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MasterCard Global Risk Management Conference Laguna Beach, California, USA | May 18 - 22, 2014

DRAFT

Sunday, May 18, 2014 - Pre-Conference Registration	2:00PM - 5:00PM
Global Risk Management Conference - Early Registration Venue: Pacific Rotunda	2:00PM - 5:00PM
Welcome Cocktail Reception Venue: Botanical Lawn North	6:30PM - 9:00PM
Monday, May 19, 2014 - Global Risk Management Conference	9:00AM - 5:45PM
Registration, Coffee, & Exhibitor Booths Open Venue: Pacific Ballroom Promenade	7:45AM - 9:00AM
General Session Venue: Pacific Ballroom	
Opening Address: The Future of Commerce - Why it will be Driven by a More Empowering Inclusive Planet Walt M. Macnee, Vice Chairman, MasterCard President, MasterCard Center for Inclusive Growth	9:00AM - 9:40AM
Keynote Speaker Howard A. Schmidt, Partner, Ridge-Schmidt Cyber LLC Former Special Assistant and Cyber Advisor to Presidents Barack Obama and George W. Bush	9:40AM - 10:25AM
Exhibitor Introductions	10:25AM - 10:35AM
Coffee Break & Exhibitor Booths Open	10:35AM - 11:00AM
Global Insights: Leveraging Perspectives Pierre-Luc Pomerleau, Senior Director, National Bank of Canada David Rowan, Senior Vice President and Director, Technology Risk & Compliance, Suntrust Bank Rodolfo van der Horst, Senior Vice President, Banco BHD S.A. Moderator: Barbara King, Group Head, Customer Security & Risk Services	11:00AM - 11:45AM
MasterCard, from its unique vantage point, will be joined by a team of regional payment risk management experts to discuss current and emerging fraud trends and the critical mitigation strategies to put in place to help ensure that transactions are safe and secure.	
	11:45AM - 12:30PM
Innovation in the Payment Industry Nancy O'Malley, Chief Payment System Integrity Officer, MasterCard	

Venue: Pacific Lawn	
EMV Migration: The Time is Now Carolyn Balfany, Group Head, MasterCard Tucker Foote, Group Head, MasterCard Michael Weitzman, Group Executive, MasterCard	1:30PM - 2:10PM
MasterCard will discuss the current and future state of EMV with insights into the latest changes, challenges, and implementation strategies. This is an opportunity to learn about regulatory impacts, possible implications for your organization and how to maximize the value of your investment.	
Are You Who You Say You Are? Philip Dunkelberger, Chief Executive Officer, Nok Nok Shirley Inscoe, Senior Analyst, Aite Group Moderator: Bob Reany, Group Head, MasterCard	2:10PM - 3:00PM
As electronic and mobile commerce continue to grow exponentially, merchants face increased challenges in validating their customers' identity. Authentication techniques are constantly evolving and can now include the use of biometrics. Hear our speakers discuss the state of the art in transaction authentication and find out which solution best suits your needs	
Coffee Break & Exhibitor Booths Open	3:00PM - 3:30PM
Breakout Session	3:30PM - 5:45PM
Track One: ISSUER	
Venue: Pacific Ballroom	
Transaction Declines: A Balancing Act Christine Brundage Principal MasterCard Advisors	3:30PM - 4:10PM

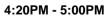
Christine Brundage, Principal, MasterCard Advisors Shawn Rush, BankCard Services Manager-Loss Mitigation, Central Trust Bank

For an issuer, declining transactions is part of doing business. Whether it be for insuficiant funds or to block fraudulent transactions, declines are a way for issuers to protect their bottom lines. However, when legitimate consumer transactions are wrongfully declined, it can cost the entire industry. This session will examine how to quantify the cost of declines through data analysis. MasterCard Advisors with a client issuer will demonstrate how to establish fraud management strategies, policies, and procedures that balance potential fraud losses with minimizing any adverse impact on consumers making legitimate purchases. Participants will take away practical solutions to implement to maximize the profitability of their portfolios.

Tailored Fraud Protection for Issuers

Laura Quevedo, Senior Business Leader, MasterCard Rick Rennie, Business Leader, MasterCard Mark Weisman, Group Head, MasterCard **Moderator:** Sharon Lampley, Business Leader, MasterCard

As technology evolves, new payment solutions emerge that enhance customer experience. To maximize profitability and customer trust, it is critical for issuers to understand the latest advancements in payment fraud prevention technology. Because one size does not fit all, this session will highlight a comprehensive collection of fraud prevention solutions to fit each customer's unique needs.





