

COMPLIANCE UNIVERSITY

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TUESDAY, JULY 18

8:30 AM – 9:00 AM

REGISTRATION & BREAKFAST

- **Room:** Foyer
- **Sponsored By:**

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9:00 AM – 9:15 AM

OPENING REMARKS

- **Room:** Civiletti
- **Speaker:** Andrew Duke – Executive Director – Online Lenders Alliance

9:15 AM – 10:15 AM

BREAKOUT SESSIONS (THREE CONCURRENT)

• **STRATEGIES FOR SUCCESSFUL COMPLIANCE**

- **Room:** Civiletti
- **Description:** Understanding and adhering to the vast array of federal legal requirements is a key part of every company's due diligence when working on consumer financing issues. Regular review of operational procedures as they relate to federal laws and regulations is essential to a compliance management program. Non-compliance can carry not only enormous legal and economic consequences but also reputational damage to a company. Whether you are new to compliance or a seasoned veteran, this breakout session will review new developments in the compliance world providing best practices on how to manage and grow a successful compliance program.
- **Panelists:**
 - Alexandra McFall – Senior Counsel – Husch Blackwell LLP
 - H. Blake Sims – Partner – Hudson Cook, LLP

- **BEST PRACTICES FOR LICENSING IN THE LENDING INDUSTRY**

- **Room:** Adirondack
- **Description:** Licensing in the lending industry is complex, confusing, and costly. This panel will review current best practices and strategies to simplify the process, prevent business disruption, and avoid costly fines. Panelist will outline how specific lending activities trigger license requirements, ways to avoid certain licenses using exemptions, and some regulator interpretations of the licensing requirements that sometimes do not necessarily align with existing state laws.
- **Panelists:**
 - Francis L. Doorley – Partner – Mayer Brown
 - Joseph Reilly – Partner – Troutman Pepper Hamilton Sanders LLP
 - Paula M. Vigo Marques – Associate – Blank Rome LLP

- **INSIGHTS AND STRATEGIES FOR PAYMENTS IN TODAY'S ECONOMY**

- **Room:** Sierra Nevada
- **Description:** In this session our expert speakers will provide key takeaways on the current trends impacting payments, including what resources are available through banks, card networks and NACHA to assist companies. The panelists will also provide an overview of what lies ahead on the regulatory landscape.
- **Panelists:**
 - Leonard L. Gordon – Partner – Venable LLP
 - Justin B. Hosie – Partner – Hudson Cook, LLP

10:15 AM – 10:30 AM

COFFEE BREAK

- **Room:** Foyer
- **Sponsored By:**



10:30 AM – 11:30 AM

BREAKOUT SESSIONS (THREE CONCURRENT)

- **ABC'S OF CONSUMER LENDING LAWS**

- **Room:** Civiletti
- **Description:** Fair Credit Reporting Act, Truth in Lending Act, Fair Debt Collections Practices Act, Equal Credit Opportunity Act, these are just a few of the statutes that day in and day out impact a company's compliance program, with many predating the emergence of online lending. This panel will discuss the origins of these and other laws as well as how and why they impact online lending to help participants make better sense of this landscape that can at times seem hopelessly complicated.
- **Panelists:**
 - Shelby Lomax – Associate – Husch Blackwell LLP
 - Andrew J. Narod – Partner – Bradley Arant Boult Cummings LLP

- **COLLECTION COMPLIANCE STRATEGIES AND NEW PRACTICES**

- **Room:** Adirondack
- **Description:** The collections marketplace is a major component of the credit ecosystem. How will evolving collections guidance and regulations impact your compliance? Get the latest updates and learn how to prepare your company for the changes.
- **Panelists:**
 - Leah C. Dempsey – Shareholder – Brownstein Hyatt Farber Schreck, LLP
 - Scott E. Wortman – Partner – Blank Rome LLP

- **LEAD GENERATORS' DUE DILIGENCE – UP ONE STREAM AND DOWN THE OTHER**

- **Room:** Sierra Nevada
- **Description:** Over the last several years, advertisers have had an increasing focus on the quality and transparency of lead generation advertising. This session will explore due diligence strategies for all parties involved including upstream for publishers and affiliates including any other sources of leads as well as downstream due diligence for those purchasing leads including lenders, networks, and other buyers. Panelists will focus on best practices for putting the right compliance protocols in place.
- **Panelists:**
 - *Scott M. Pearson – Partner – Manatt, Phelps & Phillips, LLP*
 - *Jonathan L. Pompan – Partner – Venable LLP*

11:30 AM – 12:30 PM

2ND ANNUAL OLA COMPLIANCE TRIVIA SMACKDOWN

- **Room:** Civiletti
- **Speaker:** *Jason Romrell – General Counsel & Director of Government Relations – LeadsMarket.com LLC*

