Global Risk Management Conference – Europe
September 19 – 23, 2011
Prague, Czech Republic
AGENDA – Subject to Change

Please check back for constant updates to the Agenda

Monday – September 19, 2011

Global Risk Management Conference - Early Registration 2:00PM – 5:00PM

Conference Welcome Reception 7:00PM – 9:00PM

Tuesday – September 20, 2011

Registration, Welcome Coffee and Exhibitor Booths Open 7:30AM – 9:00AM

Conference General Session Topics 9:00AM – 1:00PM

Opening Address 9:00AM – 9:25AM
Wendy Murdock, Chief Payment System Integrity Officer, MasterCard Worldwide
Wim Van Doorn, Group Head, MasterCard Worldwide

Keynote Address 9:25AM – 10:15AM
Mark Gallagher, Formula 1 General Manager, Cosworth Group Holdings Ltd.
Exploring the parallels of risk management between Formula One™ and the Payments Industry - while competing to win.

European Fraud Trends Panel 10:15AM – 11:00AM
Paul Baker, Business Leader, MasterCard Worldwide
Christian Bartsch, Card Product Manager, Deutsche Zentral-Genossenschaftsbank
Richard Smith, Senior Business Leader, MasterCard Worldwide
Moderator: Barbara King, Group Head, MasterCard Worldwide
INNOVATE. COLLABORATE. EDUCATE.

This session will take a close look at global and regional fraud trends and draw conclusions on the relative effect of fraud mitigation strategies.

**Exhibitor Introductions**
11:00AM – 11:10AM

**Coffee Break & Exhibitor Booths Open**
11:10AM – 11:30AM

**Mobile Security – EMV and Beyond**
11:30AM – 12:20PM

James Anderson, Group Head, MasterCard Worldwide
Ben Cade, Secure Services Division, ARM Holdings Plc
Tim Stuart, Business Leader, MasterCard Worldwide

This session will describe MasterCard’s approach to secure and unique transactions utilizing EMV chip and highlighting its key building blocks (card authentication, offline PIN etc.) It will also discuss current challenges and the roadmap for future innovation, focusing on how the strengths of EMV have been brought to Mobile, in order to leverage its security and functional benefits. In addition, new emerging threats in the mobile domain as well as potential solutions to overcome these threats, will be discussed.

**Europol Payment Card Industry Threat Assessment**
12:20PM – 1:00PM

Massimiliano Michenzi, Specialist at Operations Department, Europol

Law Enforcement plays a crucial and very successful role in the identification and break up of Organized Crime. Europol will talk through their recently published threat assessment as well as provide insight into recent successes in the disruption of Organized Crime.

**Lunch Break & Exhibitor Booths Open**
1:00PM – 2:00PM

**Issuer & Acquirer/Processor Tracks**
2:00PM – 5:00PM

**Issuer Track**

**To Authorize, Or Not to Authorize? That is the Question**
2:00PM – 2:50PM

Christine Brundage, Global Solutions Leader, MasterCard Advisors
Claudio Casaletti, Product and Marketing Director, Banca Popolare di Milano
Ged Linskey, Senior Managing Consultant, MasterCard Advisors

Authorizations drive the cards business. Organizations must insure proper integration of all key authorizations policies, tools, strategies and processes to maximize profitability. Join industry-leading Fraud Management experts as they highlight strategies and tactics that support the creation and on-going management of dynamic and highly effective authorization strategies.
INNOVATE. COLLABORATE. EDUCATE.

Risk Based Authentication
Paul Baker, Business Leader, MasterCard Worldwide
Richard Booth, CISSP, Fraud Technology Consultant, RSA

Customer authentication is one of the most fundamental aspects of fraud management. Poor authentication strategies can lead to fully authenticated fraud and Account Take Over fraud. Join this session to hear more about MasterCard’s strategy towards a risk based authentication approach. Learn more about different methodologies and tools to help you make the decision on when to authenticate and hear from experts in the field about the success stories this approach has lead to.

