



# MasterCard Global Risk Leadership Conference - Americas



Safe. Simple. Smart.

## MasterCard Global Risk Leadership Conference

Key Biscayne, Florida | June 8 - 11, 2015

**DRAFT AGENDA**

<b>Monday, June 8, 2015 - Pre-Conference Sessions</b>		<b>9:00AM - 5:00PM</b>
<b>Early Registration and Registration for Pre-Conference Sessions</b>		<b>11:00AM - 5:00PM</b>
Venue: Ritz-Carlton Ballroom Foyer		
<b>Pre-Conference Workshops</b>		
<b>Account Data Compromise and PCI Workshop: Managing and Preventing ADC Events</b>		<b>9:00AM - 4:00PM</b>
Venue: Plaza One		
<p><i>Join MasterCard for an interactive journey through an ADC event, from the cardholder experience at the point of sale through the identification of a potential breach. Learn about current ADC trends and best practices for managing an ADC event. Gain an understanding of how following PCI standards aids in protecting against common types of ADC attacks. Learn about emerging technologies such as point to point encryption and tokenization and how these new technologies can aid in lessening the likelihood of an ADC event.</i></p>		
<b>Pre-Conference workshop lunch will held on the Ballroom Patio</b>		<b>12:00PM - 1:00PM</b>
<b>Payment Facilitator Summit Workshop</b>		<b>1:30PM - 5:00PM</b>
Venue: Ponce de Leon		
<p><i>MasterCard created the Payment Facilitator Model as an optional Acquiring model which allows a Payment Facilitator to accept MasterCard and/or Maestro transactions on behalf of multiple smaller merchants called sub-merchants. The Payment Facilitator Summit is intended to provide acquirers and Payment Facilitators a forum to openly discuss the Payment Facilitator model and registration program, provide education, best practices and partner to displace cash and check payments onto MasterCard electronic payments.</i></p>		
<b>Welcome Reception</b>		<b>6:30PM - 8:30PM</b>
Venue: Grand Lawn		
<b>Tuesday, June 9, 2015 - Global Risk Leadership Conference</b>		<b>8:30AM - 5:15PM</b>
<b>Welcome Coffee, Registration, and Exhibitor Booths Open</b>		<b>7:30AM - 8:30AM</b>
Venue: Ritz-Carlton Ballroom Foyer		
<b>General Session</b>		
Venue: Ritz-Carlton Ballroom		
<b>Welcome Address</b>		<b>8:45AM - 9:00AM</b>
Nancy O'Malley, Chief Payment System Integrity Officer, MasterCard		



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<b>The Age of Monetary Upheaval: What We Think We Know About Money &amp; Transactions</b> □ David Wolman, Author 'End of Money' and Contributing Editor at WIRED	<b>9:00AM - 9:45AM</b>
<b>Digital Convergence and the Evolution of Payments</b> Alphonse R. Pascual, CFE, Senior Analyst of Security, Risk and Fraud, Javelin Strategy & Research Karen Webster, CEO Market Platform Dynamics & President, PYMTS.com <b>Moderated By:</b> Cheryl Guerin, Group Executive, Global Products and Solutions Region Lead - US, MasterCard  <i>In a year where significant players have consumed the market and captivated us with new innovations, MasterCard and industry experts will discuss advancements and innovation in digital payments and regulation, and how these changes will impact the future of the payments landscape.</i>	<b>9:45AM - 10:30AM</b>
<b>Co-Sponsor Introductions</b>	<b>10:30AM - 10:35AM</b>
<b>Coffee Break &amp; Exhibitor Booths Open</b>	<b>10:35AM - 11:00AM</b>
<b>The Progression of Payment Card Security</b>  <i>The Payment Security Taskforce discusses the impact and importance of the crossfunctional group that is working together to shape the future landscape of payments.</i>	<b>11:00AM - 11:40AM</b>
<b>EMV: The Countdown is On</b> Carolyn Balfany, Group Head, MasterCard  <i>As the EMV deadline approaches, learn more from a MasterCard expert and member of the Payment Security Taskforce about U.S. readiness and best practices to manage the shift to card-not-present (CNP) fraud post EMV implementation.</i>	<b>11:40AM - 12:20PM</b>
<b>Spearheading Digital Payments Growth through the MasterCard Digital Enablement Service</b> James Anderson, Group Executive, MasterCard  <i>Connected devices are blurring the lines between digital and physical as they play an increasingly prominent role in all aspects of our daily lives. This shift to every device becoming a shopping device is a defining moment in the industry's evolution. MasterCard will discuss how this transformation is about more than just a specific device, it's about creating a holistic purchasing experience supported by greater security and control. Learn more about the MasterCard Digital Enablement Service, the secure platform to enable consumers to use their cards when, where and how they want.</i>	<b>12:20PM - 1:00PM</b>
<b>Birds of a Feather Lunch</b> <b>Venue: Ballroom Patio</b>	<b>1:00PM - 2:00PM</b>
<b>Implementing Strong Authentication - From Concept to Consumers</b> R 'Doc' Vaidhyanathan, Vice President, Product Management, CA Technologies Greg Williamson, Senior Business Leader, MasterCard <b>Moderated By:</b> Bob Reany, Group Head, MasterCard  <i>The problems with non-existent, inconstant, poor user experiences and weak authentication are well documented. Everyone has experienced the frustration with forgetting and resetting passwords. Everyone is well aware of the breaches in the news and the chilling impact it has on consumers and all payments stakeholders. The shift to CNP fraud in EMV markets is well known and predictable. In spite of these trends, most of us are still propping up static password, single factor solutions. Today's panel will focus on making the move to safer, simpler systems. We will explore what it takes to get going, common pitfalls and early results.</i>	<b>2:00PM - 2:45PM</b>



