



Bank Secrecy Act/Anti-Money Laundering Compliance

You Don't Know What You Don't Know About BSA/AML Compliance

This interactive BSA/AML compliance session will cover a wide range of topics including the development a culture of compliance, SAR filing, uncommon scenarios, and frequently seen errors in filing CTRs, best practices, risk assessments, and proper documentation relating to commercial check cashing customers, development of cybersecurity programs and third-party service provider security policies, recent trends in state and IRS exam findings, and product/service innovations. The presenters encourage attendee participation and interaction and promise that attendees will leave with recommendations and insights that they can implement immediately to enhance their compliance.

Presenters:

Mitchell Levy, Founder and Principal, The Compliance Organization

Taylor Levy, SVP and Principal, The Compliance Organization

Breakout Session I

Monday, October 30

3:30 PM-4:30 PM

Room: Arlington

The Regulatory Framework Governing Money Services Business: Recent Legislative and Regulatory Changes

This session will provide an overview of the legislative and regulatory landscape governing Money Services Businesses (MSBs) and will provide a deep dive into recent changes in those relevant laws and regulations. The panel will review the key provisions of the Model Money Transmission Modernization Act with a focus on the progress of that legislation in state legislature throughout the U.S. The panel will also review developments within the regulatory community, including the Financial Crimes Enforcement Network (FiNCEN), and with respect to the implementation of the Bank Secrecy Modernization Act of 2021.

Presenters:

Kathy Tomasofofsky, Executive Director, MSB Association, Wilfredo (Willy) Jauregui, CAMS, CGTA, Chief Operating Officer, Viamericas Corporation

Breakout Session V

Tuesday, October 31

4:00-5:00 PM

Room: Bristol

The Corporate Transparency Act: New Disclosure Requirements for Financial Services Providers

On January 1, 2024, the Corporate Transparency Act (the “CTA”) comes into effect for reporting companies formed after that date, with reporting for existing companies taking effect a year later. With companies growing in complexity both in structure and number of investors, navigating the CTA can be daunting. This presentation will discuss how the CTA registry will be used, the companies that must report, exemptions from reporting and who is a beneficial owner. We will review how the CTA overlaps or aligns with FinCEN’s existing Customer Due Diligence (CDD) Rule and the practical effect on know-your-customer programs.

Presenters:

Jeffrey J. Hunter, Partner, Kelley Drye & Warren, LLP, Matthew C. Luzadder, Partner, Kelley, Drye & Warren, LLP

Breakout Session V
Tuesday, October 31
4:00-5:00 PM
Room: Townsend

BSA/AML Compliance Training Program, (Separate Registration Required-Certificate of Completion Issued)

This in-depth and high-level compliance training program is designed for experienced compliance personnel. The presenters will cover recent changes to BSA/AML laws and regulations, explore the complex compliance issues arising from changing customer demographics, discuss new and evolving fraud scenarios, and present cutting-edge technologies for ensuring compliance. Attendees are encouraged to present their most challenging compliance scenarios arising from check cashing, money transmission, money orders, prepaid cards, and other product offerings, as well as issues presented by the newest laws and regulations, examinations, enforcement issues, and more.

Presenters:

**Ryan Spetoskey, Group Leader North America, Global Compliance, Western Union
Scott McClain, Partner, Merle, Brown & Nakamura, P.C.**

Tuesday, October 31
9:00-11:00 AM
Room: Harpeth I & II

Banking Relations

MSB-Bank Relations: Ongoing Challenges and Opportunities

Relationships between consumer financial service providers, including MSBs and lenders, and the banks that serve the industry, have always faced challenges arising from regulatory requirements, market pressures, business fluctuations, fraud, and other forces. The only way for the industry to maintain and expand bank relationships is through communications and close cooperation and coordination with bank

partners. This panel of industry bankers will also discuss common issues facing both the industry and bankers in obtaining and maintaining bank relationships. Among the topics to be addressed are bank due diligence requirements, presentation of customers financial condition, compliance management systems, remote deposit capture/duplicate presentment fraud, and more.

