



Operations & Technology Conference and Exhibition • September 16-18, 2019 • Hilton Chicago • Chicago, IL

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## SUNDAY, SEPTEMBER 15

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6:30 – 7:30 pm

### Happy Hour

Are you arriving Sunday evening and looking for something fun? Well, you're not alone! Stop by the Hotel Bar to meet your fellow conference attendees, have a drink and maybe meet a few people to grab dinner with that evening. This is an informal event.

## MONDAY, SEPTEMBER 16

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8:30 am

### Early Registration (morning sessions)

*Location: Salon C Foyer, Lower Lobby*

9:00 am – 12:00 pm

### PRE-CONFERENCE FORUM: Gaining New Perspective: Customer Experience Innovation

*Location: Salon C, 3&4, Lower Lobby*

Customer experience (CX) innovation is one of the hottest topics for the ELFA Technology Innovation Working Group in 2019. Rapidly overtaking price and product as the key differentiator in decision making, a CX focus in your business is no longer a nice-to-have; it's a necessity. Most companies understand this, but rapid technology changes and innovative consumer experiences are driving heightened expectations for B2B interactions, yet many B2B interactions are still manual, inefficient, and designed for a different era. How might you effectively understand and respond to what customers need in the digital age?

Join Deborah Reuben, ELFA Technology Innovation Working Group Chair, and your industry peers for this interactive forum. Through case studies, group discussion, and facilitated exercises, we will explore customer experience from a variety of perspectives relevant to the equipment finance industry. Understand what CX is, who should care, and why. Recognize practical approaches for overcoming internal challenges and moving beyond outdated assumptions to understand what customers need. Identify actionable techniques for including CX considerations in your future automation initiatives. See CX from a new perspective.

### DEBORAH J. REUBEN, CLFP

Reuben Creative, LLC

### TAWNIA STONE, CLFP

GreatAmerica Financial services

### TINA CARTWRIGHT

US Bank Equipment Finance

**ROBERT PERRELLI**

TCF Bank

**EILEEN SCHOONMAKER**

DLL

**ROMAN GAJDA**

ENGS Commercial Finance Co.

11:30 am

**General Conference Registration**

*Location: Salon C Foyer, Lower Lobby*

2:00 - 2:15 pm

**Refreshment Break/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

2:15 - 2:30 pm

**Operations & Technology Conference Kick-Off!**

*Location: Salon C, 3&4, Lower Lobby*

- General Ops & Tech Welcome
- Committee Recognition
- Technology Innovation Workgroup Industry Update

Discussion Leader:

**ANDREW COTTER**

Chair, ELFA Operations and Technology Committee  
Somerset Capital Group, Ltd.

2:30 – 3:15 pm

**Operations & Technology Excellence Award – 18 Years of Excellence!**

*Location: Salon C, 3&4, Lower Lobby*

Now in its eighteenth year, the Operations & Technology Excellence Award program is designed to recognize noteworthy achievements in operational and technology innovation in our industry. In this session, we will honor this year's award winners and showcase their award-winning solutions. Hear from our award winners as they share insights gleaned from their unique project experiences.

Discussion Leaders:

**JENNIFER MARTIN**

Chair, Award Sub-Committee  
Key Equipment Finance

**KEITH GOEPFERT**

TCF Equipment Finance, a division of TCF National Bank

**TAWNYA STONE, CLFP**

GreatAmerica Financial Services

**Award Winners:**

- Cisco Systems Capital Corporation
- John Deere Financial

**MARK THEIS**

John Deere Financial

**SHWETHA BHAT**

John Deere Financial

**VINODH SANKARANTHI**

John Deere Financial

**ALEX DOUBINKINE**

Cisco Systems Capital Corporation

1:00- 2:00 pm

**General Session (Joint Session)**

*Location: Continental A, Lobby Level*

**Welcome**

Presenters:

**ANDREW COTTER**

Chair, ELFA Operations and Technology Committee  
Somerset Capital Group, Ltd.

**JOHN BOBER**

Chair, ELFA Financial Accounting Committee  
Managing Member  
IXL Lease Advisory, LLC

**Operations & Technology Excellence Awards Presentation**

*Project Excellence  
&  
Excellence in Innovation*

Presenters:

**ANDREW COTTER**

Chair, ELFA Operations and Technology Committee  
Somerset Capital Group, Ltd.

**JENNIFER MARTIN**

Chair, Award Sub-Committee  
Key Equipment Finance

**State of the Industry and State of the Association**

Presenters:

**ROB BOYER**

President  
BB&T Commercial Equipment Capital Corp.  
Treasurer of the Board, ELFA

**RALPH PETTA**

President & Chief Executive Officer  
Equipment Leasing and Finance Association

**MIKE INFANTE**

Cisco Systems Capital Corporation

3:15 – 4:00 pm

**Who Moved My Cheese AGAIN?**

*Location: Salon C, 3&4, Lower Lobby*

Are you keeping up with the rapid pace of change? Adapting to change, technology or operational, is complex and involves many components for the transformation to be successful. This interactive session will provide insight and techniques regarding the various perspectives to keep in mind whether you are leading or being impacted by the ever-changing world around us.