12:30 PM – 1:30 PM

WORKING LUNCH WITH THE CFPB

- **Room:** Civiletti
- **Speakers:**
 - *Christopher Johnson – Assistant Director for the Office of Consumer Response – Consumer Financial Protection Bureau*
 - *Darian Dorsey – Deputy Assistant Director for the Office of Consumer Response – Consumer Financial Protection Bureau*

1:30 PM – 2:30 PM

BREAKOUT SESSIONS (THREE CONCURRENT)

- **DATA PRIVACY AND DATA SECURITY – WHAT EVERY COMPLIANCE PROFESSIONAL SHOULD KNOW**

- **Room:** Civiletti
- **Description:** This program will discuss the key laws and regulations governing data privacy and data security that all compliance professionals need to know. The panel will provide an overview of the provisions of key federal and state laws and regulations and identify areas undergoing change. The panel will also highlight significant areas of compliance risk.
- **Panelists:**
 - *Kim Phan – Partner – Troutman Pepper Hamilton Sanders LLP*
 - *K. Dailey Wilson – Partner - Hudson Cook, LLP*

- **NEED TO KNOW COMPLIANCE – WHEN WORKING AS A BANK THIRD PARTY VENDOR**

- **Room:** Adirondack
- **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.
- **Panelists:**
 - *Benjamin M. Saul – Shareholder – Greenberg Traurig, LLP*
 - *Jeffrey P. Taft – Partner – Mayer Brown*

- **EXAM READINESS – WHAT TO EXPECT AND HOW TO MAXIMIZE ITS VALUE**

- **Room:** Sierra Nevada
- **Description:** Regulatory exams are an opportunity to strengthen relationships with regulators and build rapport while enhancing your operational and compliance mechanisms. It is important to be ready for the questions regulators have the authority to ask. Hear what to expect from your regulatory exam and learn best practices for managing the process.
- **Panelists:**
 - *Lee Gilley – Partner – Bradley Arant Boult Cummings LLP*
 - *Michael Gordon – Of Counsel – Ballard Spahr LLP*

2:30 PM – 3:00 PM

COFFEE BREAK

- **Room:** Foyer
- **Sponsored By:**

HUDSON
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3:00 PM – 4:00 PM

BREAKOUT SESSIONS (THREE CONCURRENT)

- **ENSURING YOUR VENDOR MANAGEMENT PROGRAM IS UP TO THE TASK – WHAT ARE YOUR COMPANY’S LEGAL AND REGULATORY COMPLIANCE RESPONSIBILITIES?**

- **Room:** Civiletti
- **Description:** With a rapidly changing legal and regulatory environment, there is tremendous pressure on companies to ensure that their vendors maintain consistent compliance with internal policies and various federal laws and regulations. Learn how to work with your vendors to make sure they are part of your compliance efforts and to ensure your company has a strong vendor management program in place that anticipates inherent risks rather than simply reacting to adverse situations and incidents after they occur.
- **Panelists:**
 - *Leah M. Campbell – Counsel – Bradley Arant Boult Cummings LLP*
 - *Jason M. Cover – Partner – Troutman Pepper Hamilton Sanders LLP*
 - *Ryan Myers – Senior Attorney – Caliber Financial Services*

- **COMPLIANCE AND INNOVATION – UNLIKELY ALLIES IN PRODUCT DEVELOPMENT**

- **Room:** Adirondack
- **Description:** Product development and innovation often feels hindered by compliance and regulatory burdens. Hear from a panel of compliance experts as they examine strategies for harmonizing product development and compliance to maximize innovation and efficiency.
- **Panelists:**
 - *R. Andrew Arculin – Partner – Blank Rome LLP*
 - *Brad Norton – General Counsel – Speedwell Holdings, LLC*

- **HOW THE CFPB’S NEW REGISTRIES IMPACT COMPLIANCE**

- **Room:** Sierra Nevada
- **Description:** CFPB has proposed two new registries covering enforcement actions and establishing a system that will track contracts that use arbitration provisions, waivers, or other limits. Learn how these two registries could impact your company’s compliance and how they may reshape enforcement at the federal and state levels.
- **Panelists:**
 - *Christa L. Bieker – Associate – Mayer Brown*
 - *Mehul Madia – Counsel – Manatt, Phelps & Phillips, LLP*

4:00 PM – 4:15 PM

COFFEE BREAK

- **Room:** Foyer
- **Sponsored By:**



4:15 PM – 4:45 PM

KEYNOTE ADDRESS FROM FORMER ACTING COMPTROLLER OF THE CURRENCY

- **Room:** Civiletti
- **Speaker:** Keith Noreika – Executive Vice President & Chairman of Banking Supervision & Regulation Group – Patomak Global Partners

