



LEND
CONNECT 2020

CONFERENCE BOOKLET



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DESTINATION PARADISE

Inspired by the lyrics and lifestyle of singer, songwriter and author Jimmy Buffett, the Margaritaville Hollywood Beach Resort is a destination resort and entertainment complex located on the legendary Hollywood Beach Broadwalk. Hollywood Beach is a classic South Florida beach town that has enchanted visitors since the 1920s. Often compared to quaint European and funky California beach towns, the character of this inviting area is all Florida. Evening strollers, morning joggers, bicyclists and roller-bladers share the brick paved, beachfront thoroughfare with those enjoying the many cafes and bars along the way.

With an extensive array of amenities and a high level of hospitality, service and attention to detail, the 349-room 17-story destination resort is the perfect setting for guests to escape the everyday and just chill. Margaritaville Hollywood Beach Resort brings an entirely different resort perspective to South Florida with its unique, authentic, “no worries,” tropical vibe and the feeling of escape that is experienced immediately upon arrival.

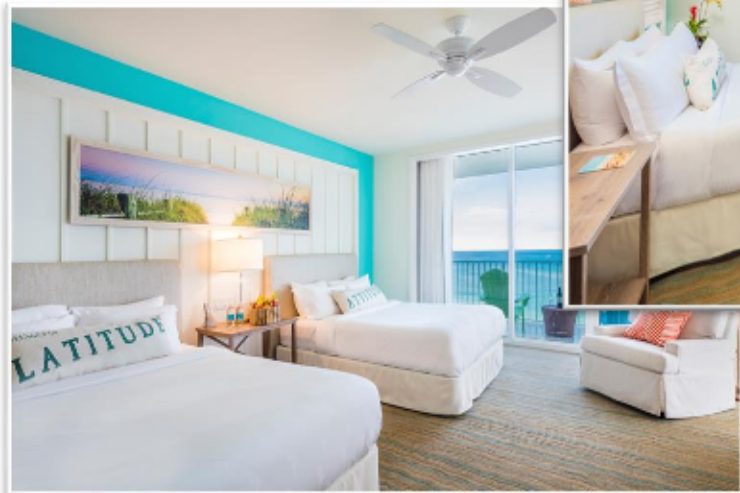




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ROOMS & SUITES



Designed with the coastal-luxe style and extensive amenities, the suites at Margaritaville Hollywood Beach Resort are luxuriously comfortable retreats for unwinding after a day of activities or entertaining family and friends. Ranging from a welcoming 840 square foot Junior Suite to the expansive and beautifully appointed 2,834 square foot Jimmy Buffett Suite, the suites at Margaritaville Hollywood Beach Resort are sure to delight. Depending on the size of your group and the level of entertaining required, there are an array of styles and categories to suit your needs. All suites offer private furnished balconies with a spectacular view overlooking the Atlantic Ocean or Intracoastal Waterway that create the perfect setting for further relaxation after another day in paradise. See below for details on each suite category and offerings.



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DRINKS & DINING



JWB PRIME HAPPY HOUR
5 pm - 7 pm



5 O'CLOCK SOMEWHERE HAPPY
HOUR: 5 pm - 7 pm



LONE PALM BEACH BAR
HAPPY HOUR Mon. – Thurs.
4 pm – 6 pm - Drink Specials \$4-\$6



JIMMY BUFFET MARGARITAVILLE BAR
OPEN UNTIL - 1 am





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ACTIVITIES



ROOFTOP POOL & BAR



ST SOMEWHERE SPA
call 954-874-4430



FITNESS CENTER, CLASSES
& BIKE RENTAL



POOL PARADISE



FLOWRIDER



THE BOARDWALK





WATERSPORTS




PARAKEETS KID'S CLUB



DAY	DATE	START	END	LENGTH	WHERE	WELCOME PARTY IN MARGARITAVILLE	SPONSORED BY:
WED	1/22/2020	6:30 PM	10:00 PM	3 1/2 HRS	License to Chill Deck	ATTENDEE WELCOME PARTY Thank You to Our Welcome Party Sponsor ZERO PARALLEL!	 ZERO PARALLEL®

DAY	DATE	START	END	DURATION	WHERE	DAY 1 - CONFERENCE GENERAL SESSIONS	SPEAKERS AND SPONSORS
THU	1/23/2020	8:00 AM	8:55 AM	55 MIN	One Particular Harbor	REGISTRATION & BREAKFAST Thank You to our Breakfast Sponsor CLARITY/EXPERIAN!	 A part of 
THU	1/23/2020	8:55 AM	9:00 AM	5 MIN	Compass Rose Ballroom	WELCOME to the LendConnect 2020 Conference	Joseph Fitzpatrick General Manager EPIC Loan Systems
THU	1/23/2020	9:00 AM	9:25 AM	25 MIN	Compass Rose Ballroom	OLA Update: Legislative Developments Within The Online Lending Industry	Mary Jackson CEO Online Lenders Alliance
THU	1/23/2020	9:25 AM	9:50 AM	25 MIN	Compass Rose Ballroom	Payment Technology: Game Changing Portfolio Performance	Greg Walan Director, Corporate Development National Payment Corporation Debra LeJeune SVP, Corporate Development National Payments Corp
THU	1/23/2020	9:50 AM	10:15 AM	25 MIN	Compass Rose Ballroom	Survey Says: Discovering Industry Insights from Competition	John Cody Vice President of Affiliate Relations Zero Parallel Michael Cordova Corporate Counsel Zero Parallel






