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	Tuesday, October 6, 11:00 AM	DaVinci 1	BSA/AML Compliance
Turning Marketing Activity into Measurable Customer Acquisition?	Lou Costantini, Founder, Grafico; Jim Higgins, Chief Marketing Officer, Grafico	Retail operators have more ways than ever to market their businesses—but are those efforts actually working together to acquire new customers? In this interactive workshop, Grafico will help attendees battle test their Marketing Framework against today's must-haves—from brand positioning and retail experience to search visibility, online reputation, digital marketing and social media. We'll follow the customer journey from finding you, to evaluating you, to choosing you—helping identify gaps, missed opportunities and where to focus your marketing resources for greater impact. Bring your marketing challenges and competitive mindset. We'll put your Marketing Framework to the test.	Breakout Session I	Tuesday, October 6, 11:00 AM	DaVinci 2	Business Development/ New Products

The Enforcement Seesaw: Navigating the Parallel Tracks of Regulatory Actions and Plaintiffs' Lawsuits	Rob Tilley, Partner, Hudson Cook, LLP; Jason Esteves, Partner, Hudson Cook, LLP	Regulatory priorities constantly shift, but the threat vectors for consumer financial services companies never disappear—they simply pivot. This panel will analyze current federal and state regulatory enforcement trends alongside emerging tactics from the plaintiffs' bar. Attendees will gain critical insights into how active enforcement shapes private litigation, the operational areas facing the highest legal scrutiny, and practical strategies to defend against concurrent litigation and regulatory threats.	Breakout Session I	Tuesday, October 6, 11:00 AM	DaVinci 3	Legal Issues
Check Fraud, Scams, Restrictive Endorsments, and Other Check Issues	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 presenters 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 inclde fraud and scam awareness, vendor scams, busines email compromise, restrictive endorsements, and other common schemes and impediments faced by your business.	Breakout Session I	Tuesday, October 6, 11:00 AM	DaVinci 4	Operations
Breakout Session II-Wednesday, October 7, 9:00-10:00 AM						
Session Title	**Presenter(s)**	**Description**	**Session**	**Day/Time**	**Room**	**Track**

Beyond Payday and Check Cashing: Innovative Products and the Regulatory Environment	**Jason Cover, Partner, Troutman Pepper Locke, LLP; Mark Furletti, Partner, Troutman Pepper Locke, LLP, Carlin McCrory, Associate, Troutman, Pepper, Locke, LLP**	**The consumer financial services landscape is evolving rapidly, and the products that defined the industry for decades are giving way to a new generation of offerings - earned wage access, buy now pay later, digital wallets, fintech partnerships, and more. But innovation doesn't happen in a vacuum: regulatory scrutiny at the federal and state levels has never been more intense, and the compliance stakes have never been higher. Join Jason Cover, Mark Furletti and Carlin McCrory from Troutman Pepper Locke for a candid conversation about where the industry is headed and what it means for your business. Drawing on deep experience in consumer financial services law, the panel will explore how lenders, check cashers, and emerging fintech players can navigate a shifting regulatory landscape - from CFPB rulemaking and state licensing requirements to the rise of bank partnership models and the increasing role of artificial intelligence in underwriting and compliance. Whether you are looking to diversify your product suite, enter new markets, or simply stay ahead of the next regulatory wave, this session offers practical insight and strategic perspective you won't find anywhere else.**	**Breakout Session II**	**Wednesday, October 7, 9:00 AM**	**DaVinci 1**	**Legal Issues**

