



AFSA

AMERICAN FINANCIAL SERVICES ASSOCIATION

VEHICLE FINANCE

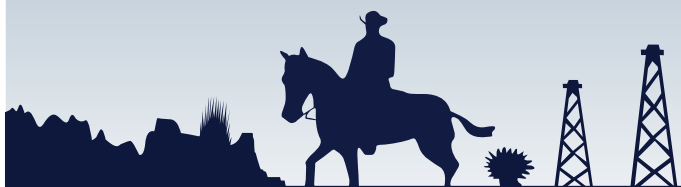
Conference & Expo

January 23-26, 2023

Hilton Anatole ★ Dallas, Texas

*Program Guide
sponsored by*

amsive





INVESTING IN THE FUTURE OF ASSET FINANCE

**Retool your core servicing.
Reduce total costs.
Accelerate the payback.**

To pull ahead of your competition you need to continually adapt and rise to modern challenges. FIS® provides game-changing technology and managed services to the auto finance industry in a fully configurable, end-to-end platform.



**Modern asset finance software
to solve new demands**



www.fisglobal.com



getinfo@fisglobal.com



twitter.com/fisglobal



linkedin.com/company/fis



**ADVANCING THE WAY THE WORLD
PAYS, BANKS AND INVESTS™**

WELCOME

For more than a century, consumer vehicles have been part of the American Dream. Whether it's your first car, that sports car you've fantasized about, the SUV with a big red holiday ribbon, the sleek EV, the comfort of a minivan for a growing family, or a new tractor to grow a business. Our industry and our business partners help make all those dreams realities.

AFSA's 2023 Vehicle Finance Conference & Expo is the annual opportunity for our industry to gather to examine the issues and opportunities that were front and center over the last 12 months, as well as the business and regulatory challenges we face in the year to come and distill it in helpful ways you can take back to your companies and use.

Your Vehicle Finance Taskforce has worked to shape an agenda with a diverse, dynamic group of speakers to give a good sense of our present and our future. Our keynote speaker, three-time Super Bowl winning executive Michael Lombardi, will address the hallmarks of resilient teams and Jérémie Papin will take the long view on our industry and the economy. As always, our CEO panel will go deep on opportunities that the economy is providing. We've gathered a group of DEI experts to discuss the four pillars of the new age of DEI. We'll have great discussions on technology, data analytics and managing our greatest asset as business leaders – our people.

You may be detecting a bit of a theme here. The Task-Force has done its best to future cast, anticipating some of the trends our industry will face as our economy and our world changes. They had a task that all of us, as business leaders, try to sort for our own companies every day. I thank them for their dedication to educating all of us.

We've also brought back our town square-style Expo Hall, making networking and meeting with our business partners easy and enjoyable. As always, we've got great great networking receptions and happy hours so you can meet with friends and colleagues.

I am honored to serve as the Chair of the Vehicle Finance Division, as well as serve an industry that plays such a pivotal role in our economy and the daily life of our country. I know that the staff at AFSA is as committed to continuing to protect access to all forms of credit that drive our industry.

Welcome to the 2023 Vehicle Finance Conference.

Marc Womack

*Chair, AFSA Vehicle Finance Division
EVP, Head of Operations
Santander Consumer USA*

2023 VEHICLE FINANCE CONFERENCE & EXPO

Diamond Level - \$20,000+

COX AUTOMOTIVE | LENDER SOLUTIONS
Dealertrack | F&I Express | Kelley Blue Book | Manheim

VF Board Dinner, Lounge, Mobile App, Attendee Amenity



Keynote Speaker



Law Committee Reception and Dinner and Lounge



Sopra Banking Software

Headshot Station at the Expo & Backpacks

Platinum Level - \$15,000-\$19,999



Allied Solutions



Securian Financial

General Session: *The Economics of Policy & Politics* & Conference iMag



Refreshment Break Exclusive



Second Night Reception at the Expo



Expo Hall Décor



Welcome Reception at the Expo

Gold Level - \$10,000-\$14,999



Expo Luncheon



First Night Reception Entertainment and Expo. Breakfast



Independent Auto Group Reception & Dinner

Silver Level - \$5,000-\$9,999



General Session: *New Age of DEI*



Program Guide Printing



Conference Wi-Fi



Women's Leadership Council Meeting



VF Board Dinner Reception



State Gov. Affairs Meeting



General Session: *The CEO Perspective*



ORCC Meeting



VF Board Luncheon



General Session: *Mission Critical: Driving Data-Focused Growth In Your Business*



IN Auto Group Breakfast and Meeting



Law Committee Meeting



General Session: *Thinking Forward: The Future Industry Pulse*



General Session: *Federal and State Update*



VF Board Meeting



Conference Lanyards



Reception Entertainment Second Nite



General Session: *Sustaining Your Greatest Assets: Human Capital Growth and Development*



Thursday General Attendee Breakfast



Conference Text Alerts



General Session: *What Matters Now: The Current Industry Pulse*



Women's Leadership Council Refreshments

Bronze Level - \$2,500-\$4,999



Floor Skin Branding



Floor Skin Branding



Prodigal

Floor Skin Branding



SentiLink

Floor Skin Branding

2023 VEHICLE FINANCE CONFERENCE TASK-FORCE

CHAIR

Marc Womack

*Executive Vice President,
Head of Operations
Santander
Consumer USA, Inc.*

MEMBERS

Michael Benoit

*Chairman
Hudson Cook, LLP*

Nathan Benson

*Chief Executive Officer
Tidewater Finance Company*

Kyle Birch

*President,
North America Operations
GM Financial*

Denise Brown

*Vice President & Chief
Credit Officer
CarMax Auto Finance*

Philip Bohi

*VP, Compliance Education
AFSA*

Kevin Cullum

*President & CEO
Nissan Motor Acceptance
Company, LLC*

Jim Drotman

*Executive Vice President
Ford Pro FinSimple
Ford Motor Credit Company*

Kim Gershon

*Head of Strategic Planning
Mechanics Bank Auto Finance*

Nate Glazier

*Manager, Government Affairs
Toyota Financial Services*

George Halloran

*President
Jericho Information
Technologies*

Darcy Locke

*Vice President, Head of
Consumer Finance Sales
ACI Worldwide*

Tom Morano

*Vice President,
Meetings & Conferences
AFSA*

Kathy Ruble

*Executive Director,
Auto Marketing, Advertising
& Dealer Communications
Ally Financial*

Alex Sarafian

*Senior Vice President,
Consumer Risk
GM Financial*

Scarlett Smith

*Vice President,
Auto & Equipment Finance
FIS*

Mike Urrutia

*Executive Vice President,
Chief Experience Officer
GM Financial*

Charlie Vogelheim

*Principal
Vogelheim Ventures*

Marguerite Watanabe

*President
Connections Insights*

Ross Williams

*President & CEO
Hyundai Capital America*

COX AUTOMOTIVE

LENDER SOLUTIONS

— LET'S PUT —
**THE POWER
OF US**
TO WORK FOR YOU

Fuel to drive your growth: from Customer Acquisition to Loan Originations, Loan Servicing and Asset Management & Remarketing.

