



Spencer Fane Showcases Robust Presence at LEND360

Spencer Fane was pleased to support LEND360 on October 12-14 in Austin, Texas. Firm attorneys [Patrick McAndrews](#), [Shaun Ramey](#), [Ariel Lierz](#), [Dylan Reeves](#), and [Mike G. Silver](#) each spoke at this premier fintech summit for the online lending industry.

On the first day of the conference, Patrick contributed to the breakout session, Building Automated Funding Operations – Adapt or Die, which provided practical insights for navigating the industrywide shift from manual lending to automated funding. Concurrently, Shaun added a legal perspective to the First-Payment Fraud – The Applicants Who Passed Every Check...And Never Paid panel.

Day Two featured Ariel for Beyond the Integration – Leveraging Agentic AI to Solve the “Trust Gap” in Embedded Finance. She and her fellow panelists examined how agentic AI can unlock the full potential of embedded finance by serving as a trusted intermediary between customer-facing platforms and bank-grade risk and compliance systems. Meanwhile, Dylan co-presented Optimizing Repayment Rates Through Payment Alignment – Strategies to Reduce Losses and Improve ROI, highlighting how lenders improve repayment outcomes in a multitude of areas. Later, Mike joined the Growing in the New Lending Economy – How Changing Financial Products and Applicant Trends Are Reshaping Lending session, providing a roadmap for harnessing new growth opportunities in an increasingly competitive market.

Collectively, the firm’s attorneys contributed insights across a wide range of topics shaping today’s lending and fintech landscape, including automation, fraud prevention, artificial intelligence, repayment strategies, regulatory compliance, and emerging market opportunities. Their presentations underscored the firm’s fast-growing national presence and multidisciplinary approach to helping clients navigate an increasingly complex financial services and fintech environment.

The firm's conference participation culminated with the Spencer Fane-sponsored Legal Issues Luncheon, led by Patrick, Shaun, Ariel, Dylan, and Mike. The team discussed regulatory change management under the Trump Administration, focusing on the shift from federal financial services enforcement to state and private litigation, the continuing fallout of the Supreme Court's 2024 *Loper Bright* decision, and what to expect going into 2027. Attendees gained practical guidance on the major risks, trends, and strategies organizations should consider to stay ahead of an evolving legal and regulatory landscape.