

LEND360[®]

Atlanta, GA • October 2–4, 2023

(As of September 29, 2023)

Agenda Sponsored By:



MONDAY, OCTOBER 2nd

7:30 AM – 6:30 PM: REGISTRATION OPEN

- **Location:** Centennial Foyer
- **Sponsored by:**



8:00 AM – 12:00 PM: EXHIBITOR SETUP (CONFIRMED EXHIBITORS ONLY)

- **Location:** Centennial II/III/IV

11:00 AM – 1:00 PM: CEO LUNCHEON (INVITE ONLY)

- **Location:** Hanover DE
- **Session Description:** As LEND360 begins, this lunch will be a unique opportunity to meet and connect with other CEOs. Join a closed-door discussion and networking event with other fintech leaders to dive into the major issues facing our industry. Attendance is limited to CEOs and Presidents, and you must RSVP in advance.
- **Speakers:**
 - *Ling Ling Ang – Managing Director – NERA Economic Consulting*
 - *Nick Schmidt – Founder and CTO – SolasAI & BLDS, LLC*
- **Sponsored by:**



12:00 PM – 6:30 PM: INNOVATION HALL OPEN

- **Location:** Centennial II/III/IV

1:00 PM – 1:15 PM: OPENING REMARKS

- **Location:** Centennial I
- **Speaker:**
 - *Andrew Duke – CEO – Online Lenders Alliance*

1:15 PM – 1:45 PM: GENERAL SESSION

- **Location:** Centennial I
- **Session Title:** Welcome to Atlanta – A Fireside Chat with Jeff Howard
- **Session Description:** Welcome to Atlanta! Our first session will be a fireside chat with Jeffrey Howard, CEO of Atlanticus Holdings Corporation on fintech, yesterday, today, and tomorrow lead by Steve Hotz, CEO of The Lead Group.
- **Speakers:**
 - Steve Hotz – CEO – The Lead Group
 - Jeffrey Howard – CEO – Atlanticus Holdings Corporation

2:00 PM – 3:00 PM: THE FUTURE OF SMB LENDING BREAKOUT SESSION I

- **Location:** Hanover C
- **Session Title:** SMB Lending Innovation – Human or Technology, Which Matters Most?
- **Session Description:** Fintech SMB lending is now in its teenage years. Early innovators started more than 13 years ago yet access to capital is still one of the top three issues for SMB owners. How are digital and technology innovation contributing to opening access to capital today? Does innovation need to go further and include the role of the banker? This session discusses recent innovations in lending operating models for SMB lending.
- **Speakers:**
 - Ron Benegbi – CEO and Founder – Uplinq Financial Technologies
 - Lisa Frazier – Chief Operating Officer – Judo Bank
 - Sri Kaza – CEO – BriteCap Financial
 - Kevin Phillips – Executive Vice President and General Manager – Novo
 - Stu Richards – CEO – Bredin

2:00 PM – 3:00 PM: INDUSTRY INNOVATIONS BREAKOUT SESSION I

- **Location:** Hanover FG
- **Session Title:** Creating Certainty in Uncertain Times
- **Session Description:** The current economic headwinds have given many lenders pause. Will inflation finally come down? Will we officially enter a recession? During times of economic uncertainty lenders typically tighten underwriting, often reducing lending to the most vulnerable consumers. But that doesn't have to be the case. In this session, we will explore how new technologies in marketing, personalization, and underwriting have given lenders more control and transparency than ever, and how alternative data continues to provide consumer-level insights that were previously impossible. By leveraging these tools, lenders can be more precise than ever in their responses to economic uncertainty.
- **Speakers:**
 - Keith Goodnight SVP & Product Officer – Microbilt
 - Anna Fisher – VP Specialty Finance – Equifax
 - Eric Pyhtila - Chief Strategy Office Creditserve Inc
 - Colin Tran – VP Corporate Affairs – Trust Science

