

COMPLIANCE UNIVERSITY

Agenda Sponsored By:



TUESDAY, JULY 19

8:30 AM – 9:00 AM

BREAKFAST SPONSORED BY:

Bradley

9:00 AM – 9:15 AM

OPENING REMARKS

Room: Civiletti Center

Speaker: Andrew Duke – Executive Director – Online Lenders Alliance

9:15 AM – 10:15 AM

FORUM SESSIONS (THREE CONCURRENT)

- **FINDING YOUR STRIDE IN VENDOR MANAGEMENT**

Room: Civiletti Center

Description: Companies large and small are constantly monitoring operations to prevent compliance violations, with a significant amount of resources devoted to oversight of third-party partners. If you are in need of a vendor oversight strategy, or just looking to identify your pain points to better leverage partnerships, this Compliance U panel will help you build a better vendor management process that can adapt as your company's priorities change.

Speakers:

- Christopher K. Friedman – Associate – Bradley Arant Boult Cummings LLP
- Jason Romrell – General Counsel and Director of Government Relations – LeadsMarket.com LLC

- **HOW CHANGES TO CFPB ENFORCEMENT STRATEGIES IMPACT COMPLIANCE PLANNING**

Room: Sierra Nevada

Description: How do recent revisions to the Consumer Financial Protection Bureau's examination manual for unfair, deceptive, and abusive acts and practices (UDAAPs), changes to the Rules for Adjudication Procedures, and recent announcements that the Bureau will exercise their dormant authority impact compliance planning? And what can you do to get ready? This Compliance U panel will give you an in-depth overview of each initiative, sharing how they will shape the Bureau's supervision and enforcement priorities, and what it means for you.

Speakers:

- Michael Gordon – Partner – Ballard Spahr LLP
- Lucy E. Morris – Partner – Hudson Cook, LLP

• **WHO IS ON FIRST: CREDIT BUREAUS OR LENDERS?**

Room: Grand Canyon

Description: One of the top customer complaints to regulators from customers is how their financial account information is reported and captured by the credit bureaus. Learn more about best practices that your company should follow when receiving credit bureau disputes from customers to ensure its handled timely and appropriately.

Speakers:

- Joel E. Tasca – Partner – Ballard Spahr LLP
- Scott E. Wortman – Partner – Blank Rome LLP

10:15 AM – 10:45 AM

KEYNOTE SPEAKER

Room: Civiletti Center

Speaker: Timothy McTaggart, General Counsel, Forethought Advisors LLC

10:45 AM – 11:00 AM

COFFEE BREAK SPONSORED BY:



11:00 AM – 12:00 PM

FORUM SESSIONS (THREE CONCURRENT)

• **FRAUD PREVENTION IN ONLINE LENDING**

Room: Civiletti Center

Description: As the use of online financial products increases, the dangers of fraud grow, too. That's why fintech companies need comprehensive and sound fraud prevention strategies, policies, and programs in place. This experienced Compliance U panel will share how to review and evaluate fraud prevention policies and programs to ensure that you and your customers are adequately protected.

Speakers:

- Daniel C. Fishbein – Associate – Stroock & Stroock & Lavan LLP
- Gayla Huber – President – IntegriShiled

• **NAVIGATING THE SHIFTING LANDSCAPE OF INFLUENCERS, SOCIAL MEDIA, AND TESTIMONIALS**

Room: Sierra Nevada

Description: Social media is a great tool for finding and engaging new customers. But compliance rules don't go away when you advertise online. Learn best practices for using social media responsibly from this panel of Compliance U experts.

Speakers:

- Jared Conaway – General Counsel – Trend Capital Holdings, Inc.
- Christopher B. Leach – Partner – Mayer Brown LLP

• **REG F AND NEW DEBT COLLECTIONS RULES**

Room: Grand Canyon

Description: 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.

Speakers:

- Stefanie H. Jackman – Partner – Troutman Pepper Hamilton Sanders LLP
- Mehul Madia – Counsel – Manatt, Phelps & Phillips, LLP

12:00 PM – 1:00 PM

LUNCH SPONSORED BY:

VENABLE LLP

1:00 PM – 1:30 PM

KEYNOTE SPEAKER

Room: Civiletti Center

Speaker: Julie Myers Wood – CEO – Guidepost Solutions

1:30 PM – 2:30 PM

FORUM SESSIONS (THREE CONCURRENT)

- **HARNESSING RISK ASSESSMENT TO MEET COMPLIANCE GOALS**

Room: Civiletti Center

Description: The online lending industry continues developing exciting new products that support evolving customer preferences – and increase pressure on companies to elevate their risk management capabilities. Learn how to build a responsive operational risk and compliance program from the experts and hear how you can keep pace with the evolving risk landscape.