**Let's talk.
Find us at booth 22/23.**

Dealertrack 

 **F&I Express**



Kelley Blue Book



Manheim



GENERAL INFORMATION

HOTEL

Hilton Anatole Dallas
2201 North Stemmons Frwy.
Dallas, Texas 75207
(214) 748-1200

ATTIRE

Business casual

REGISTRATION CENTER

Atrium 1 (All times CST)

Monday, January 23	8:00 a.m.	-	5:00 p.m.
Tuesday, January 24	7:30 a.m.	-	5:30 p.m.
Wednesday, January 25	8:00 a.m.	-	5:30 p.m.
Thursday, January 26	8:30 a.m.	-	11:30 a.m.

EXHIBITOR CORRAL HOURS

Grand Ballroom

Tuesday, January 24	5:00 p.m.	-	7:00 p.m.
Wednesday, January 25	8:00 a.m.	-	8:30 a.m.
	10:15 a.m.	-	10:45 a.m.
	12:15 p.m.	-	1:15 p.m.
	3:00 p.m.	-	3:30 p.m.
	5:00 p.m.	-	7:00 p.m.

CONFERENCE TEXT ALERTS

Text "AFSA" to 77513 to receive agenda alerts about the Vehicle Finance Conference & Expo!

Sponsored by



WIFI

WiFi is available throughout the conference by accessing the 'Hilton-Meetings' network and using password "blackbook."

Sponsored by



Conference iMag

Sponsored by



ALLIED IS YOUR AUTO FINANCE COPILOT.



Your lending program will run faster and more efficiently with Allied onboard. Our state-of-the-art solutions suite is at your fingertips to navigate the vehicle collateral landscape, track point-of-sale progress and communicate with data and analytics.

Visit us online or ask your sales rep how you can stay on the road to success with Allied!



AlliedSolutions

alliedsolutions.net

8:00 a.m. - 5:00 p.m.

AFSA REGISTRATION

ATRIUM 1

9:00 a.m. - 12:00 p.m.

STATE GOVERNMENT AFFAIRS COMMITTEE
MONET

Sponsored by



DRN

MVTRAC

12:00 p.m. - 1:00 p.m.

JOINT SGA AND LAW COMMITTEE LUNCH

METROPOLITAN

1:00 p.m. - 5:30 p.m.

LAW COMMITTEE

MONET

Invitation only

Sponsored by

HUSCH BLACKWELL

1:30 p.m. - 2:30 p.m.

BUSINESS PARTNER BOARD

MIRO

3:00 p.m. - 5:00 p.m.

WOMEN'S LEADERSHIP COUNCIL MOROCCO

Sponsored by

BUCKLEY

Refreshments
sponsored by



6:30 p.m. - 9:00 p.m.

INDEPENDENT AUTO FINANCE

EXECUTIVES GROUP RECEPTION/DINNER

Invitation only

SER – 27TH FLOOR

Dinner sponsored by

defi SOLUTIONS

6:30 p.m. - 9:00 p.m.

LAW COMMITTEE RECEPTION & DINNER

Invitation only

SER – 27TH FLOOR

Sponsored by

**HUDSON
COOK**

Our evolving auto product
selection offers your
customers tangible benefits
and real peace of mind



Vehicle
Service Contracts



Ancillary
Products



Guaranteed Asset
Protection (GAP)

32M+

CONSUMERS
PROTECTED
GLOBALLY

4M+

POLICIES
WRITTEN
ANNUALLY

1M+

CLAIMS
PAID
ANNUALLY

7:30 a.m. - 5:30 p.m.

AFSA REGISTRATION

ATRIUM 1

8:00 a.m. - 9:00 a.m.

AWARE BOARD MEETING

PERIDOT

8:00 a.m. - 11:30 a.m.

**INDEPENDENT AUTO FINANCE EXECUTIVES
GROUP BREAKFAST & MEETING**

MIRO/METROPOLITAN

Sponsored by



8:30 a.m. - 5:00 p.m.

LAW COMMITTEE

MONET

Invitation only

Sponsored by

HUSCH BLACKWELL

9:30 a.m. - 12:00 p.m.

VEHICLE FINANCE CREDIT RISK COMMITTEE

OBELISK

12:00 p.m. - 1:00 p.m.

**INDEPENDENT AUTO FINANCE EXECUTIVES
GROUP/VEHICLE CREDIT RISK COMMITTEE/
VEHICLE FINANCE BOARD JOINT LUNCH**

MIRO

Sponsored by



1:15 p.m. - 2:45 p.m.

VEHICLE FINANCE BOARD

METROPOLITAN

Sponsored by



Fueling innovation and automation in automotive finance

Onboarding &
Credit Decisioning



Floorplan



Sopra
Financing
Platform



Risk
Management



Digital
Auditing



**Sopra Banking
Software**

Learn more at soprabanking.com/afsa2023

Tuesday, January 24, 2023

3:45 p.m. – 4:00 p.m.

REFRESHMENTS

STEMMONS FOYER

In lots of committee meetings? Just hopping off the plane? Join us for some light refreshments before we kick off the conference!

Sponsored by



4:00 p.m. - 5:00 p.m.

WELCOME, AFSAEF REPORT & GENERAL SESSION

STEMMONS BALLROOM



Bill Himpler
President & CEO, AFSA



AFSAEF Report
Rhonda Ashburn
Executive Director, AFSAEF

GENERAL SESSION:

What Matters Now: The Current Industry Pulse

After two-plus years of a pandemic and financial uncertainty, the economic outlook remains murky. Join this discussion on the challenges and opportunities our industry sees in the near term and the impact on auto finance sources.