Moderator:

Ed D'Alessio, INFiN Executive Director

Presenters:

Pavel Reytikh, AAP, APRP, Senior Regional Relationship Manager, Federal Reserve Financial Services

Robert Hanigan, EVP/Head of Specialty Lending, Republic Bank of Chicago

Drew Gerhart, CAMS, Vice President, Alternative Financial Services, Surety Bank

Ray Olsen CFCI, SVP Wintrust Financial Corporation, Director of Enterprise Fraud

Bradley J. Schotanus, Sr. Vice President, Wintrust Commercial Banking

Breakout Session III

Tuesday, October 31

10:00-11:00 AM

Room: Belle Mead I & II

Marketing for Business Growth

Local SEO: The Missing Piece to Your Marketing Success

Inflation rates and interest rates are high, but personal loans are a highly sought-after resource. Industry statistics show that more than 22.5 million consumers have an unsecured personal loan with an average personal loan debt per borrower of \$11,116. 2.5 million Americans owe collectively \$222 billion in personal loans. Studies also show the primary reasons for getting a personal loan in 2023 include home improvements (6.6%) and funding major purchases (4.8%). How can businesses dependent on local customers needing loans get that foot traffic into their front doors? It starts with Local SEO. This presentation by experienced presenters will utilize data-backed science to demonstrate how media channels can capture the attention of your market and will provide attendees with a broader understanding of consumer trends and buying behaviors, ways to keep up with new and emerging marketing trends, and advice on how to improve your marketing results with Local SEO-the missing piece to your marketing success. Learn how to improve online visibility for your services to scale growth and drive customers to your door.

Presenters:

Rich Campanaro, VP of Digital Sales, Amsive

Bambi Frazier, Sr. Manager of Local SEO and Content, Amsive

Breakout Session III

Tuesday, October 31

10:00-11:00 AM

Room: Arlington

Plunder the Competition and Grow Your Revenue!

While the 21st century brought many new and more affordable marketing tools to leverage, many operators still do not understand what a coordinated, professional marketing plan can do to enhance their business. This breakout session, presented by Grafico, an industry leader in financial service center brand promotion for nearly 35 years, will focus on the primary tools available to take your business from awareness of your brand to acquiring new customers and retaining and growing business from those you already have. The goal of this session is to provide real world, actionable ideas that attendees can take back with them to implement in their businesses.

Presenters:

Lou Costantini, Founder & Chief Creative Officer, Grafico

Jim Higgins, Marketing Specialist, Grafico

Andrew Singleton, Digital Marketing Specialist, Grafico

Breakout Session IV

Tuesday, October 31

2:30-3:30 PM

Room: Brentwood

NEW PRODUCTS, SERVICES AND TECHNOLOGIES

Increase Your Tax Season Revenue Without Lifting a Finger

Tax refunds are big business and are a leading factor in driving additional revenue for many industries, including financial services. However, it has been more challenging than ever to increase your tax season revenue with more and more customers opting to complete their tax filing 100% online and eliminating the need for a paper check refund. Many tax professionals, including H&R Block, are now providing new ways for their customers to file and receive their tax refund without ever stepping foot in a store. In this session we will discuss what new developments in the tax preparation business, recent IRS refund changes, and how implementing the new capabilities and products into your business can increase your tax season revenue by up to \$100 per customer without lifting a finger and entirely online.

Presenter:

Chris Neylan, COO, Tax Max

Breakout Session II

Tuesday, October 31

9:00-10:00 AM

Room: Arlington

Understanding the Real Meaning and Barriers to Financial Access

Consumers, particularly low- and moderate-income earners, demand access to their money on their own terms. But what are those terms, why do they exist, and how can and must the consumer financial services industry evolve to meet these terms and these customers where and when they need us? This session will address these issues and more, including the ways in which recent events affect these consumers, and the impact on alternative financial service providers.

Presenter:

Crystal Bryant-Minter, SVP, Money Movement, Green Dot Corporation

Breakout Session II
Tuesday, October 31
9:00-10:00 AM
Room: Bristol

Do You Really KYC?

Most of the fraud we experience is likely due to inaccurate verification of a new customer during the onboarding process, or inaccurate reverification of an existing customer at the time of an account change. This informative session will discuss new technologies and methods for conducting ID document verification, facial biometrics, proof of address, synthetic fraud detection, manual review, and non-ID document authentication to help you KYC and eliminate fraud.