DAY	DATE	START	END	LENGTH	WHERE	Day 1 - CONFERENCE GENERAL SESSIONS	
THU	1/23/2020	10:15 AM	10:40 AM	25 MIN	One Particular Harbor	Comfort Break and Networking One Particular Harbor	
THU	1/23/2020	10:40 AM	11:20 AM	40 MIN	Compass Rose Ballroom	PANEL	<p>Future of the Industry: Compliance and Legal Perspective MODERATOR: Tim Valdez VP of Client Services - EPIC Loan Systems</p> <p>PANELISTS: Danny Cantrell - President – Solutions by Text Shillee Mullin - Outside Legal Counsel for LDF Holdings, LLC Jivka Apostolova - General Counsel – Plain Green, LLC Jennifer Galloway - General Counsel - Bradley Arant Boult Cummings LLP</p>
THU	1/23/2020	11:20 AM	11:45 PM	25 MIN	Compass Rose Ballroom		<p>New Era of Lead Generation</p> <p>Valeriy Zeltser President EPCVIP</p>
THU	1/23/2020	11:45 AM	12:20 PM	35 MIN	Compass Rose Ballroom	PANEL	 <p>Raising Capital For Your Lending Programs MODERATOR - Larry Chiavaro - Executive Vice President - Vervent</p> <p>PANELISTS: Fred Wang - Partner and Portfolio Manager, Hudson Cove Kyle Asher - Managing Director, Monroe Capital, LLC Brent McFarland - Chief Development Officer, Mission Holdings LLC</p>



DAY	DATE	START	END	LENGTH	ROOM	DAY 1 - GENERAL SESSIONS	PRESENTER / SPONSOR
THU	1/23/2020	12:20 PM	1:20 PM	1HR	One Particular Harbor	LUNCH Thank You to our Lunch Sponsor – VERVENT!	VERVENT
THU	1/23/2020	1:20 PM	1:45 PM	25 MIN	Compass Rose Ballroom	Next Generation of Credit Risk and Fraud Underwriting	Christine Leddy VP Analytics Clarity/Experian
THU	1/23/2020	1:45 PM	2:45 PM	1HR	Compass Rose Ballroom	KEYNOTE ADDRESS - CRAVE Maintaining Employee Retention Gregg Lederman, Owner Lederman on Leadership	LEAP THEORY LEAP FROM THEORY TO REALITY
THU	1/23/2020	2:45 PM	3:10 PM	25 MIN	Compass Rose Ballroom	Marketing Best Practices for Short Term Lending in the Modern Age	Tim Olzer President Lending Science
THU	1/23/2020	3:10 PM	3:45 PM	25 MIN	Compass Rose Ballroom	The Landscape of Risk Management	Christopher Foufas CEO RSC Collections
THU	1/23/2020	3:45 PM	4:15 PM	30 MIN	One Particular Harbor	Snack Break and Specialty Coffee Thank You to our Snack Sponsor DIRECT MARKETING SOLUTIONS!	DIRECT MARKETING SOLUTIONS
THU	1/23/2020	At 5:00 PM, Please Proceed To The Boat Which Will Be Docked Behind "5 O'clock Somewhere" Directly Across The Street From Margaritaville.				Sunset Dinner Cruise Through the Fabulous Hollywood, FL Waterways! Thank You to Our Sponsor LeadsMarket!	
		DON'T MISS THE BOAT... You Must Be Onboard By 5:15 PM Enjoy The OPEN BAR While The Boat Prepares To Depart.		WE SAIL at 5:30 pm...	BOAT RETURNS 8:30 PM		



DAY	DATE	START	END	LENGTH	WHERE	DAY 2 – GENERAL SESSIONS	PRESENTER / SPONSOR
FRI	1/24/2020	8:00 AM	9:00 AM	1 HOUR	One Particular Harbor	REGISTRATION & BREAKFAST Thank You to Our Breakfast Sponsor TransUnion!	
FRI	1/24/2020	9:00 AM	9:30 AM	30 MIN	Compass Rose Ballroom	TRIBAL KEYNOTE The Inherence of Tribal Sovereignty Gary Davis Executive Director Native American Financial Services Association	 NATIVE AMERICAN FINANCIAL SERVICES ASSOCIATION
FRI	1/24/2020	9:30 AM	9:55 AM	25 MIN	Compass Rose Ballroom	Reducing ACH Headaches with AI	Jesse Berger COO Validifi
FRI	1/24/2020	9:55 AM	10:20 AM	25 MIN	Compass Rose Ballroom	The Effects of Verified Employment and Income on The Application Process	Brent Arundel Sales Engineer DataX Ltd. an Equifax Company Chad Gray Director, National Accounts Equifax Verification Solutions
FRI	1/24/2020	10:20 AM	10:50 AM	30 MIN	One Particular Harbor	Snack Break Thank You to our Sponsor National Payment Corporation!	

