

BREAKOUT SESSION SCHEDULE

AT-A-GLANCE



Sponsored by:

 Republic Bank

Breakout Session I-Monday, October 27, 11:00 AM-12:00 PM						
Session Title	Presenter(s)	Description	Session	Day/Time	Room	Track
Compliance: A Strategic Asset for Business Improvement	Taylor Levy, CAMS, Sr. Vice President and Principal, The Compliance Organization; Mitchell Levy, CAMS, Founder, The Compliance Organization	In this interactive session, you will gain practical solutions for common business compliance challenges and learn from real-world scenarios. The discussion will cover critical topics such as: Optimizing frontline associate training; Navigating banking relationships; Effectively filing Suspicious Activity Reports (SARs); Conducting due diligence for commercial check cashing; Implementing robust compliance monitoring; and Understanding the FinCEN registration and renewal cycle. Leave with immediate, actionable strategies to strengthen your business's compliance.	Breakout Session I	Monday, October 27 11:00 AM	Annapolis 1	BSA/AML Compliance
Why Do I Need Marketing?	Jim Higgins, Chief Marketing Officer, Grafico; Rich Campanaro, SVP Sales, Amsive	You focus on compliance, collections, regulatory changes, political activities and a variety of other areas demanded by your business, not just to be successful, but to survive. Retail financial services is a very unique industry. The demand is high, but the consumer needs to navigate a number of challenges to do business with you. Public perception is negatively influenced by an advocacy press and restrictive legislative environment that makes the consumer distrustful and suspicious. Address declining foot traffic patterns as demand for cash services is losing ground to digital alternatives. Retail lending facing growing competition for online alternatives, especially post-pandemic. Advertising media channel options have exploded and have become more complex leaving many businesses to either utilize the tools incorrectly due to inexperience or worse yet, not at all. The list could go on and on, but the point is, marketing addresses critical business challenges that often require skills not common to internal teams. This workshop discusses ways having an active marketing function can address these types of challenges, how they can be implemented in house if the capabilities exist or alternative solutions through external resources.	Breakout Session I	Monday, October 27 11:00 AM	Annapolis 2	Business Development/ New Products
Shift to the States: Emerging Trends in Consumer Finance Enforcement	Rob Tilley, Partner, Hudson Cook, LLP; Justin Hosie, Partner, Hudson Cook, LLP	With the CFPB's recent pullback, states are increasingly acting as the primary enforcers of consumer protection laws. This panel will explore the emerging priorities from state attorneys general and financial regulators, including deceptive sales practices, "junk fees," AI, data privacy, and cancellation procedures.	Breakout Session I	Monday, October 27 11:00 AM	Annapolis 3	Legal Issues
Protect Your Business from Frauds and Scams	Tim Murphy, Wintrust Financial Corporation/ISCSF; Carly Newman, VP, MSX Treasury Management Lead, Wintrust Financial Corporation	This workshop session will explore recent trends in fraud impacting check cashers and other financial services businesses. The presenter will cover recommended best practices for businesses to avoid subjecting your business to risk as a result of the increase in scams. Particular topics addressed will include fraud and scam awareness, vendor scams, business email compromise, and other common schemes.	Breakout Session I	Monday, October 27 11:00 AM	Annapolis 4	Operations
Breakout Session II-Tuesday, October 28, 10:00-11:00 AM						
Session Title	Presenter(s)	Description	Session	Day/Time	Room	Track
Mitigating Risk in Check Cashing Operations: Physical Security, Liability, and Claim Prevention Strategies	D. Mark Lowers, Founder & CEO, Lowers Risk Group; Michael Hyman, Vice President, Lowers & Associates; Dillon Fontaine, CLCS, CRIS, VP, Sr. Sales Executive, Marshall + Sterling;	Negligent security and premises liability claims can cost check cashing operators millions in direct losses and reputational damage. Drawing from 200+ on-site risk surveys and analysis of over 1,300 claims, M&S and L&A present practical tactics to avoid, transfer, and reduce these risks. We'll review real-world burglary and robbery incidents, outline essential physical security measures—including alarm systems, mantraps, and fortified teller areas—and highlight steps to harden your perimeter and improve employee readiness. We'll also discuss insurance expectations, armored car services, and the long-term financial impact of failing to prepare. Attendees will leave with actionable strategies to protect assets, control liability exposure, and enhance operational resilience.	Breakout Session II	Tuesday, October 28 10:00 AM	Annapolis 1	Operations