Discussion Leaders:

**TINA CARTWRIGHT, CLFP**

U.S. Bank Equipment Finance

**ALLISON CONLEY**

LEAF Commercial Capital Inc.

**JENNIFER MARTIN**

Key Equipment Finance

**JOSHUA BRIDGE**

Capgemini America, Inc.

**JEFFREY EMRICH**

Crestmark Equipment Finance

**RON MEYER**

Linedata Lending and Leasing

**TAWNYA STONE, CLFP**

GreatAmerica Financial Services

4:00 – 4:30 pm

**Exhibitor Lighting Round**

*Location: Salon C, 3&4, Lower Lobby*

Are you familiar with what our exhibitors have to offer? This fun and informal lightning round gives our exhibitors a short presentation window to convince their audience why they should work with them! This is a highly efficient way for conference participants to shop exhibitors and determine the vendors they want to further conversations with. You won't want to miss this!

Discussion Leaders:

**ANDREW COTTER**

Chair, ELFA Operations and Technology Committee  
Somerset Capital Group, Ltd.

**JENNIFER MARTIN**

Key Equipment Finance

4:30 – 5:00 pm

**Dip Your Toe Into...Using AI/ML Enabled Analytics to Fundamentally Lower Firms Cost Curves**

*Session #1*

*Location: Salon C, 3&4, Lower Lobby*

Discuss how to harness the power of AI and machine learning to fundamentally lower your cost curves. Learn the fundamentals of machine learning, what components you need to successfully implement a machine learning solution, and hear about how to begin the process of adoption at your own firm.

Discussion Leaders:

**JIM HUMPHREY**

Odessa

**PHILITSA HANSON**

Linedata Lending & Leasing

5:00 - 5:45 pm

**Newcomers Reception**

*Location: Salon C Foyer, Outside of 1&2, Top of Hall, Lower Lobby*

5:30 - 7:30 pm

**Hosted Reception/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

**Sponsored by:**



**TUESDAY, SEPTEMBER 17**

6:00 – 7:30 am

**5K Fun Run**

*Location: Hotel Lobby*

Start the day with a little exercise and join your colleagues for a 5K fun run.

Lead Committee Member:

**AMIE SWEENEY**

7:00 - 8:00 am

**Continental Breakfast/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

8:00 - 9:00 am

### **Keynote General Session (Joint Session)**

*Location: Continental A, Lobby Level*

Presenter:

#### **John Bober**

Chair, Lease Accounting  
Committee  
IXL Lease Advisory, LLC



Keynote Presenter:

#### **Robert F. Wescott President and Founder Keybridge LLC**

### **What if a Recession Happened? How Might One Ripple Through the Economy? Which Business Sectors Would be Hit Hardest?**

This session will put US recessions in context—what are they? How often do they hit? What tend to be the main drivers of recession? Rather than a formal recession, it is very possible that there could be a “growth pause” with growth falling to, say, 1%. Recent research at Keybridge has attempted to track the likelihood of a looming recession, including a quantification of the next recession’s probable depth.

The session will also discuss the usefulness of an inverted yield curve in anticipating future recessions. (Why is this tool often accurate?) The heart of the session will describe Keybridge analysis about the sensitivity of main business sectors to recessions—which sectors are likely to come through largely unscathed? Which ones will be hardest hit? (Manufacturing? Autos? Finance and Banking? Advertising? Wireless? Healthcare? Oil and Gas/Energy? Commercial Real Estate? etc.)

We will also discuss policy responses by the Fed and fiscal policymakers—could their actions be sufficient to forestall a recession?

9:00 - 9:15am

### **Refreshment Break/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

9:15 - 10:00am

### **Fraud in Financial Services...through the lens of the FBI**

*Location: Salon C, 3&4, Lower Lobby*

The Financial Services Sector faces significant cyber risks; according to the FBI’s Internet Crime Complaint Center, in

2018 Business Email Compromise (BEC), extortion, payroll diversion, and personal data breaches were among the most prevalent trending scams. A speaker from FBI Chicago’s Cyber Task Force will provide insight into current threat trends, illustrate risks and mitigation strategies using real world examples, and give practical suggestions for working with law enforcement when confronted with a cyber breach.