Presenter:

Paul Fisher, Sales Director, AU10TIX

Breakout Session IV
Tuesday, October 31
2:30-3:30 PM
Room: Arlington

Beyond the Storefront: New Lending Models for Financial Service Providers

This session will explore the future of lending through new lending models. In addition to providing attendees with a road map to move beyond physical storefront locations, the presenter will demonstrate how cutting-edge technologies, including P2P lending, artificial intelligence (AI), and the uses of alternative data & credit scoring, are revolutionizing the lending industry. Attendees are invited to engage in a lively discussion about embedding finance and promoting financial inclusion. Don't miss this opportunity to shape the future of borrowing and lending.

Presenter:

Mark Maurice, Founder & CEO, Lenme

Breakout Session V
Tuesday, October 31
4:00-5:00 PM
Room: Brentwood

No Risk, High Reward: Using the FCC's Affordable Connectivity Program to Retain Customers

Through the Affordable Connectivity Program (ACP) developed by the Federal Communications Commission (FCC), low-income consumers can now qualify for free internet. Since the inception of the ACP, more than twenty million people have qualified for this free internet benefit. In this session, attendees will learn from Maxsip Telecom, a nationwide authorized FCC vendor, how financial service providers can retain customers using the ACP program through an Internet Connected Tablet provided through an electronic kiosk. Learn how to take advantage of this government-sponsored program to engage your customers, grow revenue, and provide a benefit to low-income Americans.

Presenter:

Rafael Czegledi, Director of Kiosk Operations, Maxsip Telecom

Breakout Session I
Monday, October 30
3:30 PM-4:30 PM
Room: Bristol

Credit Building Without the Hassle

In this workshop learn how Self's proprietary credit building platform can help your customers report their monthly rent and bill payments (telco/cell phone, gas, water & electric) to build their credit score without taking on debt. Learn the fundamentals of how credit scores work and how an improved credit score can help customers qualify for lower auto loan rates, insurance premiums, and more, saving them potentially thousands of dollars every year. Explore how partnering with Self Financial can drive new foot traffic into your stores, a new source of customer referrals, extend customer engagement, a new business development tool, synergy with your current offerings, generate positive PR, and a new source of revenue. Credit building without the hassle. At Self Financial, our mission is to help people elevate their credit-responsibly.

Presenters:

Terry Ford, Senior Director, Strategy, Self Financial, Inc.

Frank Kaplan, Business Development Consultant, Self Financial, Inc.

Breakout Session I
Monday, October 30
3:30 PM-4:30 PM
Room: Townsend

Cashing in on the Crypto Craze

Cryptocurrency is a relatively new form of digital currency that is gaining in popularity. While relatively easy to purchase and own, turning crypto into cash presents more of a challenge. Up until now there have been a few ways to cash out of cryptocurrency, but none as simple as cashing a check or withdrawing cash off a debit card. This session will feature presentations by a team of experienced operators from diverse backgrounds explaining new options for consumers to convert cryptocurrencies into cash at your financial service center locations in ways that resemble traditional check cashing or cash-off-debit card transactions. This panel of innovators will discuss the results of their research and outline the opportunity for financial service providers to offer “crypto-to-cash” services as a new source of revenue.

Presenters:

Todd Gagerman, Founder & CEO, KashHero®

Scott Bennett, Principal, Your Money Exchange

Jim Higgins, Marketing Specialist, Grafico

Breakout Session III
Tuesday, October 31
10:00-11:00 AM
Room: Townsend

Demystifying AI Adoption: A Lender’s Journey

Artificial intelligence is helping lenders nationwide approve more loans, automate their decisions, and optimize the entire customer experience from lead to loan. Join Brandon Ferguson, CFO/Partner of Stepstone Credit and leaders from the Trust Science team as they demystify adopting AI from a lender’s perspective and discuss the journey from old-school to new school. This session will cover: AI and Staff: How AI Works With Your Team; Roadmap to AI: How to Integrate AI Into Your Processes; Lead to Loan with AI: How AI Can Improve the Entire CX; and Mythbusters: Addressing AI Concerns & Misconceptions

Presenters:

Evan Chrapko, Founder, Chairman & CEO, Trust Science

Colin Tran, VP, Corporate Affairs, Trust Science

Brandon Ferguson, CFO/Partner, Stepstone Credit

Breakout Session IV
Tuesday, October 31
2:30-3:30 PM
Room: Viola

Is the Market Ready for Self-Serve Financial Services & Can It Have a Meaningful Impact on Your Business?

