

## 2021 OLA COMPLIANCE UNIVERSITY SESSIONS

### **A Small-Dollar Lender's Guide to a Compliant Cybersecurity Program**

With greater focus on data privacy, having a cybersecurity program specifically tailored to the unique nature of online lending is no longer optional. Don't run the risk of endangering your customers' data from malicious outsiders. This panel will examine the components of a successful compliant program and review current changes including updates to the GLBA Safeguards rule.

### **Regulatory Exam Readiness: What to Expect and How to Maximize Its Value**

For direct lenders, regulatory exams are an opportunity to strengthen relationships with regulators, building rapport while enhancing your operational and compliance mechanisms. For vendors, 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.

### **Aggregating Traditional and Alternative Data to Improve Profitability Without Giving Your Compliance Officer a Heart Attack**

Data is key to your company's success. But leveraging all that information while dealing with cumbersome and complex data protection standards can be a challenge. This panel will share best practices to help you build an intelligent approach to data, protecting customers while expanding your market opportunities.

### **Avoiding Costly Mistakes That Could Impact Your PCI-DSS Compliance**

Are you a Legal or Compliance professional who wants a better understanding of your company's IT security needs to enable greater collaboration with your colleagues? Panelists will walk you through the most recognized industry standard, the PCI-DSS, share the top three costly mistakes online lenders make, and offer strategies for achieving and maintaining compliance.

### **Know Your Data/Cyber Security Requirements When Participating in a Bank Fintech Partnership Agreement**

Learn how to successfully navigate security due diligence for a bank-fintech partnership. Understand how to avoid costly mistakes that can jeopardize a bank partnership agreement. This panel will show you strategies for addressing your bank partner's questions during initial due diligence conversations, practical techniques for addressing concerns from a risk-adverse bank management team, and the security roadmap for post-pilot launch compliance.

### **Don't Be "That Guy": Lessons Learned from the Lead Gen Space**

Lead generation is a vital tool for online lenders but running afoul of the rules will make the process a nightmare. Hear from a panel of experts about the latest litigation and enforcement actions and how to avoid the landmines with the right compliance protocols in place.

### **Collection Compliance Strategies and New Practices**

The collections marketplace is a major component of the credit ecosystem. How will new CFPB regulations impact collections? Get the latest updates and learn how to prepare your company for the changes.

### **NACHA Update**

2021 will see significant changes for the ACH network and its users. This panel will explore recommendations and solutions for navigating the ACH Network, providing analysis of upcoming NACHA rules, and helping your company make the most of the changes.

### **A Checklist for Small Dollar Rule Payments Compliance**

The Small Dollar Rule's payments provisions will soon take effect. Learn what your company needs to know in order to comply and get an early look at what related compliance and operational issues could be on the horizon.

### **Leveraging Customer Complaints to Improve Compliance**

Gaining and maintaining customers' trust has never been more important, especially as more people than ever conduct transactions online during the pandemic. An often-overlooked tool for improving compliance and avoiding supervisory issues are customer complaints. Panelists will share how monitoring consumer complaints as part of your compliance program helps companies spot compliance issues before they become compliance problems.

### **Managing the Chargeback Process While Staying in Compliance with Card Brand Rules**

One of the many fallouts from the pandemic is a spike in customer chargebacks. For online lending companies, the consequences of chargeback ratios exceeding the monthly one-percent level include account cancellation and losing the ability to access the credit card system. This panel will discuss the rules governing chargebacks and how, with just a few smart strategies, companies can reduce or even prevent chargebacks.

### **Navigating the Shifting Federal and State Privacy Standards Landscape**

Changes at the federal and state levels have resulted in an explosion of data privacy and consumer protection regulations. Companies need an effective strategy that evolves with this complex and ever-changing landscape. This panel will explore approaches you can take to implement appropriate data policies and programs that enhance protections while minimizing negative impacts.

### **Serving Limited English Proficiency (LEP) Customers: What CFPB's New LEP Guidelines Mean for Your Company**

New Limited English Proficiency (LEP) guidelines issued by the CFPB provide compliance principles and procedures to help companies serve consumers not fully proficient in English. This panel will share strategies and tips to help you serve this important market effectively without running into Equal Credit Opportunity Act (ECOA) issues or a potential UDAAP violation.

### **Are Your Advertising and Marketing Practices Putting You at Risk for a UDAAP Violation?**

Unfair, deceptive, or abusive acts and practices (UDAAP) standards protect customers from fraud. Preventing UDAAP issues, especially in marketing and advertising programs, is essential. Panelists will share best practices in marketing and advertising to help you avoid UDAAP pitfalls, including assessing what impacts recent CFPB changes to UDAAP standards will have on your company.

### **After the Pandemic: Loan Servicing in a Post-COVID World**

The COVID-19 pandemic and the ensuing economic crisis triggered a range of implications for managing and mitigating credit risk. As the country begins to look to a post-COVID landscape, this panel will discuss the shifting dynamics of credit risk and share potential new approaches to help you remain compliant in loan servicing.

### **Racial Equity and Fair Lending Standards: What You Need to Know**

How will new emphasis on racial equity impact fair lending standards as regulators increasingly focus on this area. Panel will review how increased emphasis on fair lending impacts your company's compliance efforts.

### **Onboarding and Monitoring: Keys to Successful Vendor Management**

Navigating a new vendor relationship can be complex. A clear onboarding and monitoring system makes developing the synergy needed for a successful working relationship much easier. This panel will review requirements for vendor management under GLBA, with a focus on tips for vendor risk assessment, onboarding, and ongoing due diligence.