12:30PM - 1:30PM

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Lunch





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Track Two: ACQUIRER	
Venue: Monarch Ballroom	
Preventing, Detecting and Reacting to Illegal Online Activity Keith Groves, Vice President, G2 Web Services John Verdeschi, Group Head, MasterCard	3:30PM - 4:10PM
With the evolving risk landscape, new payment types and new market entrants, there is a need to re-examine risk management techniques to address new threats. Learn more about shifting your business models to accommodate new players while securing your environment.	
P2PE: Helping Merchants Help Themselves Brandon Benson, Senior Security Analyst, SecurityMetrics Josh Knopp, Senior Business Leader, MasterCard Delia Pedersoli, International Sales Director, International Payment Systems	4:20PM - 5:00PM
Merchants often struggle with keeping pace on how to secure their ever-evolving payment technology. Acquirers can alleviate their customers' frustration by helping them join the point-to-point encryption (P2PE) revolution. P2PE reduces processor risk, deters hackers, and diminishes PCI Self Assessment Questionnaire (SAQ) scope to a mere 18 questions. Discuss the benefits, caveats, and trends of P2PE security, and learn how it ultimately eases business security.	
Merchant Fraud Solutions Michelle Hafner, Senior Business Leader, MasterCard Neil Hawkey, Global Head of Corporate Governance and Compliance, Epoch.com	5:05PM - 5:45PM
Merchants are in a better position than ever to manage fraud proactively. Join this session for insights into the products and solutions available to you and your merchants to best detect and prevent fraud.	
Cocktails and Gala Dinner Venue: Grand Lawn	7:00PM - 10:00PM
Tuesday, May 20, 2014 - Global Risk Management Conference	9:00AM - 5:15PM
Registration, Coffee, & Exhibitor Booths Open Venue: Pacific Ballroom Promenade	8:00AM - 9:00AM
General Session Venue: Pacific Ballroom	
Opening Address Bill Lockyer, Treasurer, State of California	9:00AM - 9:30AM
Regulatory Updates Shawn Miles, Group Head, MasterCard	9:30AM - 10:00AM
Cyber crime is a major concern for governments around the globe. MasterCard will discuss navigating the latest cyberthreats, the impact of these threats on policy, and the challenges faced in the regulatory environment.	

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Breakout Session	10:30AM - 12:15PM
Track One: THREAT LANDSCAPE Venue: Monarch Ballroom	
PIN Tampering Case Study: Royal Canadian Mounted Police Sergeant Yves Leblanc, Délits Commerciaux, Royal Canadian Mounted Police	10:30AM - 11:15AM
Learn first hand from the Royal Canadian Mounted Police (RCMP) about Project Chapter and the investigation that led to identifying the targeted groups, the techiques used, the worldwide reach of the fraudsters, and the global law enforcement agencies that the RCMP engaged to hunt down the hackers.	
Emerging Trends in Cyber Crimes John Brady, Senior Business Leader, MasterCard Michael Green, Group Head, MasterCard	11:25AM - 12:15PM
Cyber criminals get more sophisticated each day. In this session, learn about the increasing scope, scale and complexity of cyber crimes impacting our industry. The panel discussion will focus on emerging trends, threats and new attack exploits cyber criminals are employing, including case studies, lessons learned and best practices to thwart cyber crimes.	
Track Two: DATA BREACH MANAGEMENT Venue: Pacific Ballroom	
Partners Against Cyber Crime: Importance of Public and Private Collaboration Matthew Parciak, Group Head, Deputy Chief Information Security Officer, MasterCard Gregory Auer, Assistant to the Special Agent in Charge, Electronic Crimes Task Force – Investigations, U.S. Secret Service	10:30AM - 11:15AM
We live and work in, and are dependent upon, a networked world. The interconnected nature of the Internet, and the ever-evolving and sophisticated threat environment has put cyber security beyond the reach of any single entity. To secure our critical infrastructure, public-private partnerships are essential and critical, so that both industry and government can develop a fuller and deeper picture of today's threat environment. Through collaboration, we can continue to innovate and ensure that the right solutions are being put in the right place, at the right time. Hear about the latest types of malware, threats and trends and learn about best practices to demonstrate how these partnerships go a long way in combating the fraudsters and advancing innovation.	
Data Breach Impact: Costs and Communication with Stakeholders Barbara King, Group Head, Customer Security & Risk Services Dr. Larry Ponemon, Ph.D., Chairman and Founder, CIPP, Ponemon Institute Moderator: Chris Harrall, Senior Business Leader, MasterCard	11:25AM - 12:15PM
Security breaches are inevitable, but making the headlines is not. The most costly criminal activities come from malicious insiders, denial-of-service (DOS) and web-based attacks and no industry is immune.	

from malicious insiders, denial-of-service (DOS) and web-based attacks and no industry is immune. Fortunately, there are ways to fight back. Listen to industry experts and MasterCard as they discuss the costs of cyber crime and the potential fallout with key stakeholders (such as customers, the media, and government officials) when your breach event goes public. More importantly, participants will take away best practices gleaned from actual data breaches to help them prepare for and manage these events with the goal of getting back to business.