# MasterCard Global Risk Leadership Conference - Americas



## **Safeguarding Against Catastrophic Loss and New Developments in Fraud Technology**

Johan Gerber, Group Head, MasterCard

**2:45PM - 3:25PM**

*MasterCard is partnering with our customers to make payments smarter and therefore safer than ever before. Learn about new innovations in fraud technology and solutions designed to compliment existing fraud strategies as a second layer of defense.*

## **Exhibitor Introductions**

**3:25PM - 3:30PM**

## **Coffee Break & Exhibitor Booths Open**

**3:30PM - 3:50PM**

## **POWER TALKS**

**Venue: Ritz-Carlton Ballroom**

### **Power Talk: Mobile Malware and Emerging Threats on Mobile Payment Systems**

Adam Tyler, Chief Innovation Officer, CSID

**3:50PM - 4:15PM**

*Take an inside look into the mobile malware world and discover the emerging malware threats that payment leaders should be aware of as they continue to develop and implement mobile payment solutions for consumers.*

### **Power Talk: Biometrics in a Heartbeat**

Bob Reany, Group Head, MasterCard

**4:15PM - 4:35PM**

*With the progression in the payments industry and new technology no longer 'futuristic', join this Power Talk for a live demo on some of the latest innovations in biometric authentication.*

### **Power Talk: Demystifying Tokenization**

Bruce Rutherford, Group Head, MasterCard

**4:35PM - 4:55PM**

*Learn more about tokenization, EMV tokens and how layering secure technologies can help strengthen your payments environment.*

### **Power Talk: New Technology Implementation and Best Practices for Digitized Payments**

Claire Le Gal, Senior Business Leader, MasterCard

**4:55PM - 5:15PM**

*An overview of identification and verification (ID&V) best practices and requirements for issuers as they enter the new world of digital payments. As seen when loading cards on to ApplePay, learn more about the challenges with authentication practices and how to securely implement new technology to reduce fraud.*