Coffee Break & Exhibitor Booths Open

Prepaid Fraud Management
Neville Hall, MasterCard Worldwide

The Prepaid business is one of the fastest growing business areas with cards and bridges the relationship with the unbanked and card usage. This brings its own fraud and risk challenges and this presentation will outline how to address these unique risks.

Acquirer Track

Cloud-Based Electronic Diagnostic Services
Barbara King, Group Head, MasterCard Worldwide
Bryan Sartin, Director, Investigative Response, Verizon Business

This presentation will focus on the most recent evolutions in electronic crime trends, spanning both financial crimes and state sponsored cyber warfare, leveraging key statistics and metrics taken from the Verizon 2010 Data Breach Investigations Report (DBIR), produced in conjunction with the US Secret Service and the Dutch High Tech Crime Unit. Discussion to focus as well on cloud-based techniques being employed that are true game-changers and redefining how IT investigations are carried out, making more expedited containment a possibility, as well as the identification, arrest and prosecution of the perpetrators - even in more complex computer-based intrusions that cross geographic boundaries.

Evolution of Fraud & Risk Management in E-Commerce
Bob Reany, Group Head, MasterCard Worldwide

Case studies and discussion on how Acquirers can provide their merchants with access to a suite of fraud prevention tools, tailored to meet their needs, using rules-based and database screening technology integrated to minimize their exposure to fraud. A multi-dimensional approach must be implemented at every point of vulnerability, in order to cost effectively reduce fraud and prevent financial losses and reputational damage.

Coffee Break & Exhibitor Booths Open
**INNOVATE. COLLABORATE. EDUCATE.**

**Mitigating Emerging Online Threats**  
4:10PM – 5:00PM  
Nick Edwards, VP of Marketing and Products, Silver Tail Systems  
Johan Gerber, Group Head, MasterCard Worldwide

This session will provide an overview of the latest threats and criminal mo's merchants and online content providers face. Come listen to how the intelligence gathered during the browsing session can help you detect and mitigate malware attacks, transaction fraud as well as the latest "Man in the Middle/Browser/Mobile" variants. Also during this session you will hear about the latest efforts from MasterCard to further collaboration between merchants, acquirers and issuers in the online environment.

**Conference Gala Dinner**  
7:00PM – 9:30PM

---

**Wednesday – September 21, 2011**

**Welcome Coffee and Exhibitor Booths Open**  
7:30AM – 9:00AM

**Issuer/Acquirer Tracks & Breakouts**  
9:00AM – 12:10PM

**Issuer Track**

**Best Practice for CPP Identification**  
9:00AM – 9:50AM  
Pamela DeMars, Senior Business Leader, MasterCard Worldwide  
Kristian Stephansen, Card Fraud Investigator, Fraud Management, Nets Denmark A/S

Data compromise continues to evolve with an ever increasing complexity. Traditional methods to identify breaches are becoming less successful due to this complexity and identification methods need to be continually enhanced. MasterCard will outline the challenges faced in the ADC investigations and how robust early detection is essential to a successful investigation. This session will also share the best practices used by Nets Denmark in the identification of new data breaches.

**Strategies and Solutions for Effective E-Commerce Authentication**  
10:00AM – 10:50AM  
Steve Hubbard, Business Leader, MasterCard Worldwide  
Stefan Orlob, Commerzbank AG  
Mats Sköld, Payment Card Security Specialist, Nordea Cards Sweden

This panel discussion will look at the challenges in authenticating cardholders and the choice available. There is a balance between customer experience, channel used and risk management facing an Issuer when deploying their cardholder authentication strategy. The panel will seek to set the scene as to the challenges and some of the possible solutions available.
Customer Contact Strategy
Christine Brundage, Global Solutions Leader, MasterCard Advisors
Luke Reynolds, Head of Card Fraud, Lloyds Banking Group

The method and timing of customer contact within the fraud lifecycle are critical components that shape consumer opinion on the servicing provided by an organization. From detection operations to management of ADC communications, this session will explore the many channels used in fraud management operations globally.