Rethinking Arbitration: The Dual Role of Alternative Dispute Resolution in Consumer Finance	Rob Tilley, Partner, Hudson Cook, LLP; Jason Esteves, Partner, Hudson Cook, LLP; Shane Mulroney, Co-Founder & General Counsel, New Era ADR	Arbitration is most often discussed as a defensive mechanism—a way to manage resource drain from consumer claims, class actions, and regulatory tail risk. While true, it can also function as an affirmative tool: a faster, lower-friction forum for resolving disputes with vendors, partners, and commercial counterparties before they escalate. This session brings together a litigation and regulatory attorney and an ADR platform general counsel to examine both sides of the ledger: how to design a defensible arbitration program that is fair and enforceable to protect the business from frivolous consumer disputes, and how modern arbitration forums are reshaping possibilities for B2B dispute resolution. We'll cover forum-selection, practical drafting, and enforcement considerations relevant to both lawyers and business owners.	Breakout Session II	Wednesday, October 7, 9:00 AM	DaVinci 2	Legal Issues
Evolutions in Small-Dollar Lending: Everything You Need to Know About Bank Partnerships	Blake Sims, Partner, Hudson Cook, LLP; Andrea Andre, CEO, FinGuard Compliance, LLC; John Langenderfer, Sr. VP and Chief Legal Officer, NCP Finance Ohio, LLC	As regulatory scrutiny of bank-fintech partnerships intensifies, compliance teams face mounting challenges in keeping innovation aligned with oversight. This session will explore the issues that regulators are focusing on now—and what your organization can do to stay ahead, including: OCC, FDIC, and CFPB guidance on third-party and BaaS relationships, lessons from recent enforcement actions, practical strategies for due diligence, monitoring, and risk management		Wednesday, October 7, 9:00 AM	DaVinci 3	Legal Issues

Audit-Ready Agents: Mastering Evolving State Requirements for MSBs	Jacob Thompson, Consumer Protection Manager, Ria Money Transfer	Navigate evolving state regulations and the rising scrutiny on money services businesses (MSBs) and agents in this interactive, conversation-driven workshop. We will explore the latest state-level citizenship verification bills and their compliance impacts on remittances, alongside practical guidance on navigating examiner agent visits with a specific focus on strict signage requirements. Bring your questions to this audience-led session, which will provide practical guidance to ensure your operations remain fully compliant.	Breakout Session II	Wednesday, October 7, 9:00 AM	DaVinci 4	BSA/AML Compliance
Breakout Session III-Wednesday, October 7, 2:00-3:00 PM						
Session Title	Presenter(s)	Description	Session	Day/Time	Room	Track
Collections Practices: Recent Developments in Federal and State Laws Impacting Collection Practices	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	Wednesday, October 7, 2:00 PM	DaVinci 1	Legal Issues

From Checklist to Effective Compliance - Navigating the 2026 Regulatory Shift for Money Services Businesses	**Kofi Kyeremeh, Esq., CAMS, BSA/AML Consultant, Capital Retail Solutions, Inc.**	**For years, MSB compliance programs have been built around checklists; registrations, policies, training records, audits, and required filings. While those requirements remain important, regulators, banking partners, and law enforcement agencies are increasingly focused on whether compliance programs are effective in practice. This workshop explores the shift from documentation-based compliance to operational effectiveness. Attendees will learn how recent enforcement actions, Geographic Targeting Orders (GTOs), FinCEN Notices of Investigation (NOIs), emerging regulatory expectations, and proposed AML/CFT reforms are changing what examiners expect from MSBs. Participants will leave with a practical framework to evaluate their own programs and prepare for future examinations, investigations, and banking partner reviews.**	**Breakout Session III**	**Wednesday, October 7, 2:00 PM**	**DaVinci 2**	**BSA/AML Compliance**

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 include: 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. If you are a money center operator,	Breakout Session III	Wednesday, October 7, 2:00 PM	DaVinci 3	Business Development/ New Products
AI and Compliance that Actually Improves Profitability	Paul R. Achman, BSA Director, Corporate BSA Department, Wintrust Bank	AI is changing how compliance functions operate, from customer/transactions to policy management, and training. Real examples and implementation to get a better return on investment around customer acquisition, compliance documentation, and employee training.	Breakout Session III	Wednesday, October 7, 2:00 PM	DaVinci 4	Legal Issues

High Stakes, Smart Bets: Navigating the New Era of Compliance in Small-Dollar Lending.	Justin Hosie, Partner, Hudson Cook, LLP; Blake Sims, Partner, Hudson Cook, LLP	The regulatory landscape for small-dollar lending is shifting rapidly, forcing providers to adapt or risk significant non-compliance penalties. This panel will help attendees learn how to hedge their bets with the ever-looming CFPB Small Dollar Rule, double down on compliance with ever-changing federal and state requirements, and keep an eye on dark horse product innovations reshaping the short-term credit market such as earned-wage access.	Breakout Session III	Wednesday, October 7, 2:00 PM		Legal Issues