## **End of Day One**

**5:15PM**

## **Cocktails and Gala Dinner**

**Venue: Ritz-Carlton Ballroom**

**6:30PM - 9:30PM**



# MasterCard Global Risk Leadership Conference - Americas



<b>Wednesday, June 10, 2015 - Global Risk Leadership Conference</b>	<b>9:00AM - 5:15PM</b>
<b>Coffee and Exhibitor Booths Open</b> Venue: Ritz-Carlton Ballroom Foyer	<b>8:00AM - 9:00AM</b>
<b>General Session</b> Venue: Ritz-Carlton Ballroom	
<b>Day Two Keynote</b> Richard Harris, Acting Deputy Director Stakeholder Engagement and Cyber Infrastructure Resilience	<b>9:00AM - 9:30AM</b>
<b>Regional Fraud Leadership Insights</b> Carlos Angulo Dalla Porte, Gerente de Prevencion de Fraud, Banco Internacional del Peru Kurt Schaeffer, SVP WorldWide Operations at Global Payments Hai Truong, Head of Fraud Strategy, Capital One <b>Moderated By:</b> Barbara King, Group Head, MasterCard <i>Fraud leaders discuss current fraud trends and best practices to help decision makers understand the dynamics associated with regional challenges.</i>	<b>9:30AM - 10:15AM</b>
<b>The Regulatory Landscape and How to Manage Privacy in a Big Data World</b> William H. Boger, Senior Vice President and Chief Legislative Counsel American Bankers Association JoAnn Stonier, Group Executive, Chief Information Governance and Privacy Officer, MasterCard <b>Moderated By:</b> Tucker Foote, Group Head, MasterCard <i>Big data is the currency of innovation. Learn more about our recent D.C. directives, the global connected society and how to harness the power of big data while balancing innovation in information and ensuring individual information is handled respectably and ethically.</i>	<b>10:15AM - 11:00AM</b>
<b>Coffee and Exhibitor Booths Open</b>	<b>11:00AM - 11:20AM</b>
<b>Breakout Session: ACQUIRER</b> Venue: Ritz-Carlton Ballroom	<b>11:20AM - 12:45PM</b>
<b>Building Customer Confidence Through Tailored Solutions</b> Laura Quevedo, Senior Business Leader, MasterCard <i>With the rapid evolution of technology and new payment solutions emerging to enhance the customer experience, MasterCard discusses solutions to maximize customer profitability and trust through the latest advancements in tailored payment fraud prevention technology.</i>	<b>11:20PM - 12:00PM</b>
<b>Going Dark: Navigating the Deep Web and the Underground World of Cyber Crime</b> Robert Walsh, Special Agent, U.S. Secret Service John Brady, Senior Business Leader, MasterCard <i>As sophisticated as it is dangerous, the ability to traverse the internet with complete anonymity creates a perfect breeding ground for illegal activity. Join MasterCard and the U.S. Secret Service for a session exploring the growth of the dark web, how organized-for-profit global criminal enterprises are thriving and hiding in the shadows, and the impact on the financial services industry.</i>	<b>12:05PM - 12:45PM</b>
<b>Breakout Session: ISSUER</b> Venue: Plaza Ballroom One	<b>11:20AM - 12:45PM</b>



**How Much Fraud is Too Much Fraud?**

Kristen Palmer, Manager, Fraud Prevention & Strategy, Canadian Tire Bank  
Iain Young, Principal Consultant, MasterCard

11:20PM - 12:00PM

*Every organization is searching for the holy grail of balancing risk versus reward. Join us for a candid conversation and best practices on how to effectively measure the risk of fraud with improved customer experience, improved customer loyalty by means of high POS approval rates and lower fraud decline rates and reduced POS disruption and reduced card reissuance. Will cardholders stop spending if there was fraud detected or do they continue as business as usual? How much does attrition cost a business if a cardholder stops spending and will fraud prevention and detection impact the customer card choice? A jam packed session with guidance to determine the 'right level of fraud' for your organization.*

**Low Friction and High Security: A New Day for Cardholder Authentication**

Janet Smith, Senior Business Leader, MasterCard

12:05PM - 12:45PM

*Technological advancements have ushered in a new era for cardholder authentication leading issuers and merchants to embrace authentication to combat card not present fraud. A panel of industry leaders will share the new approaches being adopted which create minimal cardholder friction while reducing fraud and driving much improved CNP transaction approval rates. Panelists will share details regarding the factors that led to their organization's decision to implement next-generation authentication, lessons learned from their implementation and the results they are experiencing today.*

**Lunch**

**Venue:** Ballroom Patio

12:45PM - 1:45PM

**The First Line of Defense: Successfully Managing Online Fraud**

Brad Mares, PMP, Manager, Fraud Strategy and Tactics, Target  
Stuart Dwyer, Group Manager - Risk Integration, Microsoft Corporation