Acquirer Track

The Breach Triad
Ryan Jones, Managing Consultant, Incident Response - SpiderLabs, Trustwave
John Yeo, Director, SpiderLabs - EMEA, Trustwave

Attackers can quickly identify potential targets and identify and exfiltrate cardholder data. How is this possible? How can we prevent it? An expert will discuss the breach triad providing a comprehensive review of POS breaches, how they occur, and what can be done to quickly and effectively thwart attackers.

Risk Based Approach to PCI
Joshua Knopp, Business Leader, MasterCard Worldwide

Companies today are faced with greater threats to security – both from internal and external sources – and as a result need to ensure that they re-assess the ongoing risks. Hear from experts on how a risk-based approach can help businesses stay ahead of the game.

An Acquirer’s view to ADC events - Day by Day, Step by Step
Pamela DeMars, Senior Business Leader, MasterCard Worldwide
Robert Di Michiel, Chief Audit Executive, ConCardis GmbH

It is critical that Acquirers have a plan in place in the event that one of their merchants become subject to an Account Data Compromise event. This interactive session will walk you through a sample step by step plan for the acquirer and merchant, highlighting the importance of acting quickly. MasterCard will present the rules and processes during each step providing insight into what MasterCard is doing to support the investigation.
Conference General Session Topics

**The Cost of Piracy – Buyer (and Seller) Beware**
Robert Barchiesi, President, International Anti-Counterfeiting Coalition
Linda Kirkpatrick, Group Head, MasterCard Worldwide
Petra Zikov, Czech National Group Director, International Federation of the Phonographic Industry
Moderator: Marie Russo, Senior Business Leader, MasterCard Worldwide

New efforts to stop the flow of counterfeit goods are being initiated at both industry and regulatory levels. Luxury goods, record industry, movie industry and payment card industry experts share insights into these efforts and the potential impact these efforts will have on stakeholders.

**Enhancing End-to-End ATM Security**
Derek Wylde, Head of Group Fraud Risk, HSBC Holdings Plc.

Learn more about HSBC’s policy and practices to prevent ATM crime. HSBC will present a case study of a major ATM attack and describe its holistic approach to improve security of its ATM estate globally.

**Balancing CNP Fraud Risk: Key Stakeholders’ Responsibilities**
Claire Le Gal, Business Leader, MasterCard Worldwide

Over the last year, MasterCard has updated its Standards to bridge the information gap between issuers and merchants in the CNP environment and to balance the fraud risk between issuers, acquirers and merchants. This session will provide an overview of those changes, as well as show how effective fraud solutions, combined with the MasterCard Standards, can assist issuers, acquirers and merchants in reducing fraud.

**Coffee Break & Exhibitor Booths Open**

**Emerging Security Threats: Hype vs. Reality**
Alan Mushing, Business Leader, MasterCard Worldwide

This session will take a look at several of the latest emerging threats and try to distill some of the facts from the myths. Reported or proposed attacks on Payment System technology or the techniques used in the Payment System emerge frequently in the newsfeeds and at security technology conferences such as Black Hat. These forums provide a valuable function - informing the user community, and despite the negative press that sometimes results, provide useful pointers to possible future fraud. Several examples of recent events will be covered - Hear more about terminal compromises, whether chip & pin truly is ‘broken’, whether smart cards can be reverse engineered, or what the reality is behind ‘contactless pickpocketing’.
Effective Fraud Mitigation in a Mature EMV Environment  
Luke Reynolds, Head of Card Fraud, Lloyds Banking Group  
Bruce Rutherford, Group Head, MasterCard Worldwide  
Derek Wylde, Head of Group Fraud Risk, HSBC Holdings Plc.  
Moderator: Wim Van Doorn, Group Head, MasterCard Worldwide

EMV plays a crucial role in addressing face to face fraud – but criminals will continually look for ways to exploit weaknesses in EMV deployment and this session will demonstrate some of the best practices to help identify and attempts to circumvent EMV security. Fraud continually migrates, often to areas in which EMV cannot prevent, therefore dynamic fraud detection capabilities are required to mitigate this migration, and this session will also explore the migration of fraud and the best practices learned from mature EMV markets.