2:00 PM – 3:00 PM: MAXIMIZING DATA AND ANALYTICS BREAKOUT SESSION I

- **Location:** Hanover DE
- **Session Title:** Data-Driven Leads – How Automated Performance and Growth Can Improve the Quality of Your Leads
- **Session Description:** Despite changing economic times many online lenders are seeing vast market opportunities. Much of this is due to alternative data sources and advanced technology, which are enabling lenders to cut through the noise filtering out duplicative and fraudulent leads, resulting in high-quality customer acquisition opportunities. To learn how your company can leverage these new strategies, join a panel of LEND360 experts as they discuss how creating a more data-driven process can improve your lead acquisition strategy. The panel will provide tips and best practices that will allow any company to develop an effective lead-generation plan.
- **Speakers:**
 - Evan Chrapko – Founder and CEO – Trust Science
 - Jordan Hyde – President and CEO – FlexMoney
 - Redha Benchetrat – CEO – Loanz Inc.
 - Blake Simms – Partner – Hudson Cook

2:00 PM – 3:00 PM: TRENDS IN PAYMENTS BREAKOUT SESSION I

- **Location:** Hanover AB
- **Session Title:** Success Rates for Collections – How to Better Utilize Payments and Collections Strategies
- **Session Description:** Fintech payment companies have long led the way in leveraging digital platforms to fill gaps in the traditional payment system. Today these companies are increasingly playing an important role in the collections process. Join a panel of LEND360 experts to learn how through proper integration and management, payments companies can aid in loan recoveries. Discussion will review a broad range of payment models including mobile money, internet-based payments, and digital money, along with functionality specific to collections in order to help companies determine what is right for them.
- **Speakers:**
 - Tom Anderson, CEO of Castle Credit
 - James Celli – CEO – LoanPaymentPro
 - Richard Formoe – Co-Founder and CEO – Paydit
 - Susan Seaman – Partner – Husch Blackwell LLP

3:15 PM – 3:45 PM: COFFEE BREAK

- **Location:** Centennial II/III/IV
- **Sponsored by:**



3:15 PM – 3:25 PM – SPOTLIGHT STAGE

- **Location:** Centennial II/III/IV
- **Session Title:** Payments are a Strategy, but Integrity is Everything
- **Session Description:** Join us on the spotlight stage for the unveiling of our new branding, mission, vision, and values. Learn why our business model is unlike many others serving online lenders with a commitment to lenders by providing agnostic but managed treasury management performance and solutions. As a company led by industry leaders and technical disruptors, we have connections to disruptive technology that we will discuss such as chargeback and dispute tools that we provide to increase lenders collections and decrease losses on disputed repayments.
- **Speaker:**
 - Debra Lejeune – CEO – Integrity Payments Group
- **Sponsored By:**



Integrity Payments Group
Integrity is Everything

4:00 PM – 5:00 PM: THE FUTURE OF SMB LENDING BREAKOUT SESSION II

- **Location:** Hanover C
- **Session Title:** The Unpopular Truths About SMB Lending
- **Session Description:** With very low approval rates, slower growth than non-bank lenders, and increasing competition it's clear that something isn't working in SMB lending for banks. Some attribute it to unit economics while others point to the banks' business model, but only a few are suggesting non-traditional perspectives. This session is designed to challenge assumptions and provide a new perspective on SMB lending and future growth opportunities. We will explore some of the lesser-spoken truths about the industry and discuss potential solutions to the challenges faced by lenders and SMBs alike, helping attendees identify untapped opportunities and out-of-the-box strategies to drive profitable growth in this space.
- **Speakers:**
 - Alex McFall – Attorney – Husch Blackwell LLP
 - Mike Persichini – Managing Director – Supplier Credit Company
 - Kathryn Petralia – Co-Founder – Keep
 - Harte Thompson – Co-Founder and COO – Bridge built by Citi
 - Omri Yacubovich – Co-Founder and CEO – Lama AI

4:00 PM – 5:00 PM: INDUSTRY INNOVATIONS BREAKOUT SESSION II

- **Location:** Hanover FG
- **Session Title:** From Satisfaction to Devotion – Nurturing Borrower Loyalty in the Modern Landscape
- **Session Description:** In an era where lending has become increasingly commoditized, building borrower loyalty is a strategic imperative. Thinking "easier said than done"? Join this session to hear from leaders who have pushed the boundaries of borrower experiences and witnessed the power of transforming satisfied borrowers into devoted advocates firsthand. This panel of experts will highlight key learnings and strategies for up-leveling loyalty, ranging from personalized, streamlined, omni-channel interactions to intelligently supporting borrowers through complex economic conditions. You will walk away with a fresh set of ideas for how you can anticipate borrower needs and shift from meeting to truly exceeding borrower expectations and while doing so, nurturing relationships that withstand the competitive tide.
- **Speakers:**
 - Robin-Renee Keys – Associate Attorney – Bradley Arant Boult Cummings LLP
 - Colton Pond – Chief Marketing Officer – LoanPro
 - Travis Rice – Senior Director of Product and Product Operations – Anovaa
 - Trent Wagner – CEO – MoneyBlink Loans