Panel



Inna Bodeck
Vice President, North America Finance Companies, Moody's Investors



David Paris
Director Market Intelligence, JD Power Valuation Services



Satyan Merchant
SVP, Auto, TransUnion

Sponsored by



Loren Love
VP, Wells Fargo Preferred Capital
MODERATOR



THE LENDING ENGINE

A complete
lending
platform
built to
power
profitability



GOLDPOINT
SYSTEMS

www.goldpointsystems.com

Tuesday, January 24, 2023

5:00 p.m. - 7:00 p.m.

WELCOME TO DALLAS RECEPTION WITH EXHIBITORS

GRAND BALLROOM

Reception sponsored by



Entertainment sponsored by



7:15 p.m. - 9:30 p.m.

VEHICLE FINANCE BOARD RECEPTION/DINNER

Invitation only

SER - 27th FLOOR

Dinner sponsored by



Reception sponsored by



MARK YOUR CALENDAR!



WOULD YOU LIKE TO KNOW HOW YOUR PROGRAMS COMPETE?

mGauge® takes the guess work out of
creating highly targeted loan and
lease programs and optimizes your
offers in every U.S. market!



Let us demonstrate the power of our
**Automotive Payments
as a Service™**
analytics solutions

MARKET SCAN®

www.marketscan.com

866.658.7226

8:00 a.m. - 5:30 p.m.

AFSA REGISTRATION

ATRIUM 1

8:00 a.m. - 8:30 a.m.

BREAKFAST WITH EXHIBITORS

GRAND BALLROOM

Sponsored by



8:30 a.m. - 10:15 a.m.

OPENING KEYNOTES

STEMMONS BALLROOM

Chairman's Welcome

Marc Womack

Chair,

AFSA Vehicle Finance Division



Jérémie Papin

Jérémie Papin, Chairperson, Nissan Americas and Senior Vice President, Nissan Motor Co., Ltd., oversees operations and performance for the Nissan and INFINITI brands in North and South America. Join us for a far-ranging discussion of the auto industry and its role in the economy and the lives of our customers.



Jérémie Papin

SVP, Nissan Motor Co., Ltd., and Chairperson, Nissan Americas

What Resilient Teams Get Right with Michael Lombardi

Join AFSA and Michael for a powerful presentation from a storied career that highlight the key characteristics people can develop to achieve their personal and professional goals. With insight and humour, hear from one of the leading voices influencing NFL front offices, locker rooms, and business leaders.

Sponsored by



Michael Lombardi

Former NFL GM & 3x Super Bowl Champion Executive



Digital Innovation for Finance & Leasing

Agility is the driver for growth. With our team of over 1700 professionals around the globe, we help you adapt to the needs of your customers so that your finance and leasing business is always future-ready.

NFS ASCENT | NFS DIGITAL | **Appex N·w** | **otoz**



Rapid
Deployment



On Premise and
Cloud/SaaS



Seamless Third
Party Integrations

www.netsoltech.com
#beadaptive

10:15 a.m. - 10:45 a.m.

REFRESHMENTS WITH EXHIBITORS

GRAND BALLROOM

Sponsored by



10:45 a.m. - 11:30 a.m.

GENERAL SESSION:

STEMMONS

The Economics of Policy & Politics

BALLROOM

Want the skinny and insights on what Congress may do in the coming year in response to an uncertain economic, regulatory and political environment? Join a panel of one of Washington's most senior and accomplished Capitol Hill leaders, one of Wells Fargo's senior economists and one of America's leading financial and economic commentators, for an insightful and fast-paced analysis of how the vehicle-finance market may influence – and be influenced by – Washington policymakers.

Panel



John Tamny

*Editor,
RealClearMarkets
Senior Economic
Advisor, Toreador
Research & Trading*



Eric Ueland

*Political Advisor
& Government
Official*



**Sarah Watt
House**

*Economist,
Wells Fargo*

Sponsored by



Simple. Proven. Affordable GPS.

Visit us at booth #25
at the AFSA 2023 Vehicle
Finance Conference!



**Encore's Battery-powered GPS
is Revolutionizing the Industry.**



Wireless—as in
no wires



Up to 4 years
of battery life



No installation
required



Simple, 1-step
activation

Call Us Today

1-877-727-7846

PassTimeGPS.com

PASSTIME
INNOVATING FOR 30 YEARS.

11:30 a.m. - 12:15 p.m.

GENERAL SESSION: **Mission Critical: Driving Data- Focused Growth In Your Business**

STEMMONS
BALLROOM

Every industry is seeking rapid change and a competitive edge in data and analytics to unlock real, actionable insights. Not only is data analysis enhancing the customer experience, it is driving innovation for internal operations and business development. Hear from a data thought leader from a Fortune 100 global leader in Data Analytics on how his experiences and processes helped evolve operations in a highly competitive marketplace and the emerging data trends that are shaping the future for consumers and businesses alike.



Paul Hockel
*VP, Head of Data &
Analytics,
Leading Federal
Systems Integrator*

Sponsored by



12:15 p.m. - 1:15 p.m.

LUNCH WITH EXHIBITORS GRAND BALLROOM

Sponsored by **ACI Worldwide**

Megasys



COMPLETE FINANCIAL SERVICING SYSTEMS



www.megasys.net

Servicing
Originations
GL & AP

Advanced Collections
Electronic Payments
Extensive Reports

Contact Us:

800-927-4490

sales@megasys.net

WWW.MEGASYS.NET

1:30 p.m. - 3:00 p.m.

GENERAL SESSION:

The New Age of DEI

STEMMONS BALLROOM

AFSA's D&I Working Group brings together two panels of industry leaders to explore four pillars in the new era of DEI: social innovation versus philanthropy, embedding standards and guidelines in business, beyond metrics, and programming.



Shunda Robinson
*Senior Vice President,
GM Financial*



David Knight
*Senior Vice President,
Bank of America*



Tania Goodfried
*Manager,
Hyundai Capital America*



Geoff McLellan
*Vice President,
Ford Motor Credit Company*



Karen Ideno
*Group Vice President,
Toyota Financial Services*



Chandra Vasser
*Vice President and DEI Officer,
Nissan Americas*



Linda Bañuelos
*Managing Vice President,
Capital One*



Virnitia Hendricks
*EVP & CDO,
Santander*
MODERATOR

Sponsored by



Accelerate Growth with Confidence

Expand Your Market Without Assuming More Risk

Boost your lending, identity and transaction decisions across the customer journey.



