

WORKSHOP SCHEDULE | INFİN MONEYTRENDS 2022

Workshops Sponsored by:  Republic Bank

Tuesday, October 11

	Title	Presenter(s)	Description	Session	Day/Time	Room
1	Federal Government Relations Update: Congressional and Regulatory Outlook	Moderator: David Schwarz, Sr. VP Government Relations, Community Choice Financial; Presenters: Hunter Moorhead, Principal, Crossroads Strategies; Pierre Whatley, Principal, Andy Barbour, Partner, FS Vector; John Files, Executive VP, Powell Tate	Both Congress and the federal financial regulators are led by consumer protection-minded officials intent on aggressive and expansive oversight of bank and non-bank consumer financial service providers. This philosophy focuses on all aspects of financial services, from marketing to pricing to collections. The approaching mid-term elections have injected political considerations into the equation. This panel will present their perspectives and outlook on the emerging legislative, regulatory, and political landscape impacting the consumer financial services industry.	I	Tues.-9 AM	Waterloo 1
2	Data Security in Consumer Financial Services	K. Dailey Wilson, Senior Associate, Hudson Cook, LLP	The consumer financial services industry has seen dramatic growth in products and services available to consumers. However, this expansion can make companies more vulnerable to cyber threats and bring information security worries. With a particular focus on the new FTC Safeguards Rule and CFPB's Supervision and Exam Manual Section on Information Technology, this session will provide an update on information security and help attendees learn how to maximize compliance.	I	Tues.-9 AM	401
3	Bank-Fintech Partnerships: Understanding the Basics of a Successful Relationship	Satyajeet Prasad, CEO, Qfund	The workshop session will explore the multiple facets of a bank-fintech/consumer financial service provider relationship. The session will delve into: (1) the basic technology elements required to initiate a bank - fintech/consumer financial service provider relationship; (2) technology plan/roadmap/epectations; and (3) rollout challenges and ongoing business and technical activities to successfully maintain a bank-fintech relationship.	I	Tues.-9 AM	402
4	Bank Model Lending Programs-A Deep Dive Into the Legal Parameters	Aaron Kouhoup, Member, McGlinchey Stafford, PLLC	Presented by one of the leading legal practitioners in the field of fintech, this session will explore the legal aspects of various "bank model" lending programs. The presenter will explain "traditional" bank partner programs, in which a fintech platform partners with a state or federally chartered financial institution; fintechs partnering with a non-financial institution state licensed lending partner; and direct fintech lending, in which the fintech is the lender. The session will also explore the pros and cons of the various models and licensing schemes.	I	Tues.-9 AM	403
5	Are You Prepared for a CFPB Examination?	Blake Sims, Partner, Hudson Cook, LLP; Michelle Hemerley, Chief Compliance Officer, BasePoint Capital, LLC; Stefanie H. Jackman, Partner, Troutman	The CFPB and other regulators have signaled that they intend to leverage their supervision and examination authority to increase oversight of the consumer financial services industry. Dealing with an examination can be intimidating but having the proper procedures in place goes a long way to ensuring a successful outcome. This expert panel will describe the supervisory process, including monitoring and offering best practices for putting your company in the best position to succeed in the event of an examination.	I	Tues.-9 AM	404
6	BSA/AML Compliance (Separate Registration Required)	Ryan Spetoskey, Head of Compliance-North America, Western Union; Brandi Reynolds, CAMS-Audit, CCI, CCCE, Managing Director, Bates Group	Certificate of Completion Issued	I	Tues.-9-11 AM	Waller Ballroom Salons A/B
	Title	Presenter(s)	Description	Session	Day/Time	Room
1	Recent Developments in Arbitration and Class Action Waivers	Stephen J. Newman, Partner, Allen Denson, Partner, Stroock, LLP	This presentation will address how the Supreme Court's decisions from its 2021-22 term affect questions of arbitrability and the enforcement of class action waivers. The unique California doctrine of non-arbitrability of "public injunctive relief" claims also will be discussed in light of the Supreme Court's <u>Viking River</u> ruling. The growing trend of "mass arbitration" efforts by plaintiffs' firms also will be examined, along with potential defense strategies and approaches to drafting arbitration agreements.	II	Tues.-10 AM	302