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FRI	1/24/2020	10:50 AM	11:15 AM	25 MIN	Compass Rose Ballroom	The Effects of Internal Fraud in Organizations (and what to do to stop it)	Bart Miller President and CEO Centrinex Call Center Solutions
FRI	1/24/2020	11:15 AM	11:55 AM	40 MIN	Compass Rose Ballroom	PANEL LENDERS FORUM PANEL Trends In Consumer Lending MODERATOR Mike Morales - Founder, Lend Mogul PANELISTS Eric Welch - President & CEO - CSI Archana Pandey - Director Of Operations - Mint Servicing Jessi Lorenzo - President - LDF Holdings	
FRI	1/24/2020	11:55 AM	12:00 PM	5 MIN	Compass Rose Ballroom	EPIC SPOTLIGHT - CLOSING REMARKS	Tim Valdez VP of Client Services EPIC Loan Systems

GOLD SPONSORS	SILVER SPONSORS	BRONZE SPONSORS
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 NATIVE AMERICAN FINANCIAL SERVICES ASSOCIATION  EPCVIP INNOVATIVE LEAD GENERATION  CLARITY SERVICES INC. A part of experian.  PING LOGIX	 TransUnion.  LEAP THEORY LEAP FROM THEORY TO REALITY  USIO  VERVENT  intimateinteractive ADVERTISING	 National Payment Corporation.  DIRECT MARKETING SOLUTIONS	 dot818  microbilt  Phonexa  ACCELITAS  lead ENVY  iM Group  INSIGHT  Payliance  LoanPaymentPro Getting. Lenders. Paid.  TRANSCEND  VIKING PAYMENT SERVICE  DATAX An Equifax Company  CENTRINEX CALL CENTER SOLUTIONS  LIVEVOX  PAY
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EPIC BREAKOUT	DAY	DATE	START	END	LENGTH	ROOM	EPIC BREAKOUT TRACK by EPIC LOAN SYSTEMS	PRESENTER	SPONSOR
	THU	1/23/2020	9:30 AM	10:00 AM	30 MIN	Fins Left	The Importance of ACH within EPIC	Paulo Pereira Director of Client Support EPIC Loan Systems	
	THU	1/23/2020	10:30 AM	11:00 AM	30 MIN	Fins Left	Understanding EPIC's Calculation Methods	Cynthia Espinal Client Services Specialist EPIC Loan Systems	
	THU	1/23/2020	11:30 AM	12:00 PM	30 MIN	Fins Left	Marketing Rules: How to Best Utilize Them Within the EPIC System	John Benicy Client Training Specialist EPIC Loan Systems	
	THU	1/23/2020	3:00 PM	3:40 PM	40 MIN	Fins Left	EPIC API Deep Dive	Ken Maier VP of Technology EPIC Loan Systems	

COMPLIANCE	DAY	DATE	START	END	LENGTH	ROOM	COMPLIANCE BREAKOUT TRACK by LEADSMARKET	PRESENTER
	THU	1/23/2020	9:00 AM	12:00 PM	3 HOURS	Hemisphere Dancer	 How to Create Meaningful Work in a "Dirty" Industry This deep dive into compliance fundamentals is a must-attend session for compliance professionals, executives and team leaders.	Jason Romrell General Counsel LeadsMarket Donald Ung VP of Compliance LeadsMarket

GENERAL BREAKOUT	DAY	DATE	START	END	LENGTH	ROOM	GENERAL BREAKOUT TRACK	PRESENTER / SPONSOR
	THU	1/23/2020	9:00 AM	9:30 AM	30 MIN	Continental Drifter	Advanced Decisioning and Credit Underwriting	Ranga Kothamasu - Usio IQ Decisioning Engine
	THU	1/23/2020	10:40 AM	11:10 AM	30 MIN	Continental Drifter	Advanced Decisioning and Credit Underwriting	Ranga Kothamasu - Usio IQ Decisioning Engine
	THU	1/23/2020	3:00 PM	3:30 PM	30 MIN	Continental Drifter	The Art & Science of Profitable Lead Acquisition	John Miller - CEO - LeadSherpa, a ConnectMedia software Jack Murray - CEO, FixMedia Ivy Touchstone - COO, IT Media

