 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.
 - Panelists:
 - Jack Freeman – Partner – PeakSpan Capital
 - Brad Garner – Director of Sales and Training – Alliance HCM
 - Alex Gostomelsky – Chief Financial Officer – Tapcheck Inc.
 - Trent Sorbe – CEO – Central Payments
 - Sponsored by:



- **Track: Maximizing Your Data and Analytics**
 - Location: Northwestern/Ohio/State/Purdue/Wisconsin (6th Floor)
 - Session Title: Moving Beyond the FICO Score
 - Session Description: Does the traditional credit score truly represent a person's likelihood of repaying a loan? Many of today's modern consumers have multiple incomes - they might be gig workers, or an early investor of crypto or someone who doesn't have a credit card (by choice). As you can see, the traditional credit score today doesn't accurately reflect someone's ability to repay a loan. That's why we're seeing lenders looking at incorporating a broader set of non-traditional data, moving more towards cash flow-based underwriting models for a more accurate picture of a consumer's financial wellbeing. Hear from a panel of executives on how they are helping lenders manage this transition and optimize for user experience and operational efficiency.
 - Panelists:
 - R. Andrew Arculin – Partner – Blank Rome LLP
 - Rich Franks – Head of Light Box – Credit Karma
 - Shibani Sanan – Head of Engineering for Open Finance – Plaid
 - Ryan Sandler – CEO and Co-Founder – Truework
 - Sponsored by:



- **Track: Road Forward for Banks and Fintech**
 - Location: Lincolnshire I & II (6th Floor)
 - Session Title: What is the State of Play for Bank-Fintech Partnerships?
 - Session Description: 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.
 - Panelists:
 - Will Callender – President – FinMain, Inc.
 - Jeremy T. Rosenblum – Partner – Troutman Pepper Hamilton Sanders LLP
 - Stephen Schaller – General Counsel – NinjaHoldings, LLC
 - H. Blake Sims – Partner – Hudson Cook, LLP

- 5:00 PM – 6:30 PM – Reception on the Innovation Floor
 - Location: Salon II & III
 - Sponsored By:



LIVEVOX

- 6:30 PM – 8:00 PM – Women in Fintech Networking Event
 - Location: Marriott Ballroom (4th Floor)
 - Description: This year's LEND360 Women in Fintech event will take you back in time to the Roaring 1920's era of glitz and glamour of Chicago's Jazz clubs, when Zelda Fitzgerald and Coco Chanel were the toasts of the town. Join a group of LEND360 Women CEO's as they lead an entertaining and interactive evening networking reception -- no speakeasy password is required.
 - Sponsored By:



Wednesday, September 14th

- 7:30 AM – 11:15 AM: Registration Open
 - Location: Foyer (7th Floor)
 - Sponsored by:



- 8:00 AM – 10:00 AM: Innovation Floor Open
 - Location: Salon II & III (7th Floor)

- 8:00 AM – 8:45 AM – Breakfast on the Innovation Floor
 - Location: Salon II & III (7th Floor)

- 9:00 AM – 9:30 AM – Keynote Address: Enabling Financial Inclusion in Alternative Lending
 - Location: Salon I (7th Floor)
 - Speaker:
 - Steven Chaouki – President of U.S. Markets and Consumer Interactive – TransUnion

- 9:45 AM – 10:45 AM – Breakout Sessions
 - **Track: Future of Business Lending**
 - Location: Great American I & II (6th Floor)
 - Session Title: Collateral and Recovery Tactics for Business Lenders
 - Session Description: When business lenders make a SMB loan, it trusts the borrower will fully meet its commitment. But what if that does not transpire. Its long been know 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 challenging 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 transaction and reduce losses.
 - Panelists:
 - Jason Bishop – CEO – MotherFund
 - Christopher K. Friedman – Attorney – Bradley Arant Boult Cummings LLP
 - Eric Johnson – Vice President of Business Development – Carmel Solutions
 - Holly Wallman – Vice President and Deputy General Counsel – Kapitus

 - **Track: Industry Innovations**
 - Location: Indiana/Iowa/Michigan/Michigan State (6th Floor)
 - Session Title: Fintech’s Role in the Changing Collections Marketplace
 - Session Description: 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 to plan for managing accounts in collections and recovery stages. This session will provide information on 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. It will also afford insights on how to optimize your charged-off off recovery strategy. Our panel of LEND360 experts will discuss various developments in the collections and recovery space and what that could mean for your company.
 - Panelists:
 - Allen H. Denson – Partner – Stroock & Stroock & Lavan LLP
 - Bob Deter – Vice President of Business Development – Crown Asset Management, LLC
 - Kevin Foley – CEO – Creative Solutions International, Inc.
 - Harry Metcalfe – CEO – FinTech Servicing LLC

- Sponsored by:



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

- Location: Northwestern/Ohio/State/Purdue/Wisconsin (6th Floor)
- Session Title: A Lender's Digital Journey
- Session Description: 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 versus business driven digitization, how digitalization in the financial services industry compares to other business sectors, and provide practical approaches that will help speed your company's digital adoption.
- Panelists:
 - Satyajeet Prasad – CEO – Virinchi/QFund
 - Sarah Reardon – Vice President of Client Relations – Lead Economy
 - Phil Richards – Senior Vice President of Business Development – LeadsMarket.com LLC
 - Jessica Thrasher – Vice President of Merchant Sales and Strategy – Payliance
- Sponsored by:



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

- Location: Lincolnshire I & II (6th Floor)
- Session Title: Data Ownerships and Security
- Session Description: 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 LEND360 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.
- Panelists:
 - Karen Brown – Senior Vice President of Data and Analytics – Lending Science DM, Inc.
 - Timothy A. Butler – Shareholder – Greenberg Traurig, LLP
 - Kim Phan – Partner – Troutman Pepper Hamilton Sanders LLP

- Daniel Vennemann – Senior Director of Strategic Initiatives – Equifax Workforce Solutions

- 11:00 AM – 11:40 AM – OLA Annual Meeting
 - Location: Salon I (7th Floor)
 - Description: Calling all OLA members! Come wrap up the conference at the Annual Meeting. Meet and vote on the slate of Board of Directors and discuss the issues your trade association is working for on your behalf.
 - Speakers:
 - Andrew Duke – Executive Director – Online Lenders Alliance

- 11:40 AM – 11:45 AM – Conference Closing Remarks
 - Location: Salon I (7th Floor)
 - Speaker:
 - Andrew Duke – Executive Director – Online Lenders Alliance