2	Lending Without Being the Lender	Eric King, Vice President and General Manager, Opportun	This workshop will examine new options available to non-bank financial services providers, including money transfer, check cashing and bill payment companies, to offer loan products to their customers without being a lender themselves. The presenter will explore the business and practical aspects of these arrangements and will discuss opportunities for INFİN member companies to parnter with a fintech lender.	II	Tues.-10 AM	401
3	Data-Driven Digital Identity Verification: The Key to a Modern, Inclusive Customer Experience that Drives Loyalty and Revenue	Christina Luttrell, CEO, GBG Americas (Acuant + IDology)	The surge in digital transactions has come with increasing risk. Today more than ever, growth depends on the ability to deliver a seamless customer journey, from start to finish, in an environment where fraud attempts have surged to an all-time high. Identity verification must be smarter and more inclusive to accomplish this. CEO of GBG Americas (Acuant and IDology) Christina Luttrell will share how to meet this challenge and the imperative of building trust with today's consumers at every step of their journey, outlining a path for leveraging data-driven identity verification to build a modern, inclusive consumer experience while reducing fraud and maintaining compliance.	II	Tues.-10 AM	402
4	Lead Generation-Risk Management and Best Practices	Jason Romrell, General Counsel, LeadsMarket; Blake Sims, Partner, Hudson Cook, LLP	Lead generation continues to be a quick, scalable, and cost-efficient customer acquisition strategy. But caution is warranted. This panel will review the legal challenges facing the industry and outline steps companies should consider to help reduce risk.	II	Tues.-10 AM	403
5	Is the Market Ready for Self-Serve Financial Services?	Peter Kelly, Chief Business Officer, Maya.Tech	In this session, Maya will share highlights and insights of it's year long "Self Serve Check Cashing" with industry member Check Cashing USA.	II	Tues.-10 AM	404
	Title	Presenter(s)	Description	Session	Day/Time	Room
1	The 21st Century Workplace: New and Emerging Human Resources Issues	Magdalen Blessey Bickford, Member, and Camille Bryant, Member, McGlinchey Stafford, PLLC	Human resources in the twenty-first century is a difficult and nuanced subject. HR departments are confronted with new issues that must be met with innovative solutions. These issues range from staffing, recruiting, retention, compensation, reasonable accommodations, and continual technological adaption. To accommodate the shifting workforce, an increasing number of businesses are altering their organizational structures. This presentation addresses how human resources is changing and what business leaders must do to stay relevant in today's fast-paced environment.	III	Tues.-2:30 PM	401
2	Crypto to Kash: Making Crypto Liquid	Todd Gagerman, CEO, Benjamin Schulz, Account Manager, KashHero®; Connie Davis, Chief Product Officer, Dave Guttman, COO, Kian Sarraشته, CFO, CryptoFi	This workshop will provide a deep dive into the world of crypto - specifically turning crypto into CASH. Crypto to Cash Now powered by KashHero® is the first to offer cryptocurrency convertible to cash within HOURS! Todd Gagerman, CEO of KashHero® is joined by Kian Sarraشته and Dave Guttman, CEO and COO, respectively, of CryptoFi, to discuss this brand new product and where the crypto market is headed.	III	Tues.-2:30 PM	402
3	INFİN's MSB Best Practices For Your BSA/AML Compliance Program	Mitchell Levy, Founder, Taylor Levy, SVP, The Compliance Organization	This session will review and expand upon the 8 chapters of the 2022 Best Practice Guide for US MSBs AML and CFT Compliance Program, as issued by INFİN and partnering groups/associations. The presenters will discuss: the importance of a strong AML/CFT Compliance Program; how the best practices apply to organizations of different sizes, scopes, and services; how to engage staff in the culture of compliance; and frequent pitfalls to AML/CFT programs. The session is designed to share essential knowledge with attendees in an interactive session, providing practical recommendations and insights that can be implement immediately to enhance compliance programs, make examinations headache-free, retain labor, and increase profitability.	III	Tues.-2:30 PM	403