Customer Acquisition



ID Verification



Credit Risk Assessment



Fraud Detection



Collections and Recovery

**Visit booth #10
to learn more.**



LexisNexis®
RISK SOLUTIONS

LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc. Copyright © 2022 LexisNexis Risk Solutions. This document is for informational purposes only and does not guarantee the functionality or features of the LexisNexis Risk Solutions products identified. LexisNexis Risk Solutions does not warrant that this document is complete or error free.

Wednesday, January 25, 2023

3:00 p.m. - 3:30 p.m.

REFRESHMENTS WITH EXHIBITORS

GRAND BALLROOM

Sponsored by



3:30 p.m. - 4:15 p.m.

GENERAL SESSION:

AFSAPAC Update & Federal and State Update

STEMMONS BALLROOM

Join AFSA's Senior Vice Presidents Celia Winslow and Danielle Arlowe as they discuss legislative and regulatory issues, identify policy trends, and insights on other vexing matters of importance to AFSA members.

Speakers



**Danielle
Arlowe**
*Senior Vice
President,
AFSA*



**Celia
Winslow**
*Senior Vice
President,
AFSA*

Sponsored by  **mcglinchey**

*“One of the most
significant consumer
finance [law] firms
in the U.S. market.”*

— **Chambers USA**



BUCKLEY

buckleyfirm.com | infobytesblog.com

4:15 p.m. - 5:00 p.m.

GENERAL SESSION:

Sustaining Your Greatest Assets: Human Capital Growth and Development

STEMMONS BALLROOM

In one of the tightest labor markets in the past century, it's time for employers to shift from the "Great Attrition" to the "Great Attraction." This is an opportunity for employers to seize the moment, adapt, and update aspects of their workplaces that matter most to current and future colleagues.

Hear from and interact with a panel of people leaders on the intricacies of employee development, retention, growth and wellness strategies that are increasingly important to sustain a workforce and much more.



Justin Laborde
SVP,
Kantar
Consulting



Amber Clayton
Director,
Society
for Human
Resource
Management



Neil Sawyer
Senior Director
N. America
Recruitment
Operations
Center,
Hilton
Worldwide



Lucinda T. Grapenthin, PhD
Psychologist,
Brenau
University

Sponsored by OpenLending

5:00 p.m. - 7:00 p.m.

RECEPTION WITH EXHIBITORS

GRAND BALLROOM

Reception sponsored by



Entertainment sponsored by





Realtime Electronic Payments

Frustrated borrowers are less likely to pay on time.

Curb late auto loan payments with REPAY!



Convenient mobile app, online portal and text pay



Accept debit, ACH, eCash and digital wallets



Realtime reporting and automatic posting

Integrate payment solutions into your DMS to accelerate cash flow!

**Booth
#17**

**REPAY.COM/AUTOMOTIVE
INFO@REPAY.COM**



8:00 a.m. - 11:30 a.m.

AFSA REGISTRATION

ATRIUM 1

8:30 a.m. - 9:00 a.m.

BREAKFAST

STEMMONS BALLROOM

Sponsored by



RSM

9:00 a.m. - 9:45 a.m.

GENERAL SESSION: The CEO Perspective

STEMMONS BALLROOM

Join industry leaders as they look ahead to the challenges and opportunities for 2023.

Panel



Kevin Cullum
Nissan
Motor
Acceptance



Birgit Boehm
BMW
Financial
Services



Mary Leigh Philips
Bridgecrest
Acceptance



Sanjiv Yaznik
President,
Financial
Services,
Capital One

Sponsored by

EQUIFAX

9:45 a.m. - 10:00 a.m.

GENERAL SESSION: AFSA/NADA Exchange

STEMMONS BALLROOM

AFSA Vehicle Finance Division Chair, Marc Womack and NADA Chairman, Geoffrey Pohanka discuss some of the key issues and opportunities facing both financiers and dealers.



The preconfigured platform, proven to support America's top auto finance portfolios.



No constraints - just possibilities. Preconfigured and proven, the cloud-native Alfa Systems platform is delivered rapidly, then grows with you, offering exceptional agility and helping you serve your customers efficiently and skillfully.

Working in partnership, we'll help you automate, innovate and challenge in the auto finance space. Alfa Systems puts your future in your hands.

Futureproof your auto finance.

alfasystems.com

10:00 a.m. - 10:45 a.m.

GENERAL SESSION:
Thinking Forward: The Future Industry Pulse
STEMMONS BALLROOM

Despite immediate challenges, the auto industry sees opportunities ahead: new innovations, a highly competitive marketplace and increasing consumer demand. In this dynamic period what role may China play – or not – in the global marketplace and its supply chains? What newer business models for vehicle sales and financing will evolve? Can electric vehicles fulfill their promise at the same time as the infrastructure to support them remains in doubt? Our expert panel will look into their crystal balls for an engaging analysis on where the vehicle marketplace may be going.

Panel



Cliff Banks
Author,
Banks Report



Quin Garcia
Managing Director,
Autotech Ventures



Justin Laborde
SVP,
Kantar
Consulting

Sponsored by



11:00 a.m. - 2:00 p.m.

**OPERATIONS, REGULATORY &
COMPLIANCE COMMITTEE**
CARPENTERS BALLROOM

Sponsored by



11:00 a.m. - 2:00 p.m.

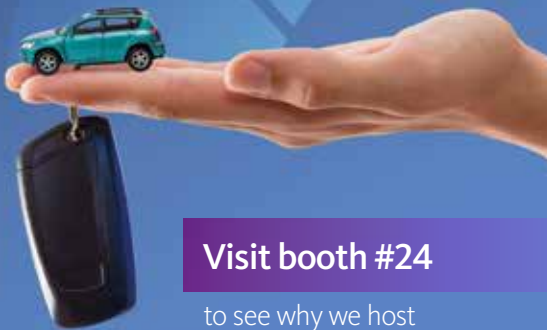
**VEHICLE COMMERCIAL
CREDIT COMMITTEE**
Invitation only
OBELISK AB



Rev up your servicing capabilities

Scalable, flexible auto loan solutions for your business

- Decrease time spent on account servicing and collections
- Improve customer experiences with accurate, real-time data
- Optimize borrower communications across devices
- Increase data security with private cloud and secure VPN access
- Integrate with your service providers through our extensive API library
- Customize services for your specific business needs



Visit booth #24

to see why we host
over 14 million auto
loans and leases

conduent.com



8 STAR LEVEL

\$70,000-\$100,000 +

ACI Worldwide

Allied Solutions

securian FINANCIAL™

Cox Automotive | LENDER SOLUTIONS

Dealertrack | F&I Express | Kelley Blue Book | Manheim

Flagstar Bank

FORTEGRA

GOLDPOINT

HUDSON COOK

RSM



7 STAR LEVEL

\$50,000-\$69,999+

amsive defi SOLUTIONS

PayNearMe

Sopra Banking Software



6 STAR LEVEL

\$30,000-\$49,999 +

Alfa[^]

ABS

BLACK BOOK

BUCKLEY

FICO

FIS

GWC Warranty
No Worn, Just Drive.