4:00 PM – 5:00 PM: MAXIMIZING DATA AND ANALYTICS BREAKOUT SESSION II

- **Location:** Hanover DE
- **Session Title:** Turning Alternative Data into a Growth Engine
- **Session Description:** A solid financial inclusion strategy is not only a key part of responsible banking, but it can also be a significant growth driver. By using alternative credit data, lenders can profitably underwrite consumers deeper in the credit spectrum, including the 53 million credit invisible consumers. In this session we will explore the changing shape of non-prime consumers and behaviors surrounding credit access, how a solid financial inclusion strategy spans the entire consumer lifecycle, and the impact alternative credit data can have for lenders.
- **Speakers:**
 - Karen Brown – Chief Analytics and Operating Officer – Lending Science DM
 - Kirk Chewing – Co-Founder and Partner – Cane Bay Partners VI LLLP
 - Jonathan Gurwitz – Credit Lead – Plaid
 - Alek Kotolyan – Chief Operating Officer – Plat.AI
 - John McWilliams – Director of Solution Consulting – LexisNexis Risk Solutions

4:00 PM – 5:00 PM: TRENDS IN PAYMENTS BREAKOUT SESSION II

- **Location:** Hanover AB
- **Session Title:** Data and Payment Access – The Key to Winning Tech Savvy Consumers
- **Session Description:** The percentage of Millennials and Gen Xers with megabank accounts has dropped in half over the past two years. More than half (55.7%) of Gen Zers prioritize mobile banking as a top factor when choosing a bank. The use of alternative data, combined with embedded payment solutions, is driving the lift for the major players in fintech to win over these tech-savvy consumers. But for many in the industry, existing data infrastructure is outdated, the idea of alternative data is overwhelming, and the ability to modernize payments is daunting. In this panel, discover ways to seamlessly incorporate real-time data and payment technology to meet these incumbents head-on by building frictionless, full-service financial management ecosystems to attract and retain this growing audience base.
- **Speakers:**
 - Jose Bethancourt – Co-Founder and CEO – Method Financial
 - Jonathan Pompan – Partner – Venable LLP
 - Ema Rouf – President and Co-Founder – Pave.dev
 - Zane Salim – Co-Founder and CEO – Atlas

5:00 PM – 6:30 PM: WELCOME TO THE PEACH STATE RECEPTION

- **Location:** Centennial II/III/IV
- **Sponsored by:**



TUESDAY, OCTOBER 3RD

8:00 AM – 6:30 PM: REGISTRATION OPEN

- **Location:** Centennial Foyer
- **Sponsored by:**



8:00 AM – 6:30 PM: INNOVATION HALL OPEN

- **Location:** Centennial II/III/IV

8:00 AM – 8:45 AM – BREAKFAST IN THE INNOVATION HALL

- **Location:** Centennial II/III/IV
- **Sponsored by:**



8:00 AM – 8:45 AM – SPECIALTY BREAKFAST WITH HUSCH BLACKWELL

- **Location:** Hanover DE
- **Session Title:** **Launching Financial Services Products: The Crucial Role of the Partnership between In-House and Outside Counsel in Compliance and Innovation**
- **Session Description:** In today's rapidly evolving financial landscape, launching new products is both an exciting and challenging endeavor. This is especially true when working with third party vendors and partners. One often overlooked piece of the product development puzzle is the critical relationship between in-house and outside counsel. This breakfast panel, hosted by Husch Blackwell, will feature a conversation between outside and in-house counsel who have recently been at the forefront of launching new financial services products. They will share their invaluable insights on the key aspects of product development, from the initial stages to long-term compliance. Join us for an enlightening discussion that promises to arm you with the tools and knowledge you need to successfully navigate the complexities of launching a new financial services product.
- **Speakers:**
 - *Alex McFall – Senior Counsel – Husch Blackwell LLP*
 - *Susan Seaman – Partner – Husch Blackwell LLP*
 - *Pia Thompson – Founder and Fractional GC – lawesome GCI*
- **Sponsored By:**