In this session, Maya Labs will share highlights and insights of its year-long "Self-Serve Check Cashing" with industry member Check Cashing USA. Topics addressed will include problems solved, best practices when evolving from in-person to remote assist, and self-serve, and scaling from your corporate-owned locations to complimentary locations, including grocery stores and others.

Presenter:

Pete Kelly, Chief Business Officer, Maya Labs

Breakout Session I
Monday, October 30
3:30-4:30 PM
Room: Franklin

CRYPTOCURRENCY AND DIGITAL ASSETS

Crypto and Cash- Friends, Enemies, or Frenemies?

Cash and Crypto are often viewed as enemies, as though Crypto and digital payments in general are out to displace cash. Is this the case, or are digital currencies and cash at their best when both exist as payment choices? In fact, cash, crypto, and digital payments all continue to grow in terms of use. What does this mean for the future of payments and how should we prepare for an uncertain future with faster payments, more choices, more advanced fraud, and more risk? These presenters, hosts of the CashNews Podcast, will share what they have seen around world in terms of payment and risk evolution and what the crystal ball shows for us here in the US.

Presenters:

**Shaun Ferrari, Vice President & Director of Global Business Development
Currency Research, Tom Meehan, President, CONTROLTEK**

Breakout Session III
Tuesday, October 31
10:00-11:00 AM
Room: Bristol

Sex, Drugs and Crypto

This informative session will provide an update on the US legislative and regulatory treatment of Crypto/Digital Assets. The session will review the status of promising congressional movement in the House of Representatives including possible passage of both Market Structure and Stablecoin Legislation this year, with Senate action unclear. The session, presented by a recognized academic in the field, will also review recent positive crypto industry court decisions in the Grayscale Spot Bitcoin ETF litigation and Ripple/XRP litigation. The discussion will cover the actions of bank regulators and their crack down on financial institutions tied to crypto, as well as the outlook and predictions for action by the US Treasury, FinCEN, and OFAC.

Presenter:

Patrick McCarty, McCarty Financial, LLC

Breakout Session V
Tuesday, October 31
4:00-5:00 PM
Room: Arlington

LEGAL AND COMPLIANCE

Current Trends in Consumer Finance Litigation

This session will provide a survey of recent developments and trends in consumer finance litigation, with a particular focus on the Fair Credit Reporting Act, Fair Debt Collection Practices Act, the Telephone Consumer Protection Act, and state analogues. The presenters will focus on recent significant legal developments as well as popular legal theories driving high volume and/or high-risk litigation, both individually and in the class action context. The panel will also address ways to limit litigation exposure and high-level strategic considerations when you get sued.

Presenters:

Aaron Kouhoupt, Member, McGlinchey, Stafford, PLLC

Joseph Apatov, Member, McGlinchey, Stafford, PLLC

Breakout Session II
Tuesday, October 31
9:00-10:00 AM
Room: Brentwood

Consumer Finance Update: Bank Model Lending Challenges and Opportunities

As laws have changed throughout the country, consumer financial service providers have evolved to operate within these new legal parameters. Increasingly, lenders seeking to continue to provide access to credit for millions of American have adopted lending models that depend on bank partners for federal preemption from restrictive state laws. This session will provide an overview of the current landscape around the bank partner model, with a focus on recent statutory and regulatory updates emanating from state and federal policymakers. Among the issues the presenters will discuss will be the inclusion of “predominant economic interest” provisions in state law, the Colorado legislative decision to “opt out” of the Depository Institutions Deregulation and Monetary Control Act of 1980 (DIDMCA). The presenters will also cover other changes in the statutory and regulatory landscapes at the state and federal levels.