LexisNexis™
RISK SOLUTIONS GROUP

Lightico



NETSOL

REPAY
PIONEER ELECTRONIC PAYMENTS

solutions by text

WELLS FARGO



5 STAR LEVEL

\$25,000-\$29,999 +

AMERICAN NATIONAL

Carleton

Connections Insights



4 STAR LEVEL

\$20,000-\$24,999 +

PRESTIME
GPS SOLUTIONS

TransUnion™



3 STAR LEVEL

\$15,000-\$19,999 +

CRYPTON
MOBILE

DATASCAN



mcglinchey

DDI Technology

RouteOne.

Megasys

Paymentus

POINT PREDICTIVE
Powering trust in lending



2 STAR LEVEL

\$10,000-\$14,999 +

EE

LAUNCHER.SOLUTIONS

meridianlink

EVERCHAIN

Neo

OpenLending
Say YES to more automotive loans.

StateNational

NBS NATIONAL BANKRUPTCY SERVICES

STA SECURE TITLE ADMINISTRATION, INC.

WINNOW
BY BUCKLEY



1 STAR LEVEL

\$7,500-\$9999 +

Aim

COVIUS™

DRN

MVTRAC

EQUIFAX®

F&I SENTINEL

FSSI
Financial Services Solutions

HUSCH BLACKWELL

Lender Compliance Technologies

Nordis Technologies

PLP

Palinode

PRIVACYSCANS

Protective Asset Protection

Reynolds & Reynolds

Wolters Kluwer

PaymentVision

Upstart

EXHIBITORS

ACI Worldwide Inc.

Kiosk K25



Coral Gables, FL

Max Beebe | Senior New Business Developer

(334) 663-4487

max.beebe@aciworldwide.com

aciworldwide.com/industries/auto-finance

ACI Worldwide's comprehensive suite of billing, payment, disbursement, and virtual collections software solutions accelerate payments, improve customer experience, and automate manual processes. The ACI Speedpay solution suite powers secure payments while lowering compliance burden.

Alfa



Booth 28/29



Royal Oak, MI

Turner Parlin | Head, Sales Operations, Americas

(855) 680-7100

turner.parlin@alfasystems.com

alfasystems.com

We're Alfa, the makers of Alfa Systems – the preconfigured platform, proven to support America's top auto finance portfolios.

Alliance Inspection Management

Kiosk K13



Long Beach, CA

Linda Lundy | Director, National Sales, Audits/CPO

(770) 601-4111

llundy@aiminspections.com

aiminspections.com

AiM is an independent, customer focused, national vehicle inspection/audit partnership that combines advanced technology with deep industry experience to provide a unique, trustworthy bridge between buyers and sellers. AiM – Trusted Inspections, Independent Audits, Innovative Solutions.

EXHIBITORS

Allied Solutions | Securian Financial

Booth 1
Kiosk K1



Carmel, IN

Suzi Straffon

Director, Finance Company Markets

(313) 410-6523

susan.straffon@alliedsolutions.net

alliedsolutions.net/consumerfinance

Allied Solutions and Securian Financial partner to provide a comprehensive product suite of insurance, lending, marketing, and risk management services.

Black Book

Booth 2



Lawrenceville, GA

Susan Moritz | *Senior Vice President, Sales*

(770) 533-5288

susan.moritz@blackbook.com

blackbook.com

Black Book provides industry-leading automotive analytics and data, including advanced residuals, retail listings, and valuation data.

C&R Software

Kiosk K3



Fairfax, VA

Ted London | *Client Partner*

tedlondon@crsoftware.com

crsoftware.com

C&R Software provides best-in-class collections and recovery software to help credit issuers improve their collections operation.

EXHIBITORS

Conduent

Booth 24



Florham Park, NJ

Jeff Higdon | Senior Director, Consumer Finance Solutions
(972) 998-7701

jeff.higdon@conduent.com

conduent.com/business-operations-solutions/banking-
financial-services/consumer-finance-solutions/

Conduent is one of the nation's largest application service providers within the financial services industry. Today, we support more than 14,000,000 consumer loans and leases, which translates into the management of more than \$120B in assets.

CounselorLibrary.com/Hudson Cook, LLP Booth 11



Hanover, MD

Michael Benoit | Partner
(202) 327-9705

mbenoit@hudco.com

counselorlibrary.com

CounselorLibrary.com, LLC, an affiliate of the Hudson Cook, LLP law firm, is the leading compliance resource for consumer credit finance and privacy laws. (877)-464-8326.

Covius

Kiosk K28



Glendale, CO

Matt Johnson | Vice President, Business Development
(951) 852-8810

matt.johnson@covius.com

covius.com

Covius Document Services is the leader in compliance-driven pre- and post-repossession and post-sales notices. Services: regulatory monitoring, custom research/consulting, vehicle finance template libraries (providing UCC- and state-compliant critical notices) and loan/portfolio-level compliance reviews and oversight.

EXHIBITORS

Cox Automotive Lender Solutions

Booth 22/23



Atlanta, GA

Marguerite Martakis | Lender Solutions Marketing
(516) 300-7082

marguerite.martakis@coxautoinc.com

coxautoinc.com/solutions/lender-solutions

Cox Automotive Lender Solutions provides efficient and compliant solutions for auto lenders throughout the lifecycle of the loan: from digital retailing to application processing and digital contracting for loan originations, to loan servicing, contract recoveries and overall title management.

Crypton

Booth 3



Augusta, GA

David Phillips | President
(706) 955-6407

david@cryptonmobile.com

cryptonmobile.com

Crypton is a technology corporation specializing in software solutions for the consumer lending, real estate and automotive industries. Services include eSignatures, eVaulting, facial recognition, identity verification, text messaging, blockchain and compliance-based machine learning solutions.