9:00 AM – 9:30 AM: GENERAL SESSION

- **Location:** Centennial I
- **Session Title:** **Is Economic Uncertainty a Boost for Alternative Finance?**
- **Session Description:** Key session takeaways will include noteworthy credit demand trends and insights; decisioning in an uncertain economy; changes in the competitive landscape for alternative finance; and how understanding borrower preferences can impact customer lifetime value and profitability.
- **Speakers:**
 - *Jon Geidel – Senior Vice President of Consulting and Enabling Solutions – Equifax*
 - *Todd Horvath – President of U.S. Information Solutions – Equifax*

9:45 AM – 10:45 AM: THE FUTURE OF SMB LENDING BREAKOUT SESSION III

- **Location:** Hanover C
- **Session Title:** **The Impact of Open Banking Data on Underbanked SMB**
- **Session Description:** Small and medium-sized businesses are critical to the economy, accounting for a large portion of job creation and economic growth. However, access to financing continues to be a major challenge for many small and medium businesses. Open banking has the potential to revolutionize SMB lending. The session will examine the position of open banking in SMB lending, including its advantages, disadvantages, and growth opportunities. LEND360 panelists will also discuss how open banking allows for the sharing of data between different parties, helping to reduce defaults and increase access to financing.
- **Speakers:**
 - *Gerald Ashby – Vice President of Product – Mastercard*
 - *Scott Pearson – Partner – Manatt, Phelps & Phillips, LLP*
 - *Ken So – Vice President of Corporate Development – Nav*
 - *Michael Zevallos – Co-Founder – Giggle*

9:45 AM – 10:45 AM: INDUSTRY INNOVATIONS BREAKOUT SESSION III

- **Location:** Hanover FG
- **Session Title:** From Origination to Collection – Maximizing the Value and Recovery of Fintech Defaulted Accounts
- **Session Description:** There is no one-size-fits-all when determining your strategy for dealing with defaulted accounts. Experts on this panel will explain the various options. Once you have determined your strategy, managing the debt sales process can be a complex maze to navigate – from preparing your data and documents to selecting a buyer-partner who compliments your organization and preserves its reputation, identifying applicable regulatory requirements, to managing post-sale deliverables. Additionally, panelists will dig into the characteristics and preferences of the fintech consumer. You will leave with actionable steps you can take to immediately implement in your collection strategy and improve consumer interaction and repayment rates, along with key considerations to evolve your longer-term roadmap and strategic plan.
- **Speakers:**
 - Daniel Green – President – EverChain
 - Bekah Luebcke – Senior Vice President of Operations – Crown Asset Management, LLC
 - Mark Ravanesi – CEO – TrueAccord
 - Jan Stieger – Executive Director – Receivables Management Association International

9:45 AM – 10:45 AM: MAXIMIZING DATA AND ANALYTICS BREAKOUT SESSION III

- **Location:** Hanover DE
- **Session Title:** Unlock the Potential of Emerging Populations with Advanced Risk Analytics
- **Session Description:** It's likely that inflation in the United States will remain over the Fed's 2% target for the next few quarters. The Federal Reserve is not likely to reduce the Federal Reserve Funds rate for some time, resulting in consumers facing higher costs, elevated interest rates, and potentially growing unemployment. Large populations of consumers will need credit, and lenders who strengthened their online and digital strategies will be poised to meet the demand; but how will lenders accurately evaluate consumers who may have no credit history? Our experts will discuss alternative data sources for assessing creditworthiness, the challenges of using alternative data, and best practices for making informed lending decisions. This session is vital for lenders and fintech innovators aiming to harness alternative data's transformative power to cater specifically to underserved, new-to-credit, or thin file borrowers for sustained success.
- **Speakers:**
 - Rich Alterman – Executive Vice President of Partnerships – GDS Link
 - John Gordon – President – ValidiFI
 - John Martinez – Senior Vice President of Operations – Sun Loan
 - Chris McNamara – Senior Director of Market Development – TransUnion