4	State and Federal Update on Debt Collection Regulation and Enforcement	Justin Hosie, Partner, Hudson Cook, LLP; Stefanie H. Jackman, Partner, Troutman Pepper	In late 2021, the Consumer Financial Protection Bureau (CFPB) finalized two rules, known together as Debt Collection Practices (Regulation F), which represent the biggest change for the debt collection industry since the inception of the Fair Debt Collection Practices Act (FDCPA). This panel will take a comprehensive look at the FDCPA, and the changes made by Reg F to help you ensure full compliance with the new rules.	III	Tues.-2:30 PM	404

Tuesday, October 11						
	Title	Presenter(s)	Description	Session	Day/Time	Room
5	Industry State Engagement: 2022 Review and a Look Ahead (Note: This Session Will be 90 Minutes)	Jabo Covert, Sr. VP Government Affairs, and Rob Grieser, Sr. VP, Government Affairs, Community Choice Financial; John Files, Executive VP, Powell Tate; Trent Matson, Director of Government Affairs, Moneytree, Inc.; Julie Townsend, Sr. Policy Counsel, Purpose Financial; (TX Session)Eric Norrington, Sr. VP Public Affairs, Beau Rothschild, Director of Government Relations, Populus Financial; Rachael Schreiber, Govt. Affairs Strategist, Catalyst; Rob Norcross, Executive Director, Consumer Services Alliance of Texas (CSAT)	This panel of experts will review the efforts of the industry to engage in and impact state legislative and regulatory developments to create and maintain environments in which businesses can operate, innovate, and expand. The panelists will highlight key state developments, emerging products, threats, and opportunities. As a bonus, the panel will include a presentation on the upcoming 2023 Texas legislative session led by the leadership of the state’s leading trade association, Consumer Services Alliance of Texas (CSAT).	III	Tues.-2:30-4:00 PM	Waller Ballroom Salons A/B
	Title	Presenter(s)	Description	Session	Day/Time	Room
1	Innovative Marketing Strategies to Engage Today’s Consumer Finance Audience	Rich Campanaro, EVP, Digital Strategy, Amsive	The year 2022 certainly has been a year to remember -- but what should we expect in 2023? This presentation will review customer, market, and environmental trends in 2022 and present a foundation for 2023 planning. We will review how to find the right audience, then the proper media delivery and message to reach that audience.	IV	Tues.-4 PM	302
2	What's Your Marketing Scoreboard?	Jim Higgins, Marketing Consultant, Andrew Singleton, Digital Marketing Specialist, Bowman Banford, Digital Marketing Specialist, Grafico	While the Financial Service Center Industry slowly rebounds from the impact of the pandemic, the post-COVID world presents a fresh look at reaching and serving your customers. How are you building back your business? How easily are you found on a mobile phone? Are digital ads worth it? Should you use social media as a marketing tool? How has the retail experience changed? The answers to these questions and many more will be addressed as Grafico shares some of the latest and greatest best practices in today’s complex world of digital media and how to implement it into your growth strategy.	IV	Tues.-4 PM	401
3	Cryptocurrencies, Regulatory and Legal Updates and Potential Impacts on INFIn Members	Patrick McCarty, Principal, McCarty Financial, LLC	With cryptocurrency, there are many questions about its future to be answered. For example: What might Congress do to regulate the industry in the next Congress? Will the FDIC push hard against crypto businesses? Will the CFTC become the "preferred regulator" of the crypto crowd? Attend this session to learn more about cryptocurrency's changing legal and regulatory landscape.	IV	Tues.-4 PM	402
