

WEDNESDAY, APRIL 27

9:30 AM – 10:00 AM	OLA Board Check-In & Coffee <i>(OLA Board Members Only)</i>
10:00 AM – 11:30 AM	OLA Board Meeting <i>(OLA Board Members Only)</i>
11:30 PM – 12:30 PM	OLA Board Lunch with Senator Tim Scott (R-SC) <i>(OLA Board Members Only)</i>

12:30 PM – 1:00 PM **Registration**
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1:00 PM – 1:15 PM **Opening Remarks**
Speaker: *Andrew Duke – Executive Director – Online Lenders Alliance*

1:15 PM – 2:00 PM **2022 Election Outlook**
Speaker: *Jim Ellis – Senior Political Analyst – BIPAC*

2:00 PM – 3:00 PM **How the Regulatory Landscape Will Impact Online Lending**
Description: Upon assuming office last year, the Biden administration signaled a greater focus on equity, social justice, and consumer protection than its predecessors. This expert panel will examine how this shift has impacted the banking industry and what new rules are on the horizon that could affect your business.
Speakers: *Allen H. Denson – Partner – Stroock & Stroock & Lavan LLP*
 Michael Gordon – Partner – Ballard Spahr LLP
 Jason Romrell – General Counsel and Director of Government Relations – LeadsMarket.com LLC
 Jennifer L. Sarvadi – Partner – Hudson Cook LLP

3:00 PM – 3:45 PM **Coffee Break**
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3:45 PM – 4:15 PM **Special Remarks from Congressman Vicente Gonzalez (TX-15)**

4:15 PM – 5:15 PM

Is There a New Era for Data Privacy on the Horizon?

Description: Data is the foundation of new financial tools that are an increasingly important facet of today's economy. This panel will discuss the role of responsible data in financial services and examine some of the impediments to its broader use, including the need for ID protections, fraud mitigation factors, and what the industry needs to do to increase consumer trust.

Speakers: Scott T. Lashway – Partner – Manatt, Phelps & Phillips, LLP
Kim Phan – Partner – Troutman Pepper Hamilton Sanders LLP

5:15 PM – 6:30 PM

Reception with Senator Kyrsten Sinema (D-AZ)

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THURSDAY, APRIL 28

(Please note this breakfast and day's first content session will be held at Bullfeathers located at 410 First ST SE / Washington, DC 20003.)

9:00 AM – 9:30 AM

Breakfast with Congressman Tony Cárdenas (CA-29)

9:30 AM – 10:30 AM

Payments Innovations and What You Need to Know

Description: Recent years have seen a dramatic shift towards digitalization in payments. In 2022 these trends will accelerate, with new payment rails emerging, including a move toward real time payments, rapid growth of mobile banking services and prepaid accounts. With these changes there will be no shortage of innovation and competition in the payments industry as businesses and regulators look to capitalize on these new digital tools. Hear from a panel of experts who will outline some of the policy and regulatory challenges facing the payments industry and how you can be prepared for what's coming next.

Speakers: Ellen Traupman Berge – Partner – Venable LLP
James Celli – Founder and CEO – LoanPaymentPro
Judy Mok – Of Counsel – Covington & Burling LLP

10:30 AM – 11:00 AM

Break / Return to ATA Offices for Remainder of Program

11:00 AM – 12:00 PM

Is Now the Time for Opening Banking?

Description: The rise of open banking holds the potential to revolutionize how consumers use and interact with their finances, allowing greater access to a broader range of products and services. Today, consumers are more likely to choose a financial institution that allows information sharing that is easy-to-use and collaborative. However, rigid legacy banking systems and questions about liability, coupled with an antiquated regulatory structure, are creating significant barriers to the growth of these new technologies. Hear from a panel of experts as they discuss how forward-thinking companies can take advantage of this growing alternative to traditional financial systems.

Speakers: Mark J. Furletti – Partner – Troutman Pepper Hamilton Sanders LLP
Jonathan L. Pompan – Partner – Venable LLP
Andrew M. Smith – Partner – Covington & Burling LLP

12:00 PM – 2:00 PM

Lunch Featuring Remarks from Congressman Bill Foster (IL-11)

2:00 PM – 3:00 PM

What Does the Future Hold for AI and Machine Learning?

Description: In recent years, the financial services industry has adopted smart solutions to cope with the rapidly changing economic landscape. Artificial intelligence (AI) and machine learning (ML) increasingly touch almost every aspect of a company's business model, from back-end processes to forward-facing front-end roles. Learn what's fueling this rapid growth in AI/ML, the policy hurdles preventing greater use, and how you can overcome them.

Speakers: Benjamin M. Saul – Shareholder – Greenberg Traurig, LLP
Chris Willis – Partner – Troutman Pepper Hamilton Sanders LLP

3:00 PM – 3:30 PM

Special Remarks from Congressman Larry Bucshon (IN-08)

3:30 PM – 4:00 PM

Coffee Break

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4:00 PM – 5:00 PM

Insights from the Hill – Congressional Staff Perspectives

Description: Hear from a panel of top congressional staffers as they recap the latest developments and look ahead to what the future may hold for online lending policy on Capitol Hill.

Speakers: Fred Castro – Head of Government Affairs – OppFi
John Crews – Policy Director – US Senate Banking Committee (Minority)
Tim Delmonico – Chief of Staff – Office of Congressman Raul Ruiz (CA-36)

5:00 PM – 6:30 PM

Reception with Congressman Tom Emmer (MN-06)

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