Discussion Leaders:

**CANDACE REINHART, CLFP**  
CoreTech Leasing, Inc.

#### **RON MEYER**

Linedata Lending and Leasing

#### **TROY LOCK**

Farm Credit Leasing Services Corporation

10:00 – 10:30 am

### **PMSI Hacks to Make Your Back Office Effective**

*Location: Salon C, 3&4, Lower Lobby*

Hear right from the author of *Secured Transactions for The Practitioner*, Robert Hornby for some practical tips, tricks, and little known UCC facts that can help ensure your assets are protected. In this session, you will learn about common pitfalls through case studies and take away practical suggestions that you can implement immediately in your organization to help drive efficiencies and limit risk.

Discussion Leaders:

**CANDACE REINHART, CLFP**  
CoreTech Leasing, Inc.

#### **STEVE NELSON**

TD Equipment Finance, Inc.

#### **TROY LOCK**

Farm Credit Leasing Services Corporation

#### **ROBERT HORNBY**

Chiesa Shahinian & Giantomasi PC

10:30 – 11:00 am

### **Dip Your Toe Into...The Right Way to Start Your RPA Journey**

*Session #2*

*Location: Salon C, 3&4, Lower Lobby*

Moderator:

**LISA NOWAK**  
IDS

Speaker:

**RITA BRUNK**  
CoSourcing Partners

11:00 – 11:15 am

**Refreshment Break/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

11:15 – 11:45 am

**Exhibitor Lighting Round #2**

*Location: Salon C, 3&4, Lower Lobby*

Facilitator:

**ANDREW COTTER**

Chair, ELFA Operations and Technology Committee  
Somerset Capital Group, Ltd.

11:45 - 1:15 pm

**Hosted Luncheon**

*Location: Continental C, Lobby Level*

All conference attendees are welcome to join for a joint conference networking lunch.

1:15 – 1:45 pm

**Who Are You Digitally? Authenticating Customers Remotely**

*Location: Salon C, 3&4, Lower Lobby*

Presenters:

**JOHN HURT**

The Alta Group LLC

**KEVIN TRUITT**

LTi Technology Solutions

**SHEILA OLIVER**

John Deere Financial

**STEVEN NELSON**

TD Equipment Finance, Inc.

**MARK TOMASELLI**

Innovation Finance USA LLC

1:45 – 2:45 pm

**Creating Competitive Advantage with Diverse Thinking**

*Location: Salon C, 3&4, Lower Lobby*

Competition in the equipment financing sector is fierce, and creating a competitive advantage is critical. Data shows that companies who focus on diversity and inclusion see the results in their bottom line through highly engaged and productive employees resulting in differentiated customer experiences, both internally and externally throughout the

organization. This session will provide you with practical ideas to improve your business results by leveraging diverse thinking through a diverse workforce and inclusive work environment.

Presenters:

**SHEILA OLIVER**

John Deere Financial

**ALLISON CONLEY**

LEAF Commercial Capital Inc.

**CANDACE REINHART, CLFP**

CoreTech Leasing, Inc.

**JEFFREY EMRICH**

Crestmark Equipment Finance

**JOSHUA BRIDGE**

Capgemini America, Inc.

**TAWNYA STONE, CLFP**

GreatAmerica Financial Services

2:45 – 3:15 pm

**Refreshment Break/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

3:15 – 3:45 pm

**Dip Your Toe Into...Blockchain**

*Session #3*

*Location: Salon C, 3&4, Lower Lobby*

While the majority of equipment finance members recognize the relevance and competitive advantage of blockchain to the industry, significant barriers inhibit companies from taking their initial step into the technology. The presentation will describe how an innovative equipment finance company dipped their toe into blockchain by adding trust and transparency to their automated mobile lending solution. We'll show how blockchain can work seamlessly with existing software frameworks and the potential value the technology brings to the extended equipment finance ecosystem. This creative solution leverages both private and public blockchain providing the best of both worlds for the enterprise market.

Presenters:

**CHAD CARLSON**

Tamarack

**AL BRANDT**

BlocLedger

3:45 – 4:30 pm

**Dip Your Toe Into...The Digital Journey**

*Session #4*

*Location: Salon C, 3&4, Lower Lobby*

In our final session we look at a bank affiliated commercial finance company leveraging Fintech strategies to bring all the elements together to transform a traditional business from paper to digital. We will explore their journey as they deploy tactical solutions using technologies explored in other dip your toe sessions to re-envision and recreate an existing enterprise.

Presenters:

**JOHN HURT**

The Alta Group LLC

**DENIS STYPULKOSKI**

TIAA Commercial Finance Inc.

4:30 – 5:00 pm

**Fraud Awareness: Residual Effect of Good Security**

*Location: Salon C, 3&4, Lower Lobby*

Hear from the speakers on proper security and its effect on our industry. From general fraud awareness, OFAC, and the increasing need for Beneficial Ownership Attestations, hear how these elements are handled and a personal perspective of how this ecosystem has changed in the last year. Join us to learn ways of overcoming the friction that comes along with fraud awareness best practices, while also keeping an eye on positive customer experience.