Speakers:

- H. Blake Sims – Partner – Hudson Cook, LLP
- Robert D. Tilley – Senior Associate – Hudson Cook, LLP

- **KEEPING UP WITH ANTI-MONEY LAUNDERING RULES**

Room: Sierra Nevada

Description: The benefits of fintech have brought new risks like money-laundering and other illegal activities. Traditional financial institutions have long been required to comply with anti-money laundering (AML) statutes, and online lenders are no different. Failure to comply may result in civil enforcement actions, investigation, and prosecution by federal and state law enforcement agencies. This Compliance U panel will review the guidelines you should follow to take a risk-based approach that reflects the level of threat you may face.

Speakers:

- Andrew E. Bigart – Partner – Venable LLP
- Preston H. Neel – Partner – Bradley Arant Boult Cummings LLP

- **EUROVISION: HOW GDPR IS CHANGING THE COMPLIANCE LANDSCAPE**

Room: Grand Canyon

Description: The European Union’s General Data Protection Regulation (GDPR) is well-known as the toughest privacy and security law in the world, imposing heavy penalties against those who violate its standards. The impact of the GDPR has already been felt in the United States. This Compliance U session will outline the what the GDPR means, its scope, and the obligations it imposes on the fintech industry.

Speakers:

- Erin Jane Illman – Partner - Bradley Arant Boult Cummings LLP
- Webb McArthur – Partner – Hudson Cook, LLP

2:30 PM – 3:30 PM

GENERAL SESSION

- **LEADSMARKET’S FIRST ANNUAL OLA COMPLIANCE UNIVERSITY TRIVIA SMACKDOWN**

Room: Civiletti Center

Description: Stay up to date with the latest compliance and legal news relevant to consumer finance lending, lead generation and related services. This session will be presented in a fast-paced group trivia format, so you are the star...but that doesn’t mean it will be easy or trivial.

Speakers:

- Jason Romrell – General Counsel and Director of Government Relations – LeadsMarket.com LLC

3:30 PM – 4:00 PM

COFFEE BREAK SPONSORED BY:

LoanPaymentPro
Getting. Lenders. Paid.

4:00 PM – 5:00 PM

FORUM SESSIONS (THREE CONCURRENT)

- **ARE YOU PREPARED FOR AN EXAMINATION?**

Room: Civiletti Center

Description: The CFPB and other regulators have signaled that they intend to leverage their supervision and examination authority to increase oversight of the online lending 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 Compliance U panel will describe the supervisory process, including monitoring, and offer best practices for putting your company in the best position to succeed in the event of an examination.

Speakers:

- Michael M. Aphibal – Associate – Bradley Arant Boult Cummings LLP
- Jonathan L. Pompan – Partner – Venable LLP

- **KNOWING YOUR CUSTOMER IN CYBERSPACE**

Room: Sierra Nevada

Description: Competing for customers means making onboarding as quick and effortless as possible. But some bad actors abuse the system by using fake identities to get loans, meaning swift conversion must be balanced with advanced protections. Know Your Customer (KYC) and Customer Identification Programs (CIP) are crucial elements for online lenders to validate a customer’s identity. This panel will cover everything a compliance officer needs to know about KYC /CIP, and how to balance efficient customer conversion with effective risk management.

Speakers:

- Mary M. Gardner – Partner – Venable LLP
- Shelby D. Lomax – Associate – Bradley Arant Boult Cummings LLP

- **BANK PARTNERSHIPS AND COMPLIANCE: WHAT THIRD PARTY VENDORS NEED TO KNOW**

Room: Grand Canyon

Description: Fintech companies working with banks must comply with all the legal and regulatory requirements to which the bank is subject – which may include a review by the bank of a fintech company's annual and quarterly reports, records of litigation or enforcement actions, and other relevant public information. Banks may also assess some of the fintech's risk management controls and regulatory compliance processes. This expert panel will walk you through the ins and outs of meeting third-party compliance rules.