9:45 AM – 10:45 AM: TRENDS IN PAYMENTS BREAKOUT SESSION III

- **Location:** Hanover AB
- **Session Title:** How to Create Value in Your Payments Systems
- **Session Description:** Creating value in loan payment systems involves strategically blending technological innovation, customer-centricity, and operational efficiency across all stakeholders. A key component in this process is the adoption of emerging technologies, aimed at leveraging payment strategists, and utilizing agnostic solutions that cater to a borrower's preferences within the ecosystems. Join a panel of LEND360 experts to learn how loan management systems and lenders can empower borrowers with convenient payment options and transparency for improved performance. The panel will outline how embracing agility, integrating data analytics, and employing efficient risk mitigation tools can ensure informed decision-making and quicker pivots. Learn strategies for collaboration that incentivize all parties in fostering a culture of continuous improvement to enhance system performance, create added value, and increase borrower satisfaction. The panelists will lead a discussion on how aligning values and creating revenue models derived from utilizing a well-crafted approach that balances technology expertise, best-in-class solutions, and a borrower-centered touch, will elevate the loan payment performance experience.
- **Speakers:**
 - Molly James – Chief Financial Officer – Caliber Financial Services
 - Ben Katz – Partner – Bradley Arant Boult Cummings LLP
 - Shannon Lee – CEO – Infinity Software
 - Debra Lejeune – CEO – Integrity Payments Group
 - O.B. Rawls – Chief Strategy Officer – Integrity Payments Group

11:00 AM – 11:30 AM: COFFEE BREAK

- **Location:** Centennial II/III/IV
- **Sponsored by:**



11:00 AM – 11:10 AM – SPOTLIGHT STAGE

- **Location:** Centennial II/III/IV
- **Session Title:** New Modern Ad Platform Know-Hows from LeadsMarket
- **Session Description:** LeadsMarket will share lead generation news and insights about its core expertise of generating unique high quality leads and will discuss the changes in the demand for credit we have been witnessing and the sources of traffic we utilize. Come learn more about the power of radio, TV and social! We will cover how the marketing channels we use to generate traffic have been transforming over the past few years and what kind of leads we are able to generate through the new modern advertising platforms.
- **Speaker:**
 - Melody Cherchian – Director of Client Relations – LeadsMarket LLC
 - Lena Flattery – Vice President of Customer Relations – LeadsMarket LLC
- **Sponsored By:**



11:15 AM – 11:25 AM – SPOTLIGHT STAGE

- **Location:** Centennial II/III/IV
- **Session Title:** MicroBilt Insights – Empowering Businesses with Innovative Data Solutions
- **Session Description:** Discover MicroBilt’s new and exciting solutions. Our cutting-edge technologies help businesses make informed decisions about their customers, partners, and suppliers
- **Speaker:**
 - Tony Butler – Vice President of Sales, National Accounts – MicroBilt
 - Joe Fitzpatrick – President and Chief Revenue Officer – MicroBilt
 - John Kaltenbach – Vice President of Sales – MicroBilt
- **Sponsored By:**



11:45 AM – 12:45 PM: THE FUTURE OF SMB LENDING BREAKOUT SESSION IV

- **Location:** Hanover C
- **Session Title:** A Path Toward Financial Inclusion – Redefining Credit Assessment in SMB Lending
- **Session Description:** Traditional loan underwriting criteria has disadvantaged small businesses, despite the central role they play in our economy. During this session, the panelists will address how we can fundamentally transform the way lenders evaluate risk and assess the credit worthiness of small and mid-sized businesses (SMBs). With new credit risk scoring models and advanced API technology, we can open doors for more SMBs, including minority, underbanked, and protected classes, expanding access to financing that meets their needs. Together, we can revolutionize small business lending, reduce bias in credit lending decisions with alternative data solutions, and improve financial inclusion for minority small business owners – impacting the lives of millions of families worldwide.
- **Speakers:**
 - David Adams – Head of Commercial Product Marketing – Equifax
 - Andrew Arculin – Partner – Blank Rome LLP
 - Brad Jones – Senior Vice President/Head of Merchant Lending – Fiserv/Clover
 - Patrick Reily – Co-Founder – Uplinq Financial Technologies
 - Jorge Sun – CEO – LendingFront