**Moderated By:** Mark Wiesman, Group Head, MasterCard

1:45PM - 2:30PM

*Learn from MasterCard and a panel of merchants who will share best practices around the challenges, opportunities and technologies they are implementing to manage fraud across multiple channels.*

**Power Talk: The Paradigm of Fraud Detection**

Johan Gerber, Group Head, MasterCard

2:30PM - 2:50PM

*Fraud has historically been detected by looking at negative data points. Join this conversation to learn more about the new and innovative way to detect fraud through the use of positive data indicators to predict sound transactions.*

**Power Talk: Devices Uncovered**

Alan Mushing, Senior Business Leader, MasterCard

2:50PM - 3:10PM

*A show-and-tell of device vulnerabilities and best practices in detecting, preventing and reacting to known and unknown risks.*

**Coffee and Exhibitor Booths Open**

3:10PM - 3:30PM

**Power Talk: Data Integrity: Successfully Optimize Transaction Data**

John Verdeschi, Group Head, MasterCard

3:30PM - 3:50PM

*MasterCard places great importance on the accuracy and integrity of transaction data that flows across its network. Join this session to learn more about how to optimize performance through monitoring transaction details to ensure the accuracy and consistency of the data over its entire life-cycle.*



## MasterCard Global Risk Leadership Conference - Americas



### **Power Talk: The End of Secure Sockets Layer (SSL)**

Josh Knopp, Senior Business Leader, MasterCard

**3:50PM - 4:10PM**

*SSL still remains in wide-spread use despite the significant security vulnerabilities exposed in the outdated technology. As with any deprecated technology, it is critical that entities take action to ensure adequate security, to include upgrading to a current version as soon as possible.*

### **Looking Ahead: Successfully Outsmart the Hackers**

Joshua Goldfarb, VP, Chief Technology Office, Americas at FireEye, Inc.  
Ronald Green, Group Executive, MasterCard

**4:10PM - 5:00PM**

*Cyber attackers and their techniques evolve at an alarming rate, making it hard for the most buttoned-up organizations to stay ahead of the threats. MasterCard and security leaders dissect their predictions for cyber crime in 2015. How has the industry fared six months into the year, what are the business implications and how can an organization effectively beat the threats.*

### **Key Takeaways and Raffle**

Nancy O'Malley, Chief Payment Systems Integrity Officer, MasterCard

**5:00PM - 5:15PM**

### **End of Conference**

**5:15PM**

## **Thursday, June 11, 2015 - Post-Conference Workshops**

**9:00AM - 5:00PM**

### **MasterCard Vendor Seminar**

**Venue: Salon One**

**9:00AM - 5:00PM**

*This one day seminar offers vendors an opportunity to meet MasterCard representatives and accredited auditors to hear firsthand about the programs's continuing evolution and recent changes. (For GVCP Vendors Only).*

### **Compliance Workshop**

**Venue: Salon Three**

**9:00AM - 12:30PM**

*An acquirer's guide to protecting your eCommerce business and improving performance with MasterCard compliance programs. (For Licensed Customers Only)*

### **Post-Conference workshop lunch will held on the Ballroom Patio**

**12:30PM - 1:30PM**

### **Future of Chargeback Processing**

**Venue: Salon Three**

**1:30PM - 5:00PM**

*The Chargeback Workshop provides insight into the dispute process including a review of recently enacted and upcoming chargeback changes. This workshop will also provide a review of the chargeback roadmap providing proposed changes to the way chargebacks are processed. The session is designed to be interactive allowing attendees to ask questions, provide feedback and discuss ideas that will aid in making the MasterCard chargeback process more effective.*

### **MasterCard Processing Workshop: Mobile Meets Biometrics and MasterPass – Building a Standard Product for Today's Connected World**

**Venue: Salon Four**

**1:30PM - 5:00PM**

*How do we design a product that combines the latest technologies of the digital world such as biometrics, mobile banking applications and digital wallets to address the needs of today's consumer for payment security and convenience? How do we bring added value to the entire mobile payment experience? Join us for an interactive session where mobile innovation and payment processing technologies converge to provide a product enhancing security, simplicity and feature functionality.*