Speakers:

- Joseph Reilly – Partner – Manatt, Phelps & Phillips, LLP
- Ronald K. Vaske – Partner – Ballard Spahr LLP

5:00 PM – 6:30 PM

RECEPTION SPONSORED BY:

VENABLE LLP

WEDNESDAY, JULY 20

8:30 AM – 9:00 AM

BREAKFAST SPONSORED BY:

Leads  **market**®

9:00 AM – 9:30 AM

GENERAL SESSION

- **UPDATE FROM NACHA**

Room: Civiletti Center

Description: The ACH Network, governed by the Nacha Rules, is a cost-effective way to fund credits and withdraw debits from an account at any Financial Institution in the United States. Compliance and risk management for lending companies often focus on consumer protection and money service business laws, rules and regulations. Remaining up-to-date and compliant with ACH Rules is equally important. This session will discuss Rule changes affecting OLA members, including Meaningful Modernization, WEB Validation and Third-Party Sender Roles and Responsibilities. We will also discuss areas where lenders have struggled with ACH compliance and offer solutions to help OLA members strengthen their policies and procedures, resulting in stronger relationships with their Financial Institutions or ACH payment providers.

Speaker:

- Jordan Bennett – Senior Director of Network Risk Management – Nacha

9:30 AM – 10:30 AM

FORUM SESSIONS (THREE CONCURRENT)

- **ARE YOUR BUSINESS PRACTICES KEEPING YOU OUT OF TROUBLE?**

Room: Civiletti Center

Description: When was the last time you assessed your company structure for potential liability exposure? What factors should you consider when looking to participate in mergers and acquisitions? How much of an impact does a company's organization or incorporation have on business practices? Listen to the experts discuss organizational best practices and risk reduction strategies, giving you the tools to evaluate your corporate structure to ensure maximum compliance and minimum risk.

Speakers:

- Lisa M. Lanham – Partner – Ballard Spahr LLP
- Ross W. McLinden – Chief Compliance Officer – Island Mountain Development Group

- **KEEPING YOUR LEADS COMPLIANT**

Room: Sierra Nevada

Description: In this age of non-stop marketing, it's easy to forget that fair lending responsibilities extend beyond credit applications to include a company's marketing strategy. Whether partnering with a third party or conducting marketing in-house, you need to know the rules of the road. Hear from the experts about the applicable compliance rules and learn best practice techniques for keeping your marketing fair-lending compliant.

Speakers:

- *Christine Lee – Corporate Counsel – Leap Theory, LLC*
- *H. Blake Sims – Partner – Hudson Cook, LLP*

- **KEEPING ON THE RIGHT SIDE OF FAIR LENDING**

Room: Grand Canyon

Description: Stay up to date on all the latest developments in fair lending with this expert Compliance U panel, including key fair lending laws like the Equal Credit Opportunity Act (ECOA), the current state of play regarding disparate impact, and the use of BISG methodology. Learn how to assess potential fair lending exposure and the best ways to take corrective measures.

Speakers:

- *John L. Culhane, Jr. – Partner – Ballard Spahr LLP*
- *Rebecca E. Kuehn – Partner – Hudson Cook, LLP*

10:30 AM – 11:00 AM

COFFEE BREAK SPONSORED BY:



11:00 AM – 12:00 PM

FORUM SESSIONS (THREE CONCURRENT)

- **MAKING COMPLIANCE MORE THAN AN AFTERTHOUGHT**

Room: Civiletti Center

Description: A common frustration among compliance professionals is that they are brought into the process too late, making course-correction harder. Learn how effective fintech companies integrate compliance and legal strategies into every stage of the business development process – and how compliance professionals can make sure they have a seat at the table from the beginning.

Speakers:

- *Christopher J. Capurso – Associate – Troutman Pepper Hamilton Sanders LLP*
- *Katherine C. Fisher – Attorney – Hudson Cook, LLP*

- **IS YOUR CALL CENTER COMPLIANT?**

Room: Sierra Nevada

Description: Call centers are a key hub, but they also trigger a plethora of requirements, from fair lending rules to Telephone Consumer Protection Act (TCPA) provisions. Learn about common call center compliance issues and useful best practices to keep your operations on track.

Speakers:

- *Michael A. Goodman – Partner – Hudson Cook, LLP*
- *John W. McGuinness – Partner – Manatt, Phelps & Phillips, LLP*

- **DATA SECURITY: FAILURE IS NOT AN OPTION**

Room: Grand Canyon

Description: The amount of data being produced and captured these days is staggering, and it brings an ever-greater need for financial service providers to protect customer information. This expert panel will explain new data security requirements, what to do if you have a data breach, and how a proactive data security approach that combines both speed and agility will keep you and your customers protected.

Speakers:

- *Timothy A. Butler – Shareholder – Greenberg Traurig, LLP*
- *Kim Phan – Partner – Troutman Pepper Hamilton Sanders LLP*

12:00 PM – 12:15 PM

CLOSING REMARKS

Room: Civiletti Center

Speaker: *Andrew Duke – Executive Director – Online Lenders Alliance*

Agenda Sponsored By:

