Tuesday, November 10

10:00 AM	**Registration Opens**
	HIGHLINE 2
10:55 AM	**Synchrony Financial (SYF)** Brian Wenzel, CFO *Moderated by Sanjay Sakhrani, KBW*
11:40 AM	**Corpay Inc. (CPAY)** Alan King, Group President, Vehicle Payments in UK, Europe, Australasia & Mexico and Peter Walker, CFO *Moderated by Sanjay Sakhrani, KBW*
12:00 – 1:30 PM	**Networking Luncheon**
12:25 PM	**The Regulatory Outlook for Payments & Fintech** John Popeo, Partner – The Gallatin Group *Moderated by Vasu Govil, KBW*
1:10 PM	**Shift4 Payments Inc (FOUR)** Christopher N. Cruz, CFO *Moderated by Sanjay Sakhrani, KBW*
1:55 PM	**Visa, Inc. (V)** Andrew Torre, President, Value-Added Services *Moderated by Sanjay Sakhrani, KBW*
2:40 PM	**PayPal Holdings, Inc. (PYPL)** Jamie Miller, CFO & COO *Moderated by Sanjay Sakhrani, KBW*
3:25 PM	**Mastercard Inc (MA)** Linda Kirkpatrick, CSO *Moderated by Sanjay Sakhrani, KBW*
4:00 PM	**Cocktail Reception – Convene Bar**

Wednesday, November 11

8:00 AM	**Registration & Breakfast**	
	HIGHLINE 1	**HIGHLINE 2**
8:40 AM	----	**Industry Opening Keynote** Cherie Fuzzell, Retired Head of Business Dev & Partnerships, Apple Wallet, Payments & Commerce *Moderated by Sanjay Sakhrani, KBW*
9:25 AM	**Triumph Financial Inc. (TFIN)** Aaron Graft, CEO *Moderated by Tim Switzer, KBW*	**WEX, Inc (WEX)** Jagtar Narula, CFO *Moderated by Sanjay Sakhrani, KBW*
10:10 AM	**Why Banks Can't Scale AI Until they Capture what Veteran Bankers Know** Early Warning Systems, Confidence Systems, M&T Bank *Moderated by Joe Berry, KBW*	**Bread Financial Holdings Inc. (BFH)** Perry Beberman, CFO *Moderated by Sanjay Sakhrani, KBW*
10:55 AM	**European Fintech Comes of Age: Who Makes the Next Move?** Allica Bank, Oaknorth, Stream *Moderated by Michele Vitagliano, KBW*	**Chime Financial Inc (CHYM)** Chris Britt, CEO & Co-Founder *Moderated by Sanjay Sakhrani, KBW*
11:30 AM – 1:30 PM	**Networking Luncheon**	
11:40 AM	**Roughrider Coin: Bank Stablecoins or Tokenized Deposits?** Anaje Leslie – Fiserv *Moderated by Ashwan Bimbhet, KBW*	**Capital One Financial Corp (COF)** Andrew Young, CFO *Moderated by Sanjay Sakhrani, KBW*
12:25 PM	----	**American Express, Inc. (AXP)** Christophe Le Caillec, CFO *Moderated by Sanjay Sakhrani, KBW*
1:10 PM	**The Future of Small Business Banking** Meow, Stifel *Moderated by Joe Berry, KBW*	**Sezzle Inc (SEZL)** Lee Brading, CFO *Moderated by Ryan Tomasello, KBW*
1:55 PM	**Reinventing the Card: Loyalty, Control & the Next Issuing Model** Brim Financial, Cardless *Moderated by Sanjay Sakhrani, KBW*	**Jack Henry & Associates Inc (JKHY)** Mimi Carsley, CFO & Treasurer *Moderated by Vasu Govil, KBW*
2:40 PM	**The Sponsor-Bank Reset: Building Fintech Partnerships that Last** Grasshopper Bank, Klaros Group, Pathward Financial (CASH), Thread Bank *Moderated by Graham Hixon, KBW*	**Dave Inc. (DAVE)** Jason Wilk, CEO & Kyle Beilman, CFO & COO *Moderated by Ryan Tomasello, KBW*
3:25 PM	**AI in Financial Services: From Pilots to P&L** Lama AI, Lendio, Novo *Moderated by Matt Schneider, KBW*	**The VC Lens on Fintech** Matt Harris - Bain Capital *Moderated by Sanjay Sakhrani, KBW*
4:00 PM	**Cocktail Reception – Convene Bar**	

Thursday, November 12

8:00 AM	**Registration & Breakfast**	
	HIGHLINE 1	**HIGHLINE 2**
8:40 AM	**The Fight for Deposits: Who Wins the Cash Balance?** MaxMyInterest, Raisin *Moderated by Mark Tweedie, KBW*	**Beyond the Trade: Building Asset Management on New Rails** Coinshares PLC, Kiln/Railnet *Moderated by Paul McCaffery, KBW*
9:25 AM	**Software is the Storefront: Who Wins Embedded Payments?** SumUp, Tilled *Moderated by Michele Vitagliano, KBW*	**Coastal Financial Corp (CCB)** Eric Sprink, CEO *Moderated by Tim Switzer, KBW*
10:10 AM	**Rebuilding the Bank Stack: Core, Digital & Embedded** Engine by Starling, Lead Bank, Narmi *Moderated by Ryan Tomasello, KBW*	**Monzo** Tom Oldham, CFO *Moderated by Sanjay Sakhrani, KBW*
10:55 AM	**Digital Asset Infrastructure & Tokenization** Walter Hessert - Paxos *Moderated by Paul McCaffery, KBW*	**FIS Global (FIS)** Stephanie Ferris, CEO *Moderated by Vasu Govil, KBW*
11:30 AM – 1:00 PM	**Networking Luncheon**	
11:40 AM	**Predicting the Path for Prediction Markets** Brian Quintenz - Kalshi *Moderated by Rahul Buxani, KBW*	**Pagaya Technologies Ltd (PGY)** Jon Dobres, CFO *Moderated by Sanjay Sakhrani, KBW*
12:25 PM	**When AI Becomes the Customer: Who Owns the Checkout?** NMI, nSure.ai, Pockyt *Moderated by Keith Meyers, KBW*	**Beyond the Credit Score: Expanding Access without Buying Losses** Atlanticus, ClarityPay, OppFi (OPFI) *Moderated by Jim Chester, KBW*
1:10 PM	**The Small-Business Funding Gap: Faster Decisions, Smarter Capital** Biz2Credit, ClearCo, Fundbox *Moderated by Billy Spute, KBW*	**Digital Wealth & Estate Planning** Luminary Platforms, Trust & Will, Wealth.com *Moderated by Rahul Buxani, KBW*
1:55 PM	**Stablecoins Meet the Banking System: Partner, Competitor or New Rail?** FV Bank International, M0, zerohash *Moderated by Ashwan Bimbhet, KBW*	**Building Capital Markets Infrastructure for the 21st Century** Alpaca, Apex Fintech Solutions *Moderated by Rahul Buxani, KBW*
3:00 PM	**Conference Adjournment**	

Full list of companies hosting meetings

Company Name	Ticker	Company Name	Ticker	Company Name	Ticker
Absolute Resolutions Corporation		Caribou		FIS Global	**FIS**
Addition Wealth		Carmel		FloatMe	
Adyen		Cartiga		Fundbox	
Agora Data		Cass Information Systems Inc	**CASS**	Fuse	
Allica Bank		Centime, Inc.		Fuze Finance	
Alpaca		CheckAlt		FV Bank International	
American Express, Inc.	**AXP**	Chime Financial Inc	**CHYM**	GigFi	
Apex Fintech Solutions		Citi		Giggle	
Approve Payments		Citizens Financial Group Inc	**CFG**	Global Payments Inc	**GPN**
april		Clearco		Go Bravo	
Array		Cleareye		GrailPay	
Atlanticus		Coastal Financial Corporation	**CCB**	Greenlight	
Avant LLC		Coinflow		Happy Money	
Ballerine		CoinShares PLC	**CSHR**	Huntington Bancshares	**HBAN**
Bankrupt Debt Services		Confidence Systems		i2c	
Baselayer		Corpay Inc	**CPAY**	IG Group	**IGG**
Beautifi Solutions Inc.		CoStar Group	**CSGP**	IQPay	
Bill.com	**BILL**	Coveragex		Jack Henry & Associates Inc	**JKHY**
Biz2Credit		Dave Inc.	**DAVE**	Jifiti	
Block	**xyz**	Digital Asset - Canton Network		Kafene	
Blue Fire AI		DRB		Kiln	
Borrowell		Elevate		Kiwi	
BR-DGE		Engine by Starling		Konekt	
Bread Financial Holdings Inc.	**BFH**	Euronet Worldwide Inc	**EEFT**	Krew	
Brim Financial		Evertec, Inc.	**EVTC**	Lama AI	
BusinessLoans.com		Figure	**FIGR**	Lead Bank	
BYZ Funder		FinalyticsAI		Lendio	
Capital One Financial	**COF**	Finfit		LendKey	
Cardless		Finsus		LendSwift	
Cari Network		First Internet Bank	**INBK**	Lenme	

Full list of companies hosting meetings continued

Company Name	Ticker	Company Name	Ticker	Company Name	Ticker
Lumio Solutions		Parlay		Stone Point Capital	
Marqeta	**MQ**	Pathward Financial	**CASH**	Stream	
Mastercard Inc	**MA**	PatientFi		SumUp	
MaxMyInterest		PayPal Inc	**PYPL**	Sunbit	
Maya		Paystri		Surfin	
MAZO Capital Solutions		Payzli		Synchrony Financial	**SYF**
Meow		Penelope		TalusPay	
MEPCO		Percent		The Clearinghouse	
Mesh Payments		Pinwheel		Thread Bank	
Monzo		Pockyt		Tilled	
Moody's	**MCO**	Possible Finance		Touchsuite	
Moonpay		Prosper		Triumph Financial Inc.	**TFIN**
MSCI		Qupital		True Link	
Narmi		Raisin		Trust & Will	
Nayax Ltd	**NYAX**	Rapyd		Trust Engine	
NewtekOne Inc	**NEWT**	Repay	**RPAY**	Twilight	
Nihaopay		Rhythmic		Twin1 AI	
NMI		Riskified	**RSKD**	uP (Universal Processing)	
Nova Credit		Rogo		Upbound	**UPBD**
Novo		SallieMae	**SLM**	Utila	
nSure.ai		Scout		Visa, Inc	**V**
Oaknorth		SCS		Wells Fargo	**WFC**
One Footprint		Sezzle	**SEZL**	WEX, Inc	**WEX**
Onsetto		Shift4 Payments	**FOUR**	Wildfire	
OpenReserve		SimpAsia		Wing	
OppFi	**OPFI**	SmartRent	**SMRT**	XYB	
Optimized Payments		Southwood Financial		zerohash	
Order.co		Speedchain		Zillow	**Z**
Pagaya Technologies Ltd	**PGY**	Starling Bank			