11:45 AM – 12:45 PM: INDUSTRY INNOVATIONS BREAKOUT SESSION IV

- **Location:** Hanover FG
- **Session Title:** Lending in Turmoil – Tactics to Win and Grow During a Recession – Scaling your Portfolio in a Recession
- **Session Description:** In the wake of the COVID global health crisis, fallout mounts across the financial sector, and recession is the reality: the loan acquisition and portfolio-building strategies of five years ago aren’t delivering the same results. What is the essential blend of strategies and tools that every lender requires, in order to guarantee success? The backbone of this strategy lies in a predictable, repeatable, scalable, modeled scientific approach to pre-screened credit targeting, omni-channel campaign deployment, with a careful eye to the real time performance indicators, in terms of acquisition and risk.
- **Speakers:**
 - Nazar Brizinov – CEO – Round Sky, Inc.
 - Timothy Butler – Shareholder – Greenberg Traurig, LLP
 - Tim Olzer – CEO – Lending Science DM
 - Sandeep Prabhakara – Chief Analytics and Risk Officer – Hive Financial
 - Ryan Scott – Senior Vice President of Marketing – Advance Financial

11:45 AM – 12:45 PM: MAXIMIZING DATA AND ANALYTICS BREAKOUT SESSION IV

- **Location:** Hanover DE
- **Session Title:** Big Data – Mining for Gold in the Online Lending Market
- **Session Description:** Today data is being generated at an unheard-of scale opening new opportunities for savvy business to mine data for insights, spinning the information into marketplace gold. The scale of data growth is unprecedented and astonishing. Join a panel of LEND360 experts as they discuss how capturing and analyzing data has become a critical activity that when done correctly offers new business growth possibilities.
- **Speakers:**
 - George Coutros – Senior Vice President and Head of Product and Analytics – Experian Clarity Services
 - Lena Flattery – Vice President of Client Relations – LeadsMarket LLC
 - Tim Valdez – Director of Strategic Initiatives – LendSuite Software
 - Oscar Zumaran – CEO – Tekambi

11:45 AM – 12:45 PM: TRENDS IN PAYMENTS BREAKOUT SESSION IV

- **Location:** Hanover AB
- **Session Title:** FedNow and the Opportunity for Faster Lending
- **Session Description:** Now that the Federal Reserve has unveiled its new payment system, FedNow, there is little doubt about the complexity of developing and deploying a nationwide real-time payment infrastructure. Digital loan payouts are finally reaching an inflection point, as data matures, and infrastructure better connects financial institutions. This offers the promise of faster lending, but challenges remain. How will this new technology affect consumer lenders, service partners, and banks? And what are the opportunities and challenges ahead? Hear from the Federal Reserve Bank and early FedNow launch partners on integration and why FedNow is a critical step towards a faster lending future.
- **Speakers:**
 - Keith Barnett – Partner – Troutman Pepper Hamilton Sanders LLP
 - Chris Black – CEO and President – Thread Bank
 - Tim Boike – Vice President of Industry Relations – Federal Reserve Financial Services (FRFS)
 - John O'Shea – President – Viking Client Services
 - Emily Pirnack – Head of Product – Orum.io

1:00 PM – 2:00 PM: LUNCH IN THE INNOVATION HALL

- **Location:** Centennial II/III/IV
- **Sponsored by:**

LoanPaymentPro
Getting. Lenders. Paid.

1:00 PM – 2:00 PM: LEGAL ISSUES LUNCHEON (LIMITED SEATING)

- **Location:** Hanover DE
- **Session Description:** Lunch is on us! Grab a bite to eat and join a wide-ranging legal discussion. Hudson Cook lawyers will address the new Safeguard Rules, developments in litigation funding, handling lawsuits and arbitrations, as well as other general updates in the consumer and small business finance industries
- **Speakers:**
 - Blake Sims – Partner – Hudson Cook, LLP
 - Robert Tilley – Senior Associate – Hudson Cook, LLP
 - Dailey Wilson – Partner – Hudson Cook, LLP
 - Latif Zaman – Partner – Hudson Cook, LLP
- **Sponsored by:**