Breakout Session II-Tuesday, October 28, 10:00-11:00 AM						
Session Title	Presenter(s)	Description	Session	Day/Time	Room	Track
Smarter Compliance with AI: Unlocking Innovation while Protecting Data	Webb McArthur, Partner, Hudson Cook, LLP; Mark D. Metrey, Associate, Hudson Cook, LLP; Anna Fridman, Co-Founder, SpringLabs	Artificial intelligence is rapidly transforming compliance operations in consumer financial services. From automating marketing and disclosure reviews to supporting fair lending monitoring and third-party vendor oversight, AI promises to help companies work smarter and more efficiently. But with these advancements come critical considerations around data privacy, algorithmic governance, and regulatory expectations. This panel brings together Spring Labs and Hudson Cook to provide attendees with practical insights into responsibly integrating AI into compliance programs. Drawing from real-world use cases and legal frameworks, the discussion will explore how companies can unlock innovation while insulating themselves from privacy, data governance, and enforcement risks. Key topics include: Practical applications of AI in consumer finance compliance, including marketing, disclosures, and vendor oversight. Privacy and data governance considerations under FCRA, GLBA, and state laws (CCPA, TDPSA, VCDPA). Regulatory trends from the CFPB, FTC, and state AGs shaping AI adoption in compliance. Best practices for building AI-enabled compliance strategies that are effective, defensible, and privacy-conscious.	Breakout Session II	Tuesday, October 28 10:00 AM	Annapolis 2	Legal Issues
Keeping Current on Small-Dollar Lending Regulatory Developments: Looking Back and Looking Forward	Jason Cover, Partner, Troutman Pepper Locke, LLP; Mark Furletti, Partner, Troutman Pepper Locke, LLP	The small dollar lending market continues to evolve in response to sea change regulatory events at both the federal and state levels. This panel of industry experts will explore a variety of small dollar lending products, including direct lending, bank program lending and “earned waged access” products, and the impact of recent regulatory and legislative developments. The panelists will also offer forward looking thoughts on the future of small-dollar lending and how providers should prepare.	Breakout Session II	Tuesday, October 28 10:00 AM	Annapolis 3	Legal Issues
Money Transfer – A Conversation with Ria Money Transfer	Jessica Yee, Global Head, Strategic Partnerships, Ria Money Transfer; Jeffrey Zmich, Director, Strategic Partnerships, Ria Money Transfer	A dialogue with Ria regarding the money transfer trends, things to consider, and fun trivia.	Breakout Session II	Tuesday, October 28 10:00 AM	Annapolis 4	Business Development/ New Products
Access to Funds is More Important Than Ever-Why Financial Access is Becoming the Defining Challenge-and Opportunity-for Our Industry	Chris Blackburn, GM Alternative Financial Services & Enterprise, Ouro; Mallory Wells, Senior Manager, Alternative Financial Services Strategic Operations, Ouro	This session will explore the evolving landscape of alternative financial services (AFS), highlighting key trends shaping payments today and what’s ahead. Attendees will gain insights into how AFS partners can adapt, innovate, and position themselves to meet customer needs in a rapidly changing financial ecosystem.	Breakout Session II	Tuesday, October 28 10:00 AM	Baltimore 1	Business Development/ New Products
Breakout Session III-Tuesday, October 28, 2:00-3:00 PM						
Session Title	Presenter(s)	Description	Session	Day/Time	Room	Track
Cutting Costs, Not Corners: Optimizing Debit Card Repayments for Lenders	Meredith Shaffer, Senior Director, Emerging Payments, Visa; Kellie Amodeo, Director of Product, Payliance; Jessica Thrasher, EVP Sales Enablement and Growth, Payliance	As subprime and non-prime lenders look to streamline repayment operations while keeping costs in check, debit card optimization presents a strategic opportunity. While ACH remains a reliable and low-cost standard, many lenders are missing out on available savings when it comes to debit card transactions. This workshop will explore how lenders can reduce debit processing fees through specialized Debt Repayment Interchange Programs (DRIPs) from Visa, Mastercard, and Discover—designed specifically for consumer loan payments. The panel will also discuss how to integrate debit optimization alongside ACH, enhance borrower experience with real-time payment tools, and implement changes with minimal technical lift. Learn how DRIPs work, who qualifies, and what savings lenders can expect. Compare debit and ACH to design a cost-effective, flexible repayment strategy. Understand how to improve borrower trust with secure, real-time debit payments. Get best practices for implementation with minimal disruption.	Breakout Session III	Tuesday, October 28 2:00 PM	Annapolis 1	Operations
Why Do I Need Marketing?	Jim Higgins, Chief Marketing Officer, Grafico; Rich Campanaro, SVP Sales, Amsive	You focus on compliance, collections, regulatory changes, political activities and a variety of other areas demanded by your business, not just to be successful, but to survive. Retail financial services is a very unique industry. The demand is high, but the consumer needs to navigate a number of challenges to do business with you. Public perception is negatively influenced by an advocacy press and restrictive legislative environment that makes the consumer distrustful and suspicious. Address declining foot traffic patterns as demand for cash services is losing ground to digital alternatives. Retail lending facing growing competition for online alternatives, especially post-pandemic. Advertising media channel options have exploded and have become more complex leaving many businesses to either utilize the tools incorrectly due to inexperience or worse yet, not at all. The list could go on and on, but the point is, marketing addresses critical business challenges that often require skills not common to internal teams. This workshop discusses ways having an active marketing function can address these types of challenges, how they can be implemented in house if the capabilities exist or alternative solutions through external resources.	Breakout Session III	Tuesday, October 28 2:00 PM	Annapolis 2	Business Development/ New Products
Title: Collections Practices: Recent Developments in the Fair Debt Collection Practices Act, Regulation F and State Collection Laws	Chuck Dodge, Partner, Hudson Cook, LLP	This workshop will explore the most current issues surrounding the Fair Debt Collection Practices Act (FDCPA) and corresponding Regulation F, including recent federal and state legislative, regulatory and litigation developments that may impact your, and your third-party vendors’, servicing and collection operations.	Breakout Session III	Tuesday, October 28 2:00 PM	Annapolis 3	Legal Issues