DataScan

Booth18



Alpharetta, GA

Keaton Summerlin | Business Development
(678) 481-5823

keaton.summerlin@onedatascan.com

onedatascan.com

DataScan, an industry leader, provides lenders with technology solutions for wholesale asset financing and inventory risk management. Clients rely on our in-depth knowledge and expert team to successfully manage their business and reduce risk.

EXHIBITORS

DDI Technology



DDI Technology
an IAA company

Booth 12



Irmo, SC

Luke Jumper | Senior Account Executive

(803) 638-1229

luke.jumper@dditechnology.com

dditechnology.com

DDI Technology provides a complete automotive titling suite for lenders nationwide. Premier eTitleLien® enables your Loan Operations team to streamline processes, improve reporting and manage exceptions within a simple, user-friendly application.

defi SOLUTIONS

defi SOLUTIONS

Booth 4/5



Westlake, TX

Gabriella Bennett | Senior Marketing Analyst

(214) 347-9859

gabriella.bennett@defisolutions.com

defisolutions.com

The most modern, market-leading solutions for a lender's complete, end-to-end lending lifecycle. defi SOLUTIONS. From digital engagement through lease or loan resolution, defi redefines what it means to be flexible, configurable, scalable and reliant.

EverChain

EE
EVERCHAIN

Kiosk K32



Henderson, NV

Mike Walsh | Vice President, Business Development

(702) 374-5609

mwalsh@everchain.com

everchain.com

EverChain facilitates debt sales for creditors that are focused on end-to-end compliance management of debt buyers and their collection agencies and law firms. We provide creditors with the technology, people, and processes to optimize receivables recovery.

EXHIBITORS

FICO



Bozeman, MT

Andy Skillen | Field Marketing Director

(470) 380-5042

andyskillen@fico.com

fico.com

FICO (NYSE: FICO) is a leading analytics software company, helping businesses in 90+ countries make better decisions that drive higher levels of growth, profitability and customer satisfaction.

Kiosk K19



FIS



Jacksonville, FL

Andrew Baird | Director, Sales

(857) 222-1243

andrew.baird@fisglobal.com

fisglobal.com

Available as a componentized model, end-to-end platform or fully managed service, FIS® Asset Finance can meet your specific asset finance requirements. Kickstart your digital transformation quickly and cost effectively with minimal implementation risk.

Kiosk K24



FSSI



Santa Ana, CA

John Pulver | Manager, Relationships

(714) 436-3320

johnpulver@fssi-ca.com

fssi-ca.com

FSSI is a print and mail outsourcing provider specializing in designing, producing and delivering high-quality, regulatory compliant customer documents.

Kiosk K23



EXHIBITORS

GOLDPoint Systems

Booth 9



Provo, UT

Glen Twede | Executive Vice President, Sales

(801) 429-2172

glent@goldpointsystems.com

goldpointsystems.com

API based lending software platform for direct and indirect lenders. Industry leading functionality in Loan Origination, Servicing, Collections, Accounting, Payments, Reporting, Decisioning, Securitization, Vaulting, and more ...

Hatteras FocusOne

Kiosk K29



Plymouth, MI

Linda Woodward | Vice President, Strategic Accounts

(248) 229-0527

lwoodward@4hatteras.com

4hatteras.com

A full service WBENC design, data, print, mail & electronic communication strategy, design, and delivery company since 1977.

J.D. Power PIN Navigator

Kiosk K14

J.D. POWER



Troy, MI

Paul Linden | Director, PIN Navigator

(248) 762-7444

paul.linden@jdpa.com

jdpower.com/business/pin-automotive-products

PIN Navigator® is a price optimization and market monitoring tool for the automotive finance industry, designed to support the needs of auto finance lenders by providing access to the most timely competitive data available.

EXHIBITORS

LAUNCHER.SOLUTIONS



Jacksonville, FL

Ray Antunez | Director, Client Services

(904) 479-1343

rantunez@launcher.solutions

launcher.solutions

appTRAKER Loan Origination System is configurable & scalable to fit any business model for subprime automotive lending institutions, regional banks, and credit unions. Integrated communication tools streamline digital engagement with both Dealers and Direct Consumers.

Kiosk K9



LCT



Southlake, TX

Tyler Gray | Director, Sales

(817) 725-8340

tgray@lct1.com

lct1.com

LCT provides lenders with a single system of record for all loan product cancellation and refund processes. With Refund Control, lenders can manage product cancellations and verify product refunds amounts to satisfy regulators and ensure operational efficiency.

Kiosk K2



LexisNexis Risk Solutions



Alpharetta, GA

Craig Stokum | Director, Sales

(516) 410-6645

craig.stokum@lexisnexisrisk.com

risk.lexisnexis.com

LexisNexis Risk Solutions is a leader in providing essential information to help businesses assess, predict and manage risk.

Booth 10



EXHIBITORS

Lexop

Kiosk 26

LEXOP

Montreal, Quebec, CANADA

Michael Pupil | Vice President, Sales

(514) 991-8616

michael.p@lexop.com

lexop.com

Lexop's debt collection software helps you efficiently recover past-due accounts while maintaining a positive relationship with customers.

Lightico

Booth 26



New York, NY

Gaby Young | Vice President

(917) 475-0128

gaby@lightico.com

lightico.com

Lightico empowers businesses to eliminate costly breakpoints in customer journeys. With the Lightico Digital Completion platform, companies close more deals and complete more requests in record time.

Market Scan

Booth 14



Camarillo, CA

Jose Galvan | Head, Partnerships

(818) 519-1271

jgalvan@marketscan.com

marketscan.com

Market Scan's Automotive Payments as a Service™ solutions platform is the choice of industry leaders to determine the most competitive consumer payment structure from an analytics perspective or to power automotive commerce and retailing efforts.

EXHIBITORS

MeridianLink



Costa Mesa, CA

Ray Drohan | Director, Key Accounts

(904) 382-3011

ray.drohan@meridianlink.com

meridianlink.com

Designed for automotive and power sports finance companies, MeridianLink DecisionLender® automates application acceptance, processing, correspondence, real-time decisioning, and compliance to deliver the digital experience today's savvy consumers expect.