4:45 PM – 6:00 PM

RECEPTION

- **Room:** Rooftop
- **Hosted By:**



WEDNESDAY, JULY 19

8:30 AM – 9:00 AM

BREAKFAST

- **Room:** Foyer
- **Sponsored By:**



9:00 AM – 10:00 AM

BREAKOUT SESSIONS (THREE CONCURRENT)

- **THE COMPLIANCE OFFICERS GUIDE TO THE FAIR CREDIT REPORTING ACT**
 - **Room:** Civiletti
 - **Description:** The Fair Credit Reporting Act (FCRA) subjects companies to a broad range of requirements. This breakout session provides an overview of the FCRA statute to assist compliance officers. Gain a thorough understanding of the concepts and key provisions of FCRA including how this law impacts your compliance work.
 - **Panelists:**
 - R. Aaron Chastain – Partner – Bradley Arant Boult Cummings LLP
 - Robin-Renee Keys – Associate – Bradley Arant Boult Cummings LLP
 - Leslie A. Sowers – Partner – Husch Blackwell LLP
 - Timothy J. St. George – Partner – Troutman Pepper Hamilton Sanders LLP
- **KNOW YOUR CUSTOMER – WHAT VERIFICATION AND FRAUD CONTROL STRATEGIES SHOULD LENDERS CONSIDER EFFECTIVE IN TODAY’S ECONOMY?**
 - **Room:** Adirondack
 - **Description:** This discussion will focus on how a company’s approach to fraud detection/prevention changes under different economic scenarios. Outlined will be the strategies to balance the need for enhanced identify verification with minimal customer friction.
 - **Panelists:**
 - Christopher B. Leach – Partner – Kirkland & Ellis LLP
 - Carlin A. McCrory – Associate – Troutman Pepper Hamilton Sanders LLP

- **HOW AI AND MACHINE LEARNING ARE IMPACTING COMPLIANCE**

- **Room:** Sierra Nevada
- **Description:** A look into how Artificial Intelligence and Machine Learning are impacting compliance and risk assessment. Learn what you need to be aware of from a compliance standpoint when using AI and ML programs.
- **Panelists:**
 - Alexander J. Urbelis – Senior Counsel – Crowell & Moring LLP
 - Paul H. Luehr – Partner – Manatt, Phelps & Phillips, LLP

10:00 AM – 10:30 AM

COFFEE BREAK

- **Room:** Foyer
- **Sponsored By:**



10:30 AM – 11:30 AM

BREAKOUT SESSIONS (THREE CONCURRENT)

- **ARE YOU KEEPING UP WITH THE CONSTANTLY CHANGING TCPA LANDSCAPE?**

- **Room:** Civiletti
- **Description:** When communicating with prospective and current customers via phone calls and text messages, there are many federal and state requirements that must be followed. The centerpiece governing telemarketing communications is the Telephone Consumer Protection Act (TCPA). The TCPA is more important than ever with a variety of requirements related to phone calls and texts messages. The panel will review the provisions of TCPA, outlining new regulatory, litigation and enforcement developments along with the most up-to-date compliance practices your company will need to reduce TCPA risk.
- **Panelists:**
 - Scott J. Helfand – Partner – Husch Blackwell LLP
 - John W. McGuinness – Partner – Manatt, Phelps & Phillips, LLP

- **STRATEGIES FOR ADDRESSING EMERGING RISK**

- **Room:** Adirondack
- **Description:** Online lending is a complex and ever-evolving industry. The pace of change is fast and brings unique compliance challenges. This panel will highlight emerging risks that can spring up and catch organizations off guard outlining mitigation and risk management strategies to this constantly changing landscape.
- **Panelists:**
 - R. Colgate Selden – Partner – SeldenLindeke LLP
 - Bezalel Stern – Partner – Manatt, Phelps & Phillips, LLP

- **CIVIL INVESTIGATION DEMANDS – WHAT YOU SHOULD KNOW**

- **Room:** Sierra Nevada
- **Description:** The Civil Investigative Demand or CID is just one tool at the CFPB's disposal. Responding to a CID can be a difficult process. The panel will discuss the elements of a CID including the important questions to consider when making the decision to challenge or negotiate the terms, and most importantly, what potentially lies ahead after complying with a CID.
- **Panelists:**
 - David A. McGee – Associate – Venable LLP
 - Bryan Schneider – Partner – Manatt, Phelps & Phillips, LLP
 - Robert D. Tilley – Senior Associate – Hudson Cook, LLP

11:30 AM – 11:45 AM

CLOSING REMARKS

- **Room:** Civiletti
- **Speaker:** Andrew Duke – Executive Director – Online Lenders Alliance