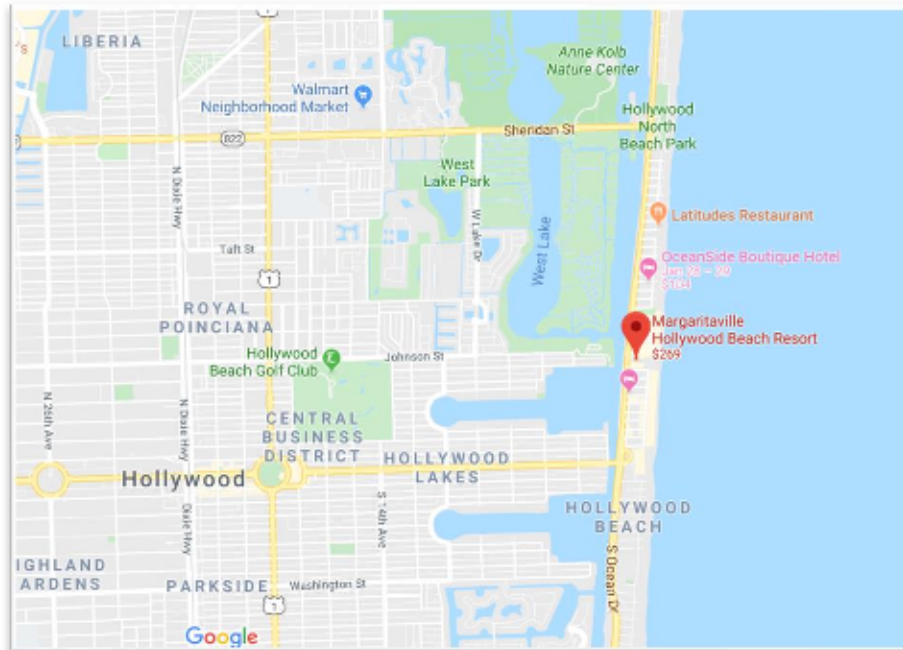
DAY	DATE	START	END	LENGTH	ROOM	TRIBAL TRACK by NAFSA	PRESENTER / SPONSOR
THU	1/23/2020	9:25 AM	9:50 AM	25 MIN	Fins Right	Tribal Lending Litigation Update	Maranda Compton Partner Van Ness Feldman, LLP
THU	1/23/2020	10:00 AM	10:40 AM	40 MIN	Fins Right	PANEL 	The Tribal Lending Eco-System Moderator: Mika Leonard - COO - Native American Financial Services Association Panelists: Jessi Lorenzo - President - LDF Holdings Beth Kiphart - CFO, LDF Business Development Corporation Trina Starr - Director of Operations, LCO Financial Services Ben Ray - Tribal Administrator and CEO, Big Valley Band of Pomo Indians
THU	1/23/2020	11:20 AM	12:00 PM	40 MIN	Fins Right	PANEL 	Tribal Lending: Impacting a Community Moderator: Mika Leonard - COO- Native American Financial Services Association Panelists: Steve Parker – CEO, Plain Green, LLC Chairman John Shotton - Board of Trustees, AWL, INC – Chairman, Otoe-Missouria Tribe
THU	1/23/2020	2:50 PM	3:35 PM	45 MIN	Fins Right	PANEL 	Tribal Lending Best Practices: Remaining Compliant Moderator: Mika Leonard - COO - Native American Financial Services Association Panelists: Eric Lau - Chief Legal Officer and General Counsel, AWL, Inc. Kevin Cline - Regulatory Agent, Guidiville Indian Rancheria Shilee Mullin - Attorney at Law - Spencer Fane LLP Dyllan Linehan - LCO Assistant Attorney General / TLE Counsel, LCO Tribe



DRIVING & PARKING DIRECTIONS



1111 N Ocean Dr, Hollywood, FL 33019
Phone: 844-562-5625



<https://www.margaritavillehollywoodbeachresort.com/parking-rates/>

SELF-PARKING

Weekday Rates - applicable for Monday through Thursday:

- 0 to 3 Hours.....\$3.00 /hour
- 4 to 6 Hours.....\$10.00
- 6 to 8 Hours.....\$15.00
- 8 to 12 Hours.....\$20.00
- 12 to 24 Hours....\$30.00

Weekend Rates- applicable Friday through Sunday and Holidays:

- \$4.00 /hour
- \$30.00 /day

Restaurant validations do not apply to self-parking, only valet.

VALET PARKING

Valet Parking Overnight is \$35.00

Short Term Valet Parking with Restaurant Validation is \$10.00 (only applicable if stay is under 3 hours), after 4 hours fee is \$35.00. Valet Only.

Valet phone number: 954-874-4486

APPROXIMATE TRAVEL TIMES FROM NEARBY AIRPORTS

From Fort Lauderdale-Hollywood International Airport (FLL) - Approx. 30 minutes

From Miami International Airport (MIA) - Approx. 45 minutes

From Palm Beach International Airport (PBI) - Approx. 1 hour 15 minutes



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EPIC Loan Systems is a premier provider of Loan Management Software. EPIC helps contain customer acquisition and operating costs with its robust, turnkey loan servicing solution. EPIC was designed by industry experts who understood the challenges faced by lenders, as well as their technical needs. EPIC has forged technology partnerships with industry leaders, integrating a variety of services into one seamless platform.

The EPIC LMS provides advanced functionality that supports lenders in their day to day operations, as well as in their compliance efforts. EPIC offers a high-tech, high-touch solution, with a consultative approach to helping lenders grow their businesses responsibly.

www.epicloansystems.com

For more information or to schedule a consultation to see how EPIC can serve your online lending needs, please contact Trish Ward at 703-203-6197 or email tward@epicloansystems.com

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LOUNGE SPONSOR



The Lounge is Located in Pre-Function South - Near the South Restrooms
on the same side of the hall as the Breakout Rooms.



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LeadsMarket.com is a leading technology platform, serving as an online marketplace, connecting publishers to perspective buyers. With over 10 years of experience delivering qualified consumers, LeadsMarket.com specializes in delivering high quality leads in finance verticals such as short-term and personal loans on both US and UK markets.

LeadsMarket.com provides the perfect platform, delivering your choice of smart leads, live phone transfers, and targeted clicks. With industry leading conversion rates, LeadsMarket.com can help you increase revenue and cut marketing cost.

For more information, please visit our website at www.leadsmarket.com or call us at (888) 666-7058. Let LeadsMarket be your partner for success!