Kiosk K15



National Bankruptcy Services, LLC



Dallas, TX

Jim O'Reilly | Senior Vice President

(214) 860-6973

jim.oreilly@nationalbankruptcy.com

nationalbankruptcy.com

National Bankruptcy Services, LLC ("NBS") is the largest automobile outsourced bankruptcy service provider in the United States. NBS provides a complete nationwide proprietary bankruptcy case management solution that maximizes recovery dollars and guarantees compliance.

Kiosk K4



Neo



San Jose, CA

Scott Shamrell | Head, Sales & Business Development

(949) 326-4928

sshamrell@neoverify.com

neoverify.com

Neo's application scoring and underwriting system leverages AI/ML, along with your past loan performance data, to automate application processing, mitigate risk, increase profitability and decrease time to approvals.

Kiosk K8



EXHIBITORS

NETSOL Technologies Americas, Inc.

Kiosk K10



Calabasas, CA

Jay Edwards

Vice President, Sales & Wholesale Product Manager

(416) 903-0938

jay.edwards@netsoltech.com

netsoltech.com

NETSOL's premier platform NFS Ascent (also available on the Cloud) is built on cutting-edge, modern technology that enables banks, auto and equipment finance and leasing companies to run their retail and wholesale finance business seamlessly.

Nordis Technologies

Kiosk K17



Coral Springs, FL

Bryan Ten Broek | Vice President, Business Development

(954) 829-2854

btenbroek@nordistechnologies.com

nordistechnologies.com

Companies trust Nordis Technologies to drive digital transformation and improve customer experience with Espresso™, a patented technology that delivers content control and agility for creating, personalizing and distributing critical digital and print auto finance communications.

Onbe

Kiosk K27



Buffalo Grove, IL

Carrie Creed | Senior Director, Enterprise Sales

(484) 919-0127

carrie.creed@onbe.com

onbe.com

For over 25 years, Onbe has managed and modernized customer and workforce disbursements for corporate clients by managing their entire B2C payment operations - relieving them cost, complexity and risk and delivering to consumers instant, seamless payments.

EXHIBITORS

Open Lending



Austin, TX

Matt Roe | Chief Revenue Officer

(512) 892-0400, Ext 9388

mroe@openlending.com

openlending.com

Lenders Protection™, Open Lending provides automated lending services to financial institutions. The company specializes in loan analytics, risk-based pricing, risk modeling and automated decision technology for automotive lenders throughout the United States. The company was founded in 2000.

Kiosk 21



Palinode



Brentwood, TN

Brodie Seider | Chief Revenue Officer

(615) 405-5761

brodie.seider@palinode.io

palinode.io

Palinode offers compliance and productivity software to assist lenders who credit report (Banks, Credit Unions, etc.) with consumer credit disputes and credit reporting issues.

Kiosk 18



PassTime



Littleton, CO

Kevin Carr | Vice President, Financial Services

(303) 962-5165

kcarr@passtimegps.com

passtimegps.com

In business for over 30 years, PassTime serves the auto finance market with advanced asset tracking & GPS solutions to help mitigate the risk of financing. PassTime stands behind its high-quality solutions and service.

Booth 25



EXHIBITORS

Paymentus

Paymentus

Charlotte, NC

Nelly Meyer | Director, Regional Sales

(980) 430-4711

nmeyer@paymentus.com

paymentus.com

Booth 13



Paymentus, the premier provider of innovative, reliable, and secure electronic bill presentment and payment services. Our comprehensive eBilling and Payment Platform allows clients to provide a unified customer bill-pay experience.

PaymentVision

PaymentVision

Jacksonville, FL

Scott Wittosch | Senior Sales Executive

(240) 361-1621

swittosch@paymentvision.com

paymentvision.com

Kiosk 31



PaymentVision is a leading payment processing company. Streamline bill collection and payment processing with PaymentVision. Learn more about our fully integrated payment processing channels.

PayNearMe

PayNearMe

Santa Clara, CA

Jill Bohlken | Senior Director, Sales

(319) 610-2080

jill.bohlken@paynearme.com

home.paynearme.com

Booth 21



PayNearMe is the modern, reliable payments platform that enables consumers to pay how, when and where they choose. Accept more payment types—all with a single, intuitive platform. With PayNearMe, collect every payment, every time.

EXHIBITORS

PDP Group, Inc.



AN AMYNTA COMPANY

Hunt Valley, MD

John Yarbrough

AVP, Business Development and Legislative Affairs

(443) 799-7783

jcyarbrough@pdpgroupinc.com

pdpgroupinc.com

PDP Group offers tailored automotive risk solutions for dealers and lender comprehensive nationwide paper title administration and electronic lien and title processing. We offer title services through our Michigan Auto Title Service (MATS.)

Point Predictive



San Diego, CA

Andrew Stamps | Head, Sales & Partnerships

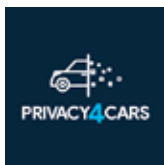
(858) 206-9988

astamps@pointpredictive.com

pointpredictive.com

We make lending easier with consortium-powered consumer risk management. Our artificial intelligence-based solutions leverage powerful data assets to create billions of consumer risk insights that enable higher levels of lending confidence, automation, and borrower experience.

Privacy4Cars



Kennesaw, GA

Andrea Amico | Founder & Chief Executive Officer

(617) 309-0937

andrea@privacy4cars.com

privacy4cars.com

Privacy4Cars offers the only rigorous, auditable, and patented method to delete personal information stored in cars. Captives, auto finance companies, fleets, and dealerships rely on Privacy4Cars for their compliance with many state and federal regulations.

Booth 15



Kiosk K12



Kiosk K30



EXHIBITORS

Protective



Chesterfield, MO

Mark Edmundson | Vice President, Sales

(818) 620-1987

mark.edmundson@protective.com

protectiveassetprotection.com

Protective Asset Protection has been providing F&I solutions for the automotive industry for over 60 years. We proudly serve thousands of dealerships throughout the U.S. and Puerto Rico, with innovative F&I products, training, dealer participation programs and technology.

Kiosk 5



REPAY



Atlanta, GA

Kris Royal | Sales Executive

(720) 453-0276

kroyal@repay.com

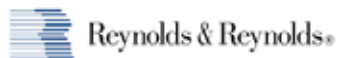
repay.com

REPAY is a payment technology provider that offers card and ACH processing, Instant Funding, a consumer-facing mobile app, and online bill payment systems with web, text, and IVR capabilities.