**HUDSON
COOK**

1:00 PM – 1:10 PM – SPOTLIGHT STAGE

- **Location:** Centennial II/III/IV
- **Session Title:** **Unlock More Opportunities with Unique Alternative Data Insights**
- **Session Description:** Join LexisNexis Risk Solutions for a brief discussion on how LexisNexis® RiskView™ helps lenders drive profitable portfolio growth while managing risk by leveraging alternative credit-seeking and non-credit event data.
- **Speaker:**
 - *Kristen Rash – Senior Solutions Consultant – LexisNexis Risk Solutions*
- **Sponsored By:**



2:15 PM – 2:45 PM: GENERAL SESSION

- **Location:** Centennial I
- **Session Title:** **Trends and Opportunities of Nonprime Lending**
- **Session Description:** Don't miss this opportunity to hear directly from one of the leaders in the fintech industry as they explore the trends and opportunities of nonprime lending.
- **Speaker:**
 - *Stephanie Klein – CEO – Braviant Holdings*

3:00 PM – 3:30 PM: COFFEE BREAK

- **Location:** Centennial II/III/IV
- **Sponsored by:**



3:00 PM – 3:10 PM – SPOTLIGHT STAGE

- **Location:** Centennial II/III/IV
- **Session Title:** **One Source – Powerful Results – Success Stories in Direct Marketing**
- **Session Description:** IM Group will present two case studies showing how our family of companies has delivered successful campaign innovation for our clients leveraging creative, production, data and campaign management expertise.
- **Speaker:**
 - *Dennis Fish – Managing Partner – IM Group*
- **Sponsored By:**



3:15 PM – 3:25 PM – SPOTLIGHT STAGE

- **Location:** Centennial II/III/IV
- **Session Title:** Underwriting Insights from Enhanced Banking Data (Demo)
- **Session Description:** Come see a live demo of our hosted, turnkey platform for retrieving and analyzing banking data!
- **Speaker:**
 - Dalton Franklin – Founder – High Yield Services
- **Sponsored By:**



3:45 PM – 4:45 PM: THE FUTURE OF SMB LENDING BREAKOUT SESSION V

- **Location:** Hanover C
- **Session Title:** A Modern Approach to KYB – Automating Better Outcomes for SMB Lenders
- **Session Description:** To stay compliant and safe from fraud, businesses need to trust who they are working with. Yet, the protection associated with KYB (Know Your Business) verification is often synonymous with tedious and manual processes, customer friction and onboarding delays. During this session, we will explore why the time has never been better for SMB lenders to assess and modernize current KYB processes. Panelists will share how an integrated approach that automates KYB and KYC due diligence can help attendees more efficiently verify businesses and their owners, to stay compliant and competitive, while delivering on increased expectations for a superior customer experience.
- **Speakers:**
 - Ronan Burke – Co-Founder and CEO – Inscribe
 - Heidi Hunter – Chief Product Officer – IDology
 - Shelby Lomax – Attorney – Husch Blackwell LLP
 - Will Tumulty – CEO – Rapid Finance

3:45 PM – 4:45 PM: INDUSTRY INNOVATIONS BREAKOUT SESSION V

- **Location:** Hanover FG
- **Session Title:** Hitting Your Stride with Vendor Partnerships – How to Leverage Expertise to Build Your Business
- **Session Description:** As the consumer lending and fintech spaces rapidly innovate, it's essential for lenders of all sizes to identify and partner with vendors possessing deep expertise in mission-critical areas. Join us as we discuss the importance of identifying flexible and agile third-party partners who can adapt to your specific business model and contribute to tailored, efficient solutions. We will delve into the necessity of a cultural fit between lender and vendor, enhancing seamless integration and creating a beneficial working relationship. Furthermore, we will discuss the importance of vendors with robust compliance programs, crucial for navigating the complex regulatory lending landscape. Our panel, led by a successful startup CEO, will illustrate how the right vendor partnerships can foster powerful synergies, enhance operational efficiency, drive innovation, and ultimately boost business success. Don't miss this opportunity to learn how to fortify your lending business.
- **Speakers:**
 - Brian Epling – Senior Counsel, Product – Affirm
 - Christopher Friedman – Partner – Husch Blackwell LLP
 - Glenn Hafner – CEO/Co-Founder – Fintech Franchise Network/Bright Side Loans
 - Michelle Harold – Chief Operating Officer – BorrowWorks