4	Notice Me! Making Sense of Notice Requirements When Using Consumer Reports, State Verification Databases, Identity Verification Tools, and Consumer-Permissioned Data	Rebecca Kuehn, Partner; Hudson Cook, LLP	With more sources of data available to evaluate consumers and prevent fraud, your old notice program may need some updating. This panel of experienced compliance attorneys will give an overview of the different types of data used in decisioning, and will help simplify (and make sense of) the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA) requirements when making decisions.	IV	Tues.-4 PM	403
5	Fantastic Leads and Where to Find Them	Phil Richards, Sr. VP, Business Development, Lena Knysh, VP, Client Relations, LeadsMarket.com	Consumer journey to lenders through various channels, including via storefront locations and online sources. Lenders interacting with consumers want to know: Where do the best leads come from? What are the best and worst channels? What's the correlation between source and quality and how does seasonality affect it? This workshop will inform attendees, both storefront and online lenders, about all of these questions and more, all designed to help maximize business opportunities and quality results for consumers.	IV	Tues.-4 PM	404
Wednesday, October 12						
	Title	Presenter(s)	Description	Session	Day/Time	Room
1	BSA/AML Regulatory Requirement or Best Practice? Know the Difference	Brandi Reynolds, CAMS-Audit, CCI, CCCE, Managing Director; Connie Fenchel, CAMS, Strategic Advisor, Bates Group	This session provides an overview of what every money services business (MSB) should know. The presenters, experienced practitioners in the field of bank secrecy act/anti-money laundering compliance, will break down key BSA/AML topics and discuss whether they are regulatory requirements or best practices.	V	Wed.-8:30 AM	302
2	Bank Partnerships and State Licensing	Tom C. Witherspoon, Attorney, Stinson, LLP	Maybe no other type of provider in the consumer credit market is more familiar with state licensing than small-dollar lenders. But bank partnerships bring significant changes to state licensing requirements. If you are entering the space of bank partnerships, you may need another license for your role in that partnership. It may be a different license, or you may need the same license for a different reason. This presentation will summarize the types of activities that require state licensure in the context of bank partnerships.	V	Wed.-8:30 AM	401
3	Identifying and Handling Implicit Bias in the Workplace	Magdalen Blessey Bickford, Member, and Camille Bryant, Member, McGlinchey Stafford, PLLC	Individuals are shaped by the world they grew up in, the community that provides them structure and lifestyles and the people who guide their growth and development. In a world challenging the mores of yesterday, it is incumbent upon employers, community leaders and the financial industry to identify implicit bias to grow to a workplace where equity matters and all people have a seat at the table. This presentation will include guideposts for the identification of implicit biases that hinder professional and personal growth and practical concepts to build a better environment for all.	V	Wed.-8:30 AM	402
4	New and Emerging Consumer Financial Products	Blake Sims, Partner, Hudson Cook, LLP; Allen Denson, Partner, Stroock, LLP	Rapidly changing technology, competition, and consumer preferences lead markets and providers to evolve and innovate to meet demand and remain profitable. As providers and products evolve, legal and regulatory requirements, often trailing the market, provide no guidance and can stifle innovation. This panel will explore products that have entered the market such as Buy Now Pay Later (BNPL), Earned Wage Access (EWA), and their various models, along with the growing threat of enhanced oversight from federal and state regulators.	V	Wed.-8:30 AM	403
	Title	Presenter(s)	Description	Session	Day/Time	Room
1	Questions about Cryptocurrency? What You Need to Know!	Jonathan Solomon, Co-Founder & CEO, DigitalMint	How can you offer cryptocurrency products, while keeping your business and customers safe from fraud, scams, and illicit activity? This breakout session will cover some common use cases for cryptocurrencies (remittances, online purchases, investments, and even entertainment) as well as common scams (romance, fake job, apartment, classifieds) —and how working with the right cryptocurrency provider can protect both your business and your customers, allowing you to participate in this emerging market.	VI	Wed-2:30 PM	402