Booth 17



Reynolds and Reynolds



Dayton, OH

Chris Billings | eContracting Specialist

(813) 539-2474

chris_billings@reyrey.com

reyrey.com

Kiosk 7



Reynolds and Reynolds is the automotive industry's leading provider of software, services, and document solutions designed to help automotive retailers, OEMs, and lenders improve business results and the customer experiences with Reynolds Retail Management System.

EXHIBITORS

RouteOne



Farmington Hills, MI

Amber Haseley | Director, Customer Relationships

(248) 862-7107

ahaseley@routeone.com

routeone.com

Booth 20



RouteOne has a long and growing list of tools and services to help you become more efficient with your indirect auto financing. We're constantly researching and refining ways to improve our finance sources offerings.

Secure Title Administration, Inc.



Duluth, GA

Mark Gallagher | Account Executive

(866) 742-1466

mgallagher@secureta.com

secureta.com

Kiosk K22



Secure Title Administration, Inc. (STA) provides lenders with transparent control over their titles while meeting all regulatory and legislative requirements within the title administration industry. Our team of experts handle your title administration work so you don't have to.

Solutions by Text



Dallas, TX

Gabe Manley | Senior Business Development Consultant

(469) 236-1075

gmanley@solutionsbytext.com

solutionsbytext.com

Booth 16



Solutions by Text (SBT) was formed in 2008 with the mission to deliver impactful conversational messaging for businesses through text messaging. SBT is the only compliance-first provider of enterprise text messaging solutions.

EXHIBITORS

Sopra Banking Software



**Sopra Banking
Software**

Alpharetta, GA

Jeff Bunch | Head, Automotive Strategy — North America
(678) 571-1803

jeff.bunch@soprabanking.com
soprabanking.com

Booth 6/7



SFP for Automotive Finance – A powerful future-ready component-based platform designed for auto finance companies. Benefit from the SFP ecosystem and choose the components to smooth your business processes.

State National Companies

StateNational

Bedford, TX

Mark Baltuska

Vice President, Finance Company Markets
(817) 727-7316

mbaltuska@statenational.com
statenational.com

Kiosk K16



As dedicated CPI specialists for 50 years, State National offers customized solutions with less paperwork, time, and effort, and greater transparency—all while delivering more in claim dollars.

TKS The Key to Success Innovating LLC

Kiosk 33



Key Biscayne, FL

Greg Glowacz | President & COO

(773) 858-6437

greg.glowacz@grupotks.com
tksauditors.com

Global leaders in asset verification, inspection services and floorplan auditing. Utilizing best-in-class proprietary technology and an international field specialist network to provide audit solutions to the finance industry around the world.

EXHIBITORS

Upstart



San Mateo, CA

Keishawn Batts | Head, Business Development, Auto
(980) 585-9902
keishawn.batts@upstart.com
upstart.com

Upstart is a leading AI lending platform partnered with lenders to expand access to affordable credit. By leveraging Upstart's AI platform, lenders can increase approval rates, lower losses and deliver an exceptional digital-first lending experience.

Kiosk K11



Winnow



Anaheim Hills, CA

Chris Hilliard | Chief Operating Officer
(949) 356-0660
chris@winnow.law
winnow.law

Winnow ® is a database-driven, RegTech platform that provides subscribers with accurate topic-driven surveys and automated compliance change management. It catalogs over 57,000 individual state law requirements maintained by an experienced team of attorneys.

Kiosk K6



Wolters Kluwer



Minneapolis, MN

Jen Gordon | Manager, Marketing
(313) 727-0420
jen.gordon@wolterskluwer.com
wolterskluwer.com

Wolters Kluwer is a global provider of professional information, software solutions, and services that support lenders through the entire auto lending lifecycle, including vehicle titling solutions, maintaining paper and electronic titles, eContracting and more.

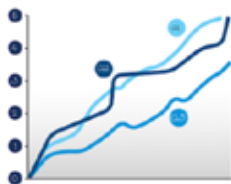
Kiosk K20



AFSA UNIVERSITY



Customize modules to include company-specific compliance policies and procedures with the ability to assign courses based on employee job functions.



User-friendly administrative features to track and record employee progress and performance.



The AFSA University platform is used by regulators to train their examiners.

AFSA University is powered by **FIS**

For more information or to enroll, please contact Philip Bohi at pbohi@afsamail.org.



Provide your customers easy access to quality financial education. Learn how your company can set up a custom, co-branded MoneySKILL microsite.



**CONTACT US FOR MORE
INFORMATION TODAY:**



info@moneyskill.org



www.moneyskill.org

Brought to you by:



**AFSA EDUCATION
FOUNDATION**

Brightening Your Financial Horizon

AFSA stats

AMERICAN FINANCIAL SERVICES ASSOCIATION

2023

Membership



426

member companies



35

affiliate members



198

business partners



193

finance companies

Education



14

webinars



50+

informative sessions & workshops



19,600

AFSA University users



1.3 million

MoneySKILL users

Activity



1,900+

meeting attendees



12,000+

Capital Notes & News you Need Readers



200%+

increase in social media impressions



1,200

podcast downloads

Advocacy



150+

congressional meetings



25+

tracking charts



55+

comment letters



100+

briefing calls

Mark your calendar for FUTURE AFSA EVENTS

UPCOMING VEHICLE FINANCE CONFERENCES

2024 Vehicle Finance Conference & Exposition

January 31-February 2, 2024

Bellagio

Las Vegas, Nevada

www.vehicle.afsaonline.org

2025 Vehicle Finance Conference & Exposition

January 21-23, 2025

(held with NADA Show)

New Orleans, Louisiana

OTHER AFSA EVENTS

40th Independents Conference & Exposition

April 17-20, 2023

Aria Resort & Casino

Las Vegas, Nevada

The EDGE

June 11-16, 2023

Mercer University

Atlanta, Georgia

Leadership Development Program

August 19-26, 2023

University of North Carolina

Chapel Hill, North Carolina

www.afsaef.org

107th AFSA Annual Meeting

October 2-4, 2023

Grand America Hotel

Salt Lake City, Utah

www.afsaannualmeeting.org

For more information:

American Financial Services Association

919 18th Street, NW, Suite 300

Washington, DC 20006

(202) 296-5544



Know more. Achieve more.

As a leading performance-based marketing agency, Amsive gives you the power to know:

- Who are your best customers
- How to connect with them
- And the truth of what's working

Learn how at [Amsive.com](https://amsive.com)

amsive
Amplify Results