Breakout Session III-Tuesday, October 28, 2:00-3:00 PM						
Session Title	Presenter(s)	Description	Session	Day/Time	Room	Track
Unlocking Compliance & Training Benefits Through the INFiN + Capital Compliance Experts Partnership	Julie Sepulveda, Marketing Manger, Capital Retail Solutions, Inc.	Staying compliant in today’s regulatory environment is one of the greatest challenges facing MSBs, money transmitters, and alternative financial service providers. Through the new INFiN + Capital Compliance Experts partnership, members now gain exclusive access to discounted compliance training bundles, ongoing program oversight, and a learning management system (LMS) to track, certify, and report staff training with ease. This session will break down how INFiN members can leverage these benefits to streamline compliance, strengthen banking relationships, and reduce risk, all while saving time and money.	Breakout Session III	Tuesday, October 28 2:00 PM	Annapolis 4	BSA/AML Compliance
Breakout Session IV-Tuesday, October 28, 4:30-5:30 PM						
Session Title	Presenter(s)	Description	Session	Day/Time	Room	Track
AI and Consumer Financial Services: Product Lifecycle and Use Cases	Jason Cover, Partner, Troutman Pepper Locke, LLP; Mark Furletti, Partner, Troutman Pepper Locke, LLP	This panel will explore the evolving regulatory landscape surrounding the use of artificial intelligence in financial services, with a focus on its implications for small dollar lenders. We'll delve into how AI is reshaping compliance requirements, risk management, and consumer protection, while also discussing strategies for navigating these changes to ensure both innovation and regulatory adherence. Join us as we examine the balance between leveraging AI for competitive advantage and maintaining robust compliance in an increasingly complex regulatory environment.	Breakout Session IV	Tuesday, October 28 4:30 PM	Annapolis 1	Legal Issues
A New Way to Boost Store Traffic and Revenue: ecoATM Kiosks That Work for You	Neil Fried, SVP, Corporate Development	Looking for a proven way to get more customers through your doors and increase revenue with minimal overhead? This session will introduce money center operators to ecoATM - a self-service, easy-to-deploy kiosk that gives customers instant cash for their old devices, right in your store. ecoATM kiosks are designed to meet the needs of value-conscious consumers who want fast, easy access to extra cash. For operators, it’s a low-maintenance, high-impact solution that adds a new service offering, drives repeat visits and pays out monthly revenue share – all with no upfront investment. This session will cover: Why cash-for-device services are in high demand among money center customers. How ecoATM kiosks deliver instant payouts, increasing foot traffic and in-store time. What a typical revenue share looks like, and how stores are seeing thousands in annual passive income. How easy it is to get started with our turnkey program (we handle installation, service and maintenance). This is the next profitable service your customers are already looking for - make your store the place they find it. Key Takeaways: Learn how to offer a fast-growing service that pays your customers, and you. Understand the revenue potential and operational ease of adding an ecoATM kiosk. See how money centers are using ecoATM to attract new customers and bring returning customers back more often.	Breakout Session IV	Tuesday, October 28 4:30 PM	Annapolis 2	Business Development/ New Products
Innovating Responsibly In An Unpredictable Environment	Justin Hosie, Partner, Hudson Cook, LLP; Blake Sims, Partner, Hudson Cook, LLP	In an uncertain regulatory environment, innovating responsibly becomes a paramount concern. Companies must grapple with balancing rapid technological advancement against the need to understand, anticipate, and mitigate potential risks and unintended consequences for society and the environment. This involves adopting a proactive and adaptable approach to regulatory compliance, prioritizing the incorporation of ethical considerations and public values throughout the entire innovation process. Key principles like anticipation, reflexivity, inclusion, and responsiveness can serve as guiding lights, helping organizations proactively identify and address potential negative impacts while fostering stakeholder trust and building a culture that values long-term societal well-being alongside technological progress. Ultimately, navigating regulatory uncertainty requires not only adherence to existing guidelines but also a commitment to proactively shaping future policies through collaboration and responsible practices.	Breakout Session IV	Tuesday, October 28 4:30 PM	Annapolis 3	Business Development/ New Products
Navigating the Future of Financial Privacy	Kim Phan, Partner, Troutman Pepper Locke, LLP	This session will focus on the latest developments in financial privacy. As regulatory landscapes evolve and technology advances, understanding the implications for data privacy is crucial for all financial institutions. During this session, we will explore new laws and regulations, emerging technologies, and best practices for ensuring the confidentiality of financial information. Gain valuable insights into how these developments impact compliance strategies and operational processes in the financial sector.	Breakout Session IV	Tuesday, October 28 4:30 PM	Annapolis 4	Legal Issues