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General Session Venue: Pacific Ballroom

Building Effective Front-End Prepaid Strategies Ron Hynes, Group Executive, MasterCard Brenda Hopkins, Senior Business Leader, MasterCard

Coffee Break & Exhibitor Booths Open

MasterCard Academy

MasterCard will share experiences and the latest attack vectors seen in the prepaid world. How are MasterCard and industry leaders driving awareness and thought leadership in the marketplace? Take away best practices that can be applied to front-end strategies to mitigate the risks and contain the threats.

Moderator: Pete Kaulbach, Senior Business Leader, MasterCard to their business models.

3:15PM - 4:00PM **Confronting Fraud from All Angles** Johan Gerber, Group Head, MasterCard This panel will approach the issue of fraud and risk-based decisioning from the four corners of the payment ecosystem. Hear from the perspective of an issuer, acquirer, merchant and MasterCard on how to collaborate to reduce fraud levels for all stakeholders 4:00PM - 4:30PM **Protecting the Payment Ecosystem** Bob Russo, General Manager, PCI Security Standards Council Hear an independent perpective from the unique vantage point of the PCI Council - learn about the repercussions of recent high profile data breach events, the efforts to collaborate with other industry bodies and the future evolution of standards. MasterCard Labs: Innovation at Our Fingertips 4:30PM - 5:15PM John Sheldon, Group Head, MasterCard MasterCard Labs, our company's R&D division, will share their latest payment innovations, as the industry strives to anticipate and satisfy customers' and cardholders' ever-changing needs and expectations.

5:15PM



1:15PM - 2:00PM

2:00PM - 2:50PM

2:50PM - 3:15PM

Impact of Mobile Developments on the Payment Industry Ryan Jones, Compliance Officer, Square Alphonse R. Pascual, Senior Analyst, Javelin Strategy & Research

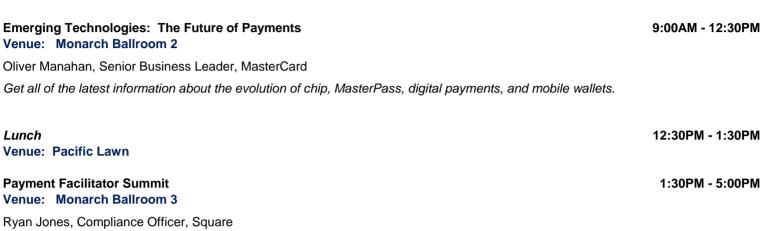
of Risk Management

More and more merchants are capitalizing on the increased popularity of smart phones and tablets with the use of Mobile POS solutions for greater payment acceptance flexibility. To be successful, the level of security must match the convenience that these emerging payment solutions offer. Attendees to this session will receive a better understanding of the types of MPOS solutions available and how merchants are adapting them



Coffee & Workshop Registration Venue: Monarch Ballroom Promenade	8:00AM - 9:00AM
Optimizing Authorizations Through a Fraud Management Lens Venue: Monarch Ballroom 2	9:00AM - 12:30PM
Christine Brundage, Principal, MasterCard Advisors Steven Russell, Senior Managing Consultant, MasterCard Advisors	
Global insights and tactical methodologies for effectively using data and advanced analytics to pilot your	

organization to fraud management success.



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Robert Simonetti, Leader, MasterCard MasterCard created the Payment Facilitator model as an optional acquiring model that allows a payment facilitator to accept MasterCard and/or Maestro transactions on behalf of multiple smaller merchants called submerchants. The Payment Facilitator Summit is intended to provide acquirers and payment facilitators with a

forum to openly discuss the Payment Facilitator Summit is intended to provide acquirers and payment facilitators with a forum to openly discuss the Payment Facilitator model and registration program as well as provide education, best practices, and partnership opportunities to displace cash and check payments onto MasterCard electronic payments.

The Future of Chargeback Processing Venue: Monarch Ballroom 2

Tim Hopkins, Senior Business Leader, MasterCard

Join MasterCard security experts for a comprehensive look into the world of chargebacks.



1:30PM - 5:00PM