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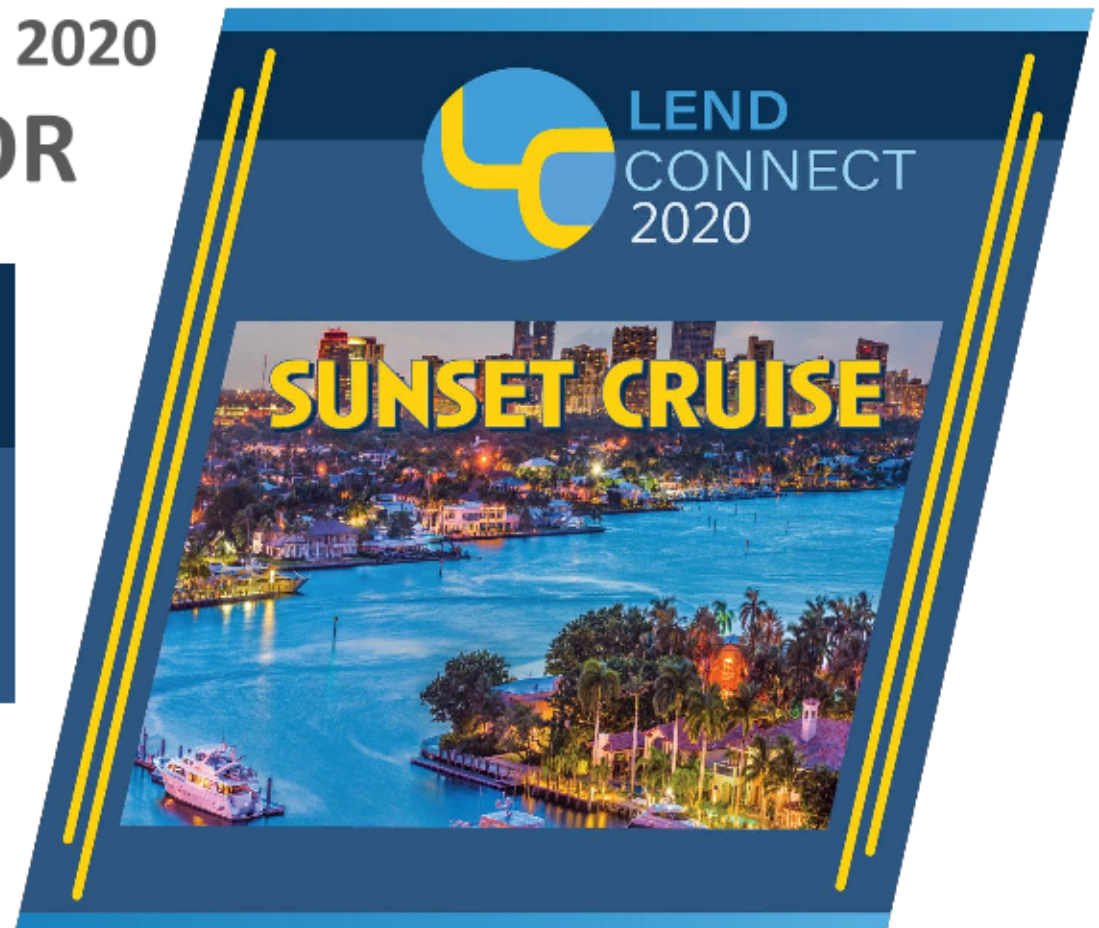
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LeadsMarket[®]

#1 Pay Per Lead Marketplace

Cruise Through the Fabulous
Hollywood, FL Waterways!



Boat will be Docked Behind "5 O'clock Somewhere"
Directly Across The Street From Margaritaville.



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SPONSORED BY:

Directions to the Boat for the Sunset Cruise **Leads Market**[®]

Gangplank Goes up at 5:15 pm... DON'T MISS THE BOAT!

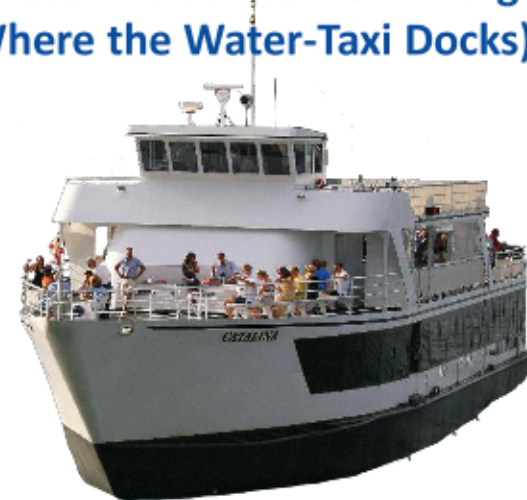


**At 5:00 pm, Please Proceed To The Boat
Which Will Be Docked Behind
"5 O'clock Somewhere"**



**Directly Across The Street From Margaritaville
(Where the Water-Taxi Docks)**

**You Must Be Onboard By 5:15 pm
Enjoy The OPEN BAR
While The Boat Prepares To Depart**





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Hemisphere Dancer

How to Create Meaningful Work in a "Dirty" Industry

This deep dive into compliance fundamentals is a must-attend session for compliance professionals, executives and team leaders.