Presenters:

**CANDACE REINHART, CLFP**

CoreTech Leasing, Inc.

**STEVE NELSON**

TD Equipment Finance, Inc.

**TROY LOCK**

Farm Credit Leasing Services Corporation

**MERRICK BENN**

Womble Bond Dickinson (US) LLP

**CAREN EVERS**

Fifth Third Bank

5:30 - 7:00 pm

**Hosted Reception/ Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

**WEDNESDAY, SEPTEMBER 18**

**7:00 - 8:00 am**

**Continental Breakfast/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

7:00 - 8:00 am

**Women's Council Breakfast**

*Location: Continental C*

A fantastic opportunity to meet with other women in the Finance and Leasing industry. This is a great networking breakfast and time to learn about the new initiatives ELFA is taking for Women in Leasing. All are welcome to attend. Please register for this event within your conference registration.

Discussion Leader:

**AMIE SWEENEY**

CBRE Capital Markets

8:00 - 9:15 am

**CECL Implementation – Data Need, Modeling Requirements and Project Governance Considerations (Joint Session)**

*Location: Continental A, Lobby Level*

This session will provide an open panel discussion on the broad data, modeling and project management requirements for implementing CECL guidance (ASC 326). The session will address the latest standard setting and regulatory activities, data needs and modeling approach, internal control considerations, and the current state of companies' implementation efforts and lessons learned.

**JOE GUAGE**

First American Equipment Finance, an RBC / City National Company

**KYLE ELKEN**

DLL

**KRISTIE KOSOBUSKI, CLFP**

IDS

**JENARO CERVANTES**

HSBC

**ALEX SMITH**

KPMG

9:15 – 9:45 am

**Refreshment Break/Exhibits Open**

*Location: Salon C Foyer, Lower Lobby*

9:45 – 10:30 am

**Doing Agile vs. Being Agile: The Struggle is Real**

*Location: Salon C, 3&4, Lower Lobby*

Thinking about making the shift to agile? Heard the term and want to learn more? Or maybe actively trying to be agile but hitting challenges? Agile is for more than Just IT! Join us for an educational session on what's its really like to make a transition to 'being agile' in your business. Learn from peers and fellow agile journeymen and women about what agile is, why it's ultimately beneficial, common challenges and pitfalls to overcome, key roles and responsibilities, and tools, technologies and people strategies you can try to make your transition a successful one.

Discussion Leaders:

**CANDACE REINHART, CLFP**

CoreTech Leasing, Inc.

**KEITH GOEPFERT**

TCF Equipment Finance, a division of TCF National Bank

**KEVIN TRUITT**

LTi Technology Solutions

**LISA NOWAK**

IDS

**TAWNYA STONE, CLFP**

GreatAmerica Financial Services

10:30 – 11:15 am

**Why Toast Isn't Just for Breakfast: Visual Thinking to Solve Business Problems**

*Location: Salon C, 3&4, Lower Lobby*

What does making toast have to do with explaining how complex systems and processes work? In this interactive session bring your creativity and appetite for fun as we actively engage with a design thinking technique we can take back and use in our organizations to understand and document complex business and technology problems, together. So - while making toast seems simple, the variety of outcomes will be surprising, enlightening and help reveal unexpected insights and diverse points of view into how we frame ideas, communicate and address problems with visual design thinking.

Discussion Leaders:

**ALLISON CONLEY**

LEAF Commercial Capital Inc.

**KEITH GOEPFERT**

TCF Equipment Finance, a division of TCF National Bank

**LISA NOWAK**

IDS

**STEVE NELSON**

TD Equipment Finance, Inc.

11:15 am – 12:00 Noon

**Lessons Learned / Take-a-ways / Wrap-up**

*Location: Salon C, 3&4, Lower Lobby*

Discussion Leader:

**ANDREW COTTER**

Chair, ELFA Operations and Technology Committee  
Somerset Capital Group, Ltd.

## Visit Our Fantastic Exhibitors:

**Alfa Financial Software Inc**

**Bloomberg Tax & Accounting**

**Certified Lease & Finance Professional Foundation**

**Cloud Lending, a Q2 Company**

**Codix LLC**

**Copernicus-USA, LLC**

**CSC**

**Fifth Third Bank**

**FIS**

**IDS**

**Ivory Consulting Corporation**

**JDR Solutions, Inc.**

**LTi Technology Solutions**

**NETSOL Technologies Americas, Inc.**

**Odessa**

**Passtime HD**

**Sopra Banking Software**

**Tamarack**

**Vertex Inc.**

**Visual Lease**