Presenters:

Aaron Kouhoupt, Member, McGlinchey, Stafford, PLLC

Joseph Apatov, Member, McGlinchey, Stafford, PLLC

Breakout Session III
Tuesday, October 31
10:00-11:00 AM
Room: Brentwood

Emerging Products: Earned Wage Access, Buy Now Pay Later, Bank Partnerships and More

Panelists will discuss legal and compliance considerations related to emerging innovations. Learn how your business can offer and compete in the ever-changing fintech marketplace.

Presenters:

Justin Hosie, Partner, Hudson Cook, LLP
Blake Sims, Partner, Hudson Cook, LLP

Breakout Session I
Monday, October 30
3:30 PM-4:30 PM
Room: Belle Mead I & II

Lessons Learned: Examinations, Enforcement Actions, and Your CMS

Panelists will share their experiences in the trenches helping clients resolve examination MRAs, prevent and reduce the impact of enforcement actions, and updating compliance management systems to reduce future risks.

Presenters:

Justin Hosie, Partner, Hudson Cook, LLP
Blake Sims, Partner, Hudson Cook, LLP
Michelle L. Hemerly, Chief Compliance Officer, BasePoint Capital, LLC

Breakout Session IV
Tuesday, October 31
2:30-3:30 PM
Room: Belle Mead I & II

Lead Generation, Online Lending, and Deceptive Design

Panelists will discuss emerging issues in online lending including recent actions by federal agencies, scrutiny regarding practices federal agencies have called “digital dark practices,” and regulatory proposals regarding online disclosures.

Presenters:

Justin Hosie, Partner, Hudson Cook, LLP

Blake Sims, Partner, Hudson Cook, LLP

Breakout Session V

Tuesday, October 31

4:00-5:00 PM

Room: Belle Mead I & II

Legal Frameworks for Credit Builder Products

Many consumers that suffer from bad credit or no credit at all would benefit from on-time payment of a loan thereby helping build their credit rating. Credit builder products offer small-dollar lenders the opportunity to offer lower-cost options to their market while adding revenue in the form of fees that may not be captured by APR. The market for products that help build credit is growing. Credit builder products can take many different forms, involving credit cards or charge cards, lines of credit and installment loans, deposit accounts or time deposits, and security agreements. But how might a lender or fintech design a compliant credit builder product? This presentation will explore the pitfalls and hallmarks of credit builder product structure and design, providing an overview of the federal and state legal frameworks that govern these products and programs, including “bank partnership” programs, state usury laws, the Card Act, the EFTA and Reg E, and the Military Lending Act.

Presenter:

Thomas C. Witherspoon, Esq., Stinson LLP

Breakout Session IV

Tuesday, October 31

2:30-3:30 PM

Room: Townsend

The FTC’s Safeguards Rule: New Risks and Requirements

The Federal Trade Commission’s Safeguards Rule is applicable to financial institutions, whether you are a lender or a check casher. Also, the Consumer Financial Protection Bureau extends certain data safeguard practices to “service providers” and “covered entities.” Significant amendments to the Rule became effective on June 9, 2023. The amendments impose specific requirements regarding the development and implementation of an effective Safeguards Program, including written risk assessments, written incident response plans, penetration testing and vulnerability assessments, activity monitoring and logging, change management; and testing and monitoring the effectiveness of safeguards. It also requires that a single qualified individual be appointed to oversee your Safeguards Program; reports to the Board or Ownership; program evaluation; and training. This session will feature leading compliance experts from the Hudson Cook law firm providing guidance to operators to make sure you are following the amended

Safeguards Rule and CFPB circular, and if not, how you can get there and examine recently proposed regulations in both California and New York to provide further insight into adequate safeguarding measures.