Pay Per Lead

Marketplace for Consumer Loans

COMPLIANCE BREAKOUT TRACK by LEADSMARKET



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ZERO PARALLEL®

Zero Parallel is a leading digital marketing network that provides lead traffic solutions for advertisers in lending and financial services. Advertisers who work with Zero Parallel enjoy access to a vast affiliate network that generates and delivers high-quality leads. Zero Parallel advertisers can depend on our high-quality affiliates for non-incentivized leads that are filtered for quality assurance. Advertisers have put their trust in Zero Parallel for exceptional service, experienced advice, and qualified traffic. Zero Parallel continues to advance the lead generation industry with their culture of innovation.

www.zeroparallel.com

John@zeroparallel.com

Hiko@zeroparallel.com

Thank You to Our LendConnect 2020
Welcome Party in Margaritaville
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**WIFI Name: Margaritaville
Guest
Password: spongecake**

SPONSORED BY:



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LEAP THEORY
LEAP FROM THEORY TO REALITY

Decades of experience among Leap Theory's executives, they've built a marketing technology to help transform **theory** into **reality**. Leap Theory's state-of-the-art advertising technology is set to help clients to grow their business efficiently, effortlessly and economically. They strongly believe in Quality over Quantity. Company's focus is to serve their clients by providing excellent customer service while operating a compliant and honest advertising network.

To inquire about Leap Theory's client on-boarding process, please contact:
Anet Moradian anet@leaptheory.com



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**Thank You to Our LendConnect 2020
MAIN KEYNOTE SPONSOR**



Compass Rose Ballroom
Thursday, January 23, 2020



Gregg Lederman,
Owner Lederman on Leadership

KEYNOTE ADDRESS – CRAVE - Maintaining Employee Retention



Pinglogix is a leading, innovative lead generation company. We use premiere analytics and unmatched optimization to deliver unique, high quality leads to our valued partners. With a commitment to exceptional service and industry-leading compliance, our company prides itself on its transparency and open communication with its valued Lead Buyers and Lead Providers.

Pinglogix believes in creating an informed marketplace for consumers to be educated on the products and services they desire and the access to the credit they deserve.

www.pinglogix.com

Mahnaz Parishan - mahnaz@pinglogix.com

Albert Garcia - ag@pinglogix.com

Download the LendConnect Mobile App! Sponsored by Ping Logix
The most convenient way to get important updates before and during LendConnect.



<https://my.yapp.us/LC2020>

Scan this QR code with your smartphone's camera or QR code App to be taken to the right place. Or you can go to your app store and follow the 1-4 steps below.

1. Download and install the app from Yapp
2. Open and select Add an Existing Yapp
3. Enter the **Conference ID: LC2020**
4. Tap Create Account (or Sign In if you already have a Yapp account) to receive full mobile access to LendConnect 2020!



**For Help with the YAPP
LC2020 Mobile App
Contact Sherry Carani
LC2020mobile@gmail.com**





**NATIVE AMERICAN
FINANCIAL SERVICES
ASSOCIATION**

The Native American Financial Services Association (NAFSA) is a 501(c)6 trade association located in Washington, D.C that:

- Advocates for tribal sovereignty
- Promotes responsible financial services
- Provides better economic opportunity in Indian Country

NAFSA'S key mission is to advocate for the interests of Indian Country in the financial services industries. To accomplish that mission, NAFSA advocates for the protection of consumer rights and provides vital services to members that further economic development opportunities in Indian Country.

www.nativefinance.org



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TRIBAL TRACK KEYNOTE SPEAKER



NATIVE AMERICAN
FINANCIAL SERVICES
ASSOCIATION

Compass Rose Ballroom
Friday, January 24, 2020



Gary Davis,
Executive Director - NAFSA
Native American Financial Services Association

KEYNOTE ADDRESS – The Inherence of Tribal Sovereignty



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NAFSA TRIBAL TRACKS

Tribal Lending Litigation
Update

PANEL: The Tribal Lending Eco-System

PANEL: Tribal Lending:
Impacting a Community

PANEL: Tribal Lending Best Practices:
Remaining Compliant

THURSDAY January 23 in FINS RIGHT



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TransUnion provides credit information and smart solutions to help businesses and individuals build stronger economies around the world. We serve around 45,000 companies and more than 500 million customers in 40 countries globally.

We're a trusted provider of global information solutions for assessing and managing risk. And we're driven by the belief that information can help advance the goals of our own industry as well as those of our customers, and ultimately help to provide an environment where communities can thrive.

www.transunion.com/industry/short-term-lending



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CLARITY
SERVICES INC.

A part of  experian.

Experian's Clarity Services

Experian's Clarity Services specializes in alternative financial services data and solutions. Clarity's suite of FCRA-regulated reports and scores give lenders visibility into critical subprime consumer information, including the thin-file and no-file consumer segments. Clarity is dedicated to making alternative financing services more accessible, trusted and effective for the clients and consumers it serves.

For more information about Clarity Services, visit: www.clarityservices.com



Usio, Inc. (NASDAQ:USIO), formerly known as Payment Data Systems, is a payment enablement technology provider working closely with and for the Consumer Lending Market.

