



How New Intelligence is Changing Credit Decisions and What that Means for Bank-Fintech Partnerships

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Indigo (4th Floor)

The most sophisticated underwriting innovation means nothing if it never makes it through your institution's approval process. Fintechs in a sponsor bank model aren't just making an internal business case; they are navigating a relationship where the bank partner carries the ultimate accountability for every credit decision on their charter. Those dynamics shape everything. For any fintech or lender that's ready to innovate faster, this session brings every side of that conversation to the stage: the data partner that has helped lenders get new analytics approved, the fintech building a compelling business case for adoption, and the sponsor bank sharing what it actually takes to move from due diligence to green light. Attendees will walk away with the blueprint for a bank-ready proposal: how to frame, document, and present new data in a way that speaks your sponsor bank's language from day one. Gain an inside view of the approval process: what governance bodies evaluate, where proposals stall, and how to get ahead of the questions that kill momentum. Come learn how to accelerate innovation under a sponsor bank model and the frameworks that determine how fast you can move.

Speakers (4)

Ryan Christopher

Senior Director, Product, Elevate

Donna Orlando

AVP Fintech Partnerships, FinWise Bank

Dan Richard

Vice President and Head of Data Science, Prism Data

H. Blake Sims

Partner, Hudson Cook, LLP

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7037 Ridge Road, Suite 300, Hanover, Maryland 21076
410.684.3200

hudsoncook.com

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