2	Best Practices for Securing, Automating and Managing Your Cash Handling	Jeff Hempker, President, Avivatech	There are several advantages to using alternative financial services, which can vary from person to person in different situations. For example, some customers use check cashing stores because they: don’t have a checking account; mistrust financial institutions; or want to access other financial services. Yet, customers may want to cut down on the wait time. This session is designed to share insights into how the industry can benefit from the ideas of “cash and check automation,” or leveraging technology to better manage, count, and securely store cash as well as scan and electronically exchange check data and images for secure clearing same day.	VI	Wed.-2:30 PM	403
3	The Intersection of Text and Payments in 2023: How to Service the Real Time Customer	Mahala Johnson, Head of Product Solutions, Solutions by Text	Today’s consumer has become accustomed to receiving all their content and purchases in real time. While bill pay has evolved to support digital channels, the experience can often be cumbersome. Text has emerged as the number one communication channel; the average open rate is 98% within 3 minutes and the average response time is 90 seconds. With the emergence of real time payments, consumers now can receive real time billing notifications and execute payments within seconds. Join this session to see both current and emerging technologies that will transform the experience for both companies and consumers they serve.	VI	Wed.-2:30 PM	404
4	Bye-Bye Black Box: Demystifying Explainable AI and Machine Learning Models	Evan Chrapko, Founder, Chairman & CEO, Chris Matichuk, Chief Technology Officer, Kevin Orpana, VP Data & Analytics, Mark Rodrieg, General Counsel, TrustScience	Advanced technology and statistical learning are great buzzwords, but what do they actually mean for lenders? With a tightening regulatory environment and volatile economic environment, it’s time for lenders to not only use but actually understand the technology behind advanced decisioning and credit scoring models. Join a panel of industry experts as they explore the building blocks of advanced credit models and everything lenders need to know when exploring these solutions across the borrower lifecycle from leads and marketing to credit adjudication.	VI	Wed.-2:30 PM	405
5	Equifax Market Trends	Thomas Aliff, SVP, Risk Consulting and Advisory Leader, Equifax	This session will provide an examination of the Specialty Finance aspects of short-term lending, trends and solutions. Hear from Equifax about its solutions to help lenders grow their short-term lending base.	VI	Wed.-2:30 PM	Waterloo 1
	Title	Presenter(s)	Description	Session	Day/Time	Room
	Important Developments Under California Consumer Protection Laws	Stephen J. Newman, Partner, Stroock, LLP	California’s Unfair Competition Law covers a wide range of business activity, authorizing both private litigation and government enforcement action for any conduct deemed to be “unfair” to consumers, as well as activity that is “unlawful” or “deceptive.” This presentation will address such important areas as: increased activity by California prosecutors (including debt collection); federal preemption; and First Amendment protection of commercial speech. Related developments under the Consumers Legal Remedies Act will also be discussed, highlighting certain statutory aspects that may have implications on consumer finance durables and cryptocurrency transactions.	Special CFSP Session	Wed.-9:00 am	Waterloo 1
Thursday, October 13 (Repeat Presentations)						
	Title	Presenter(s)	Description	Session	Day/Time	Room
1	Crypto to Kash: Making Crypto Liquid	Todd Gagerman, CEO, Benjamin Schulz, Account Manager, KashHero®; Connie Davis, Chief Product Officer, Dave Guttman, COO, Kian Sarraشته, CFO, CryptoFi	This workshop will provide a deep dive into the world of crypto - specifically turning crypto into CASH. Crypto to Cash Now powered by KashHero® is the first to offer cryptocurrency convertible to cash within HOURS! Todd Gagerman, CEO of KashHero® is joined by Kian Sarraشته and Dave Guttman, CEO and COO, respectively, of CryptoFi, to discuss this brand new product and where the crypto market is headed.	VII	Tues.-9:30 AM	401