Closing  
Richard Smith, Senior Business Leader, MasterCard Worldwide

Thursday – September 22, 2011
Post-Conference Session

Issuer Focus Compliance Workshop:  
Tim Buckingham, Litigation Partner & Head of Global Payments Processing, DLA Piper UK LLP  
Ulrich Crecelius, Business Leader, MasterCard Worldwide  
Pamela DeMars, Senior Business Leader, MasterCard Worldwide  
Keith Groves, Business Leader, MasterCard Worldwide  
Steve Hubbard, Business Leader, MasterCard Worldwide  
Cem Kibaroglu, Business Leader, MasterCard Worldwide  
Nick Sutton, Leader, MasterCard Worldwide

An Insider's Guide to Protecting Your Business (Licensed Customers Only), covering:
- ADC Reimbursements
- MasterCard Alerts
- Stand-in Investigation Services
- SecureCode Best Practices
- And Much More…

(Includes Coffee Break and Lunch)
Acquirer Focus Compliance Workshop:
Robert Caldwell, Partner, G2 Web Services, LLC
Ulrich Crecelius, Business Leader, MasterCard Worldwide
Keith Groves, Business Leader, MasterCard Worldwide
Cem Kibaroglu, Business Leader, MasterCard Worldwide
Linda Kirkpatrick, Group Head, MasterCard Worldwide
Marie Russo, Senior Business Leader, MasterCard Worldwide
Nick Sutton, Leader, MasterCard Worldwide

E-Commerce Merchant Boarding and Monitoring Procedures - With specific focus on high risk merchant categories (Licensed Customers Only), covering:
- Member Alert to Control High Risk Merchants (MATCH)
- Global Merchant Audit Program (GMAP)
- Business Risk Assessment and Mitigation (BRAM)
- And Much More…

(Includes Lunch and Coffee Break)

Both interactive sessions will allow you to get your questions answered on how to best handle your compliance with MasterCard Rules and to employ best practices in early warning and detection of potential compliance issues. Hear directly from the program owners to best understand the compliance programs, including registration, reporting requirements, monitoring and detection. Learn from recent case studies presented on the different topics. Return to your company with a better sense of MasterCard’s approach to protecting the payments network and steps to improve your own compliance.

As an attendee, you will:
- Gain a comprehensive understanding of the MasterCard Compliance Programs that can help you optimize operations and reduce remediation time.
- Network with peers, share ideas and make suggestions around improving program monitoring and execution.
- Hear about specific compliance topics in your specific region or country from your Customer Security & Risk Manager.
- Learn how to minimize the risks associated with compliance and how to better protect your business’ reputation and potentially reduce non-compliance events.
Friday – September 23, 2011

Post-Conference Session

PCI: Lessons to be Learned from Data Breaches  
Gary Glover, Director of Security Assessment, Security Metrics  
Joshua Knopp, Business Leader, MasterCard Worldwide  
Mark Lippman, Senior Partner, Arsenal Security Group  
Jennifer Mack, Managing Director, Verizon Consulting Services for PCI, Verizon Business  
Mark Shelhart, Managing Principal, Arsenal Security Group

Examine case studies based on real world forensic investigations that will help you learn to recognize the warning signs that present themselves prior to an account data compromise. Review the detection and prevention practices that your organization can implement to prevent a potentially damaging breach from occurring.

Ideal for Acquirers and Processors  
(Includes Lunch and Coffee Breaks)