Presenters:

K. Dailey Wilson, Partner, Hudson Cook, LLP

Jay Harris, Partner, Hudson Cook, LLP

Breakout Session I
Monday, October 30
3:30 PM-4:30 PM
Room: Brentwood

STATE AND FEDERAL PUBLIC POLICY

Federal Government Affairs Update: Hill and Regulatory Happenings

Even though the divided government following the 2022 elections has changed the industry threat level on Capitol Hill, issues impacting the consumer financial services industry continue to evolve. As Congress moves forward with legislation to address financial inclusion, fintech, crypto and digital assets, artificial intelligence, consumer privacy, and new and evolving products such as earned wage access, the threats and opportunities to the consumer financial services industry are more nuanced. Regulatory scrutiny from the CFPB continues even as the U.S. Supreme Court considers the constitutionality of its funding structure and Congress eyes a second bite at the Dodd-Frank Act. Other agencies, including the FTC and FCC, led by Biden-appointees, have become more aggressive in seeking to address perceived consumer abuses. This high-level panel of government relations experts will provide their perspectives on the legislative, regulatory, and political landscape impacting the consumer financial services industry. Hear from the team that engages on behalf of INFiN members on a day-to-day basis regarding their perspectives and the strategies they employ to avoid threats and take advantage of opportunities to advance the industry.

Presenters:

David Schwarz, Head-Government Relations, and Public Affairs, Community Choice Financial

Hunter Moorhead, Principal, Crossroads Strategies

Mathew Lapinski, Partner, Crossroads Strategies

Andy Barbour, Partner, FS Vector

Ivan Zapien, Partner, Hogan Lovells

Tim Rupli, Principal, T.R. Rupli & Associates

John Files, Head of North America Public Affairs, Powell Tate

Breakout Session II
Tuesday, October 31
9:00-10:00 AM
Room: Viola

Unelected Legislators!? Industry Action Groups, Anti-Competitive Schemes, and Economic Discrimination

Constraints may inspire innovation, but what about restraints of trade? Recent collaborations of essential service providers have yielded powerful results: entities lacking formal affiliation are working together to set common requirements for the use of their services, while depriving other market participants of fundamental business tools. Through these associations, and by asserting risk mitigation goals, these groups evade due process considerations and decades of antitrust jurisprudence to effectively limit legitimate, licensed businesses they deem to be high-risk. This session will explore a variety of subjects, including ways impacted businesses can respond to threats of de-platforming, the use of B2C communications (SMS, email, web), privacy and security considerations, and the antitrust implications of industry collaborations (banks, SMS companies, app store owners, cloud services providers, and others) in a possible "Operation Choke Point 2.0," alongside practical suggestions for impacted businesses to mitigate the risks of de-platforming and loss of business.

Presenter:

Elisabeth Gavin, General Counsel, DigitalMint

Breakout Session III

Tuesday, October 31

10:00-11:00 AM

Room: Viola

LABOR AND EMPLOYMENT

Social Media, Professionalism, Privacy, and the Legal Implications in the Workplace

This panel will focus on social media and related personal communications in the workplace and what rights an employer has to limit or control such communications based on state and federal laws, including the National Labor Relations Act and the First Amendment.

Presenters:

Magdalen Blessey Bickford, Member, McGlinchey, Stafford, PLLC

Camille R. Bryant, Member, McGlinchey, Stafford, PLLC

Courtney Joiner, Member, McGlinchey, Stafford, PLLC

Breakout Session I

Monday, October 30

3:30 PM-4:30 PM

Room: Viola

Successfully Navigating the Waters of Independent Contractors

Employers often consider retaining workers as Independent Contractors, however, the U.S. Department of Labor, the IRS and state agencies have made the correct classification of employees a top enforcement priority. This presentation will focus on how to properly classify employees and ensure legal compliance.

Presenters:

Magdalen Blessey Bickford, Member, McGlinchey, Stafford, PLLC

Camille R. Bryant, Member, McGlinchey, Stafford, PLLC

Courtney Joiner, Member, McGlinchey, Stafford, PLLC

Breakout Session II

Tuesday, October 31

9:00-10:00 AM

Room: Townsend

Proactive Management of Troubled or Troubling Employees

This presentation will focus on ways to handle employee performance for the best outcomes, including performance enhancement and improvement, discipline, or termination.

Presenters:

Magdalen Blessey Bickford, Member, McGlinchey, Stafford, PLLC

Camille R. Bryant, Member, McGlinchey, Stafford, PLLC

Courtney Joiner, Member, McGlinchey, Stafford, PLLC

Breakout Session V

Tuesday, October 31

4:00-5:00 PM

Room: Viola