A Few Usio Highlights:

- Nacha Certified Third-Party Sender
- Tier One ACH Processor (direct FED connect & routing number)
- Third-Party Verification (TPV) Services
- Inhouse Development & Project Support Team
- ACH Processing
- Same Day, Next Day, Sunday Night, Prenotes
- RCC (remotely created checks) Processing
- PINless Debit Card Processing

Connectivity:

- EPIC Integrated, Usio Web Application, FTP Site and API 2.0
- Hosting: Hosted Pay Page and Usio Checkout





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The fastest growing servicer of loan and lease portfolios in the United States, Vervent sets the standard for outperformance in complex service industries by delivering superior industry expertise, future-built technology and meaningful services that are built for speed. Our solutions, which include Consumer Loan and Lease Servicing, Commercial Loan and Lease Servicing, Backup Servicing, Call Center Services and Third-Party Collections, empower companies to accelerate business and drive compliance.

Accelerate with us at 888.486.2509 or Solutions@Vervent.com.



EPCVIP.com is the top lead generation company in the Fintech space. We use our proprietary technology and expertise in pay-per-click, display, SMS, push notifications and email marketing to drive traffic to our top converting landing pages providing a higher quality lead that sets us apart from other lead providers. Backed by our revolutionary platform, we provide our publishers with top converting offers and the highest payouts in the industry. Our success is directly attributed to our team of talented and dedicated professionals who continuously develop new strategies to revolutionize the industry. By immersing ourselves into the loan funnel along with ingenuity and creativity, our team is constantly inspired to push its boundaries and pioneer the lead generation industry. We don't just drive traffic, we drive high-quality leads, sales, and most importantly, results that foster successful long-term partnerships

www.epcvip.com

Sonia Lent - Senior Vice President of Business Development

sonia@epcvip.com - (818) 538-2041



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NPC is a leader in payment processing, helping thousands of businesses for nearly 30 years. We offer lenders an end-to-end payment ecosystem, supporting lenders with 24/7/365 acceptance and loan funding. From account validation to push to card funding, our solutions help lenders improve payment performance, compliance and game changing payment methodologies. From improved collections, increased reborrowing and reductions in overhead reconciliations, our lenders are more than just an account. Our lenders are our partners and we work diligently to improve multiple aspects of client's business.

<https://nationalpaymentcorporation.com/lending/>

Debra LeJeune 901-471-9648



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Intimate Interactive Advertising is a premier technology-driven lead generator focused on building high quality and cost-effective lead generation solutions for prime and sub-prime lenders.

Since 2009 we've been known for providing leads with high contact rates that get funded.

If you're a direct lender or lead provider, let's talk www.sales@intimateinteractive.com



DIRECT MARKETING SOLUTIONS

Direct Marketing Solutions - Integrated marketing solutions that get results. As a direct marketing leader and innovator, DMS provides agile, response-driven solutions that drive ROI. Whether your prospect is offline or online, our omni-channel marketing approach makes engagement with your business consistent and complementary. We listen to your goals and deliver the best tactics needed to achieve them. Every customized solution is scalable to meet your needs. Use any one or every one of our services; you'll find us equally talented in all — a true partner and an extension of your marketing team.



Debit and Credit Card Processing, ACH, RCCs & eChecks — all designed for **consumer lenders**. Payment solutions that give your customers the options they want. Secure and flexible payment options that positively reflect your brand.



Founded in 1969, we understand service and reliability.

We offer:

Full service Card processing for the lending industry

Competitive pricing

Extended ACH processing hours (10pm central time)

Sunday processing

Integration with EPIC and other LMS Software, or use our API

Multiple bank partners

Viking works to get you paid!



Dot818 has been the preeminent marketplace for exclusive, high-intent financial leads since 2011. Expand your reach with our data-focused solution for customer acquisition.

Here are a few reasons why lenders choose dot818:

- We build and manage your marketing campaigns using the latest data science tools.
- We offer a fully customizable platform – our tech team implements system requests in as little as one business day.
- Our experienced account management team offers hands-on support whenever you need it.

Connect the dots using smarter data intelligence and increase your ROI with dot818.

www.dot818.com

Gerald Lopez - VP of business development

gerald.l@dot818.com





microbilt

MicroBilt is the leading provider of alternative consumer data for underwriting, verifications, and collections.

Solutions include Bank Account Verify (BAV), which provides detailed, real-time and historical bank account information of a consumer's banking activities and account status, iPredict for alternative credit scoring analysis, Instant Bank Verification (IBV) for real-time account aggregation and Risk Verify Database (RVD) used by lenders to significantly lower ACH returns by prescreening before submitting their ACH file to the bank or processor.

MicroBilt's bank verification solutions access over 150 million consumers records and reviews over 1.5 billion ACH and check transactions.

John Kaltenbach, Vice President of Sales O: 770-218-4400 C: 404-909-1757

JohnKaltenbach@microbilt.com www.microbilt.com



DataX, an Equifax company, is an industry leading FCRA regulated credit reporting agency (CRA) and alternative data provider offering premier financial management solutions to businesses through a suite of advanced products focused on mitigating risk and improving profitability.

DataX provides a comprehensive suite of real-time credit reporting data verification and authentication services that deliver high quality actionable intelligence on consumers which enables financial service providers to manage risk proactively, safeguard their businesses and consumers from fraud, reduce customer acquisition costs, increase revenue opportunities, and customize analytics to manage portfolio and asset performance..





Phonexa is the leading all-in-one platform for ROI-driven marketing with solutions for call tracking and routing, lead generation and distribution, email marketing, and integrated accounting.