3:45 PM – 4:45 PM: MAXIMIZING DATA AND ANALYTICS BREAKOUT SESSION V

- **Location:** Hanover DE
- **Session Title:** How AI is Changing the Financial Services Landscape
- **Session Description:** AI and machine learning are creating opportunities and challenges in financial services. Hear from a panel of LEND360 experts as they discuss new ways that these ever-growing technologies are changing business practices bringing digital innovations, new business models and ecosystem partnerships that are helping companies become nimble and responsive to evolving customer demands.
- **Speakers:**
 - Daniel Chu – CEO – Tricolor Holdings
 - Shantanu Gangal – CEO and Co-Founder – Prodigal
 - George Souri – CEO – AIO Logic
 - Fred Wang – Co-Founder/Partner – Hudson Cove Capital Management
 - Scott Wortman – Partner – Blank Rome LLP

3:45 PM – 4:45 PM: TRENDS IN PAYMENTS BREAKOUT SESSION V

- **Location:** Hanover AB
- **Session Title:** Payments Innovation – Visible or Invisible Impact, What Matters Most?
- **Session Description:** Should payments be invisible in the consumer and business experience? For example, when you take an Uber, you're not taking out a card, are you? Why is it different for your utility bill or your medical bills? We know that consumers today prefer not only invisibility but automation. If we know that, then why aren't more bills paid this way? In this session the panel will discuss why payments should seamlessly occur, just as they do in the purchase experience today. And with consumers' finances pinched on all sides and delinquencies on the rise, learn how the combination of automation of the user experience (UX) and anonymization in the customer experience (CX) creates the win-wins of timely payment for the consumer and lender.
- **Speakers:**
 - Asif Ahmed – Senior Leader of Global Product Strategy – Discover
 - Nick Babinsky – Chief Product Officer – Solutions by Text
 - Ranjan Dharmaraja – CEO – Quantrax Corporation Inc.
 - Matt Frye – Chief Product Officer – Dash Solutions
 - Scott Samlin – Partner – Blank Rome LLP

5:00 PM – 6:30 PM: A NIGHT AT THE MOVIES RECEPTION

- **Location:** Centennial II/III/IV
- **Sponsored By:**



WEDNESDAY, OCTOBER 4TH

8:00 AM – 11:00 AM: REGISTRATION OPEN

- **Location:** Centennial Foyer
- **Sponsored by:**



8:00 AM – 10:00 AM: INNOVATION HALL OPEN

- **Location:** Centennial II/III/IV

8:00 AM – 8:45 AM: BREAKFAST IN THE INNOVATION HALL

- **Location:** Centennial II/III/IV
- **Sponsored by:**



9:00 AM – 9:30 PM: GENERAL SESSION

- **Location:** Centennial I
- **Session Title:** A Fireside Chat on the State of SMB Lending
- **Session Description:**
- **Speakers:**
 - Brian Alvarez-Bailey – CEO and Co-Founder – Allison
 - Alex McLeod – Founder and CEO – Parlay

9:45 AM – 10:30 AM: GENERAL SESSION

- **Location:** Centennial I
- **Session Title:** The Future of Fintech Investing
- **Session Description:** Join our LEND360 panel of thought leaders to hear 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 its impacts on companies' ability to attract investment.
- **Speakers:**
 - Trish Costello – CEO and Founder – Portfolia
 - Edwin Loreda – Partner – Core Innovation Capital
 - Ben Malka – Partner – Cota Capital

10:45 AM – 11:45 AM: OLA ANNUAL MEETING

- **Location:** Centennial I
- **Session Description:** Calling all OLA members! Come wrap up LEND360 at the OLA Annual Meeting. Meet and vote on the slate of Board of Directors, while hearing from our OLA consults on the pressing policy and political issues that are impacting our industry.
- **Speakers:**
 - Dan Gans – Founder and Principal – Polaris Consulting, LLC
 - Larry Lavender – Founder – Lavender Consultants
 - Greg Porter – Partner – Catalyst
 - Hadley Sosnoff – Founding Partner – Emergent Strategies

11:45 AM – 12:00 PM: CLOSING REMARKS

- **Location:** Centennial I
- **Speaker:**
 - Andrew Duke – CEO – Online Lenders Alliance