

ROOM	SESSION TITLE	PRESENTER(S)	DESCRIPTION	TRACK
BREAKOUT SESSION I			TUESDAY, OCTOBER 6 • 11:00–11:45 AM	
DaVinci 1	When Compliance Gets Real: Red Flags, SARs, Examinations & Social Engineering for MSBs	Taylor Levy, CAMS, Sr. Vice President and Principal, The Compliance Organization; Mitchell Levy, CAMS, Founder, The Compliance Organization	As regulatory scrutiny intensifies, Money Services Businesses must transition from theoretical compliance to practical execution to protect their operations. This interactive breakout session delivers an inside look at Suspicious Activity Report (SAR) decisions, common filing pitfalls, and critical lessons learned from regulatory audits. Attendees will walk away with actionable strategies to fortify their BSA/AML programs against deceptive social engineering tactics, high-risk compliance red flags, and confidently respond when compliance gets real.	BSA/AML Compliance
DaVinci 2	Turning Marketing Activity into Measurable Customer Acquisition	Lou Costantini, Founder & Chief Creative Officer 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.	Business Development/New Products
DaVinci 3	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.	Legal Issues
DaVinci 4	Fraud for Sale: Why the Right Amount of Friction Matters	Tim Murphy, Director of Fraud Transaction Monitoring, Wintrust Financial Corporation; Carly Newman, VP, Money Service Treasury Management Lead, Wintrust Financial Corporation; Rocio Roman, Sr. Client Service Professional, Wintrust Financial Corporation	The safeguards that slow you down may be the ones that save your business. Join us as we discuss the value of "good friction," emerging fraud trends affecting business owners, and practical tools, including more on restrictive endorsements, and tools that protect your organization from financial loss. Key takeaways from this session include: Why fraud prevention requires healthy friction; How consumer fraud is impacting businesses; The role of restrictive endorsements and payment controls in preventing loss; Practical strategies to protect your business from fraud; and Fraud is not just an event, but an economy.	Operations
BREAKOUT SESSION II			TUESDAY, OCTOBER 6 • 3:30–4:15 PM	
DaVinci 1	A New Way to Boost Store Traffic and Revenue: ecoATM Kiosks That Work for You	Neil Fried, SVP, Corporate Development, ecoATM	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, check cashing and financial services provider, store manager or and franchisee, or a business development teams focused on new revenue streams, don't miss this informative session.	Business Development/New Products
DaVinci 2	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 Mulrooney, 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.	Legal Issues
DaVinci 3	Evolutions in Small-Dollar Lending: Everything You Need to Know About Bank Partnerships	Blake Sims, Partner, Hudson Cook, LLP; Andrea Andre, President, 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	Legal Issues
DaVinci 4	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.	BSA/AML Compliance

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BREAKOUT SESSION III				WEDNESDAY, OCTOBER 7 • 1:30–2:15 PM
DaVinci 1	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.	Legal Issues
DaVinci 2	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.	BSA/AML Compliance
DaVinci 3	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.	Legal Issues
DaVinci 4	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.	Legal Issues
Michelangelo	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.	Legal Issues