With Phonexa's cutting-edge Lead Management System, lenders can take control of their business model by optimizing their decline traffic.

Phonexa allows businesses to reach their optimal ROI by merging the most significant advancements in technology under one roof.



An online lead management solution that offers lending portfolios the power to control any aspect of the lead buying process.

- Control Lead Flow
- Price Reject Functionality to evaluate what a lead is worth
- Manage already integrated 3rd party data providers
- Create custom purchasing strategies
- Build decision engine scorecards using a GUI
- Run multiple scorecards against each other
- Determine the most highly profitable scorecard
- Use the lead velocity reports to determine organic leads
- Eliminate fraud by identifying data manipulation



IM Group Marketing is a leader in providing strategic insight, data and analytic services, and creative solutions to lenders in the near-prime and sub-prime industries. With over 40 years of experience in the marketplace, IM Group leadership has developed successful customer communication strategies using a wide range of channel deployments. We understand the balance between risk and response to develop highly profitable, long-term customer relationships for our clients. Leveraging our relationship with ICS Corporation, one of the industry's largest print and lettershop companies, we offer unparalleled flexibility in handling campaigns and clients of all sizes.

Seth Manley 843-408-5777 smanley@imgroupmarketing.com

www.imgroupmarketing.com Dennis Fish 267-249-3992 dfish@imgroupmarketing.com



Insight, LLC is a software company located in Santa Rosa, California in the heart of Sonoma wine country. Our primary software, Decision Cloud, allows lenders to utilize real-time data services and advanced scoring algorithms in order to determine a borrower's likelihood of repaying a loan.

In addition, Insight offers comprehensive services such as TruScore and TruFraud to assist lenders in detecting marketing risk and protecting consumers against online lead fraud. By allowing lenders to customize ideal underwriting models, we strive to strengthen their workflow, improve profits and help lenders gain transparency in better understanding their business

www.insight.tm

For More Information, please contact Travis James, Director of Business Development,
travis@insight.tm - 707-978-2013



Centrinex is the nation's leader in call center management for financial services and other industries. We improve bottom line performance with industry leading knowledge and talent.



Whether you are launching your business or growing beyond your capacity, Centrinex can help alleviate the pains of growing a call center.

We help improve our clients' bottom line through measured performance, the use of advanced technology, and by recruiting, training and retaining the best industry talent.

If you doubt that outsourcing your call center management can improve your bottom line and make your life easier, give us a call. Let us prove it.



Payliance™

As a leading fintech software company serving many industry verticals, Payliance has been providing payments solutions to some of the biggest state-licensed consumer lenders in the US since 2011.

Our team specializes in understanding the lending industry and we are proud to continue to offer our solutions and services to the state-licensed lenders in Epic's user base.



TRANSCEND PAY

Transcend Pay is a fintech disbursements and payments-driven technology platform designed to give you full control of your payment's ecosystem. A platform that gives you Exclusive Banks, No Reserves, No Discount Rates and Wholesale Pricing. Choose our stand-alone platform or integrate directly to our API.

Transcend combines a robust, risk-diversification platform with exclusive banking solutions and seamless payment processing which includes; ACH, RCC /Check 21, Instant Funding, Debit Processing for Storefront, Online, Tribal and Marketplace lenders.

www.transcendpay.com

Blake Collins - VP of Business Development
801-608-5709 - Blake@transcendpay.com



LIVEVOX

LiveVox is the only one-stop-shop for true omnichannel engagement that unifies modern channels, CRM, and WFO functionality into a single cloud customer engagement platform.

Facilitating over 14B interactions annually, LiveVox makes omnichannel easy by unifying all conversations and interactions in one place.

Founded in 2000, LiveVox is headquartered in San Francisco with offices in Atlanta, Denver, St. Louis, Colombia, and Bangalore.



At Accelitas, our mission is to reimagine financial access by solving two key challenges facing today's financial services industry: a growing number of non-traditional consumers denied the credit they deserve, and lenders who need a safe, secure way to identify and access more good customers in a rapidly evolving market.

ACCELITAS™

Through the remarkable tools of Artificial Intelligence and alternative data, Accelitas delivers unprecedented predictive analytics to make more confident decisions. With better insight, accuracy, and transparency, we help create a more equitable and robust financial access for both borrower and lender. Leveraging a secure cloud-based platform, Accelitas **confirms identity, predicts credit, and resolves payments**, giving lenders vastly more clarity and confidence throughout the lending process.



LoanPaymentPro
Getting. Lenders. Paid.

LoanPaymentPro is a Merchant Services and Payment Processor servicing the Consumer Lending space. LoanPaymentPro was developed by experienced lenders for lenders, utilizing proprietary technology to develop the most compliant and cost-effective Bankcard, ACH, and Instant Funding platform for ALL types of lenders, including Tribal. LoanPaymentPro provides its own proprietary payment Validation and Verification function which decreases fraud and increases successful payments while reducing borrower defaults. LoanPaymentPro also offers Real-time Push-to-Card funding for loan disbursement or direct funding to borrowers. Made available through an easy API integration into the leading Loan Management Software providers, led by Epic Loan Systems.

www.loanpaymentpro.com

James Celli, CEO, info@loanpaymentpro.com 888-391-5901

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