



INNOVATE. COLLABORATE. EDUCATE.

## MasterCard Global Risk Management Conference

Laguna Beach, California, USA | May 18 - 22, 2014

**DRAFT**

<b>Sunday, May 18, 2014 - Pre-Conference Registration</b>		<b>2:00PM - 5:00PM</b>
<i>Global Risk Management Conference - Early Registration</i>		<b>2:00PM - 5:00PM</b>
Venue: Pacific Rotunda		
<b>Welcome Cocktail Reception</b>		<b>6:30PM - 9:00PM</b>
Venue: Botanical Lawn North		
<b>Monday, May 19, 2014 - Global Risk Management Conference</b>		<b>9:00AM - 5:45PM</b>
<i>Registration, Coffee, &amp; Exhibitor Booths Open</i>		<b>7:45AM - 9:00AM</b>
Venue: Pacific Ballroom Promenade		
<b>General Session</b>		
Venue: Pacific Ballroom		
<b>Opening Address: The Future of Commerce - Why it will be Driven by a More Empowering Inclusive Planet</b>		<b>9:00AM - 9:40AM</b>
Walt M. Macnee, Vice Chairman, MasterCard <i>President, MasterCard Center for Inclusive Growth</i>		
<b>Keynote Speaker</b>		<b>9:40AM - 10:25AM</b>
Howard A. Schmidt, Partner, Ridge-Schmidt Cyber LLC <i>Former Special Assistant and Cyber Advisor to Presidents Barack Obama and George W. Bush</i>		
<b>Exhibitor Introductions</b>		<b>10:25AM - 10:35AM</b>
<b>Coffee Break &amp; Exhibitor Booths Open</b>		<b>10:35AM - 11:00AM</b>
<b>Global Insights: Leveraging Perspectives</b>		<b>11:00AM - 11:45AM</b>
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.		
<b>Moderator:</b> Barbara King, Group Head, Customer Security & Risk Services		
<i>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.</i>		
<b>Innovation in the Payment Industry</b>		<b>11:45AM - 12:30PM</b>
Nancy O'Malley, Chief Payment System Integrity Officer, MasterCard		
<i>Learn more about the importance of safety and security of payments in a fast-changing ecosystem where innovation is a key differentiator to remain competitive and drive solutions to market.</i>		



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**Lunch** **12:30PM - 1:30PM**  
**Venue: Pacific Lawn**

**EMV Migration: The Time is Now** **1:30PM - 2:10PM**  
Carolyn Balfany, Group Head, MasterCard  
Tucker Foote, Group Head, MasterCard  
Michael Weitzman, Group Executive, MasterCard

*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?** **2:10PM - 3:00PM**  
Philip Dunkelberger, Chief Executive Officer, Nok Nok  
Shirley Inscoe, Senior Analyst, Aite Group  
**Moderator:** Bob Reany, Group Head, MasterCard

*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** **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 insufficient 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** **4:20PM - 5:00PM**  
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.*



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**Track Two: ACQUIRER**

**Venue: Monarch Ballroom**

**Preventing, Detecting and Reacting to Illegal Online Activity**

**3:30PM - 4:10PM**

Keith Groves, Vice President, G2 Web Services  
John Verdeschi, Group Head, MasterCard

*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**

**4:20PM - 5:00PM**

Brandon Benson, Senior Security Analyst, SecurityMetrics  
Josh Knopp, Senior Business Leader, MasterCard  
Delia Pedersoli, International Sales Director, International Payment Systems

*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**

**5:05PM - 5:45PM**

Michelle Hafner, Senior Business Leader, MasterCard  
Neil Hawkey, Global Head of Corporate Governance and Compliance, Epoch.com

*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**

**7:00PM - 10:00PM**

**Venue: Grand Lawn**

**Tuesday, May 20, 2014 - Global Risk Management Conference**

**9:00AM - 5:15PM**

**Registration, Coffee, & Exhibitor Booths Open**

**8:00AM - 9:00AM**

**Venue: Pacific Ballroom Promenade**

**General Session**

**Venue: Pacific Ballroom**

**Opening Address**

**9:00AM - 9:30AM**

Bill Lockyer, Treasurer, State of California

**Regulatory Updates**

**9:30AM - 10:00AM**

Shawn Miles, Group Head, MasterCard

*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.*

**Coffee Break & Exhibitor Booths Open**

**10:00AM - 10:30AM**

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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**

**10:30AM - 11:15AM**

Sergeant Yves Leblanc, Délits Commerciaux, Royal Canadian Mounted Police

*Learn first hand from the Royal Canadian Mounted Police (RCMP) about Project Chapter and the investigation that led to identifying the targeted groups, the techniques 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**

**11:25AM - 12:15PM**

John Brady, Senior Business Leader, MasterCard

Michael Green, Group Head, MasterCard

*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**

**10:30AM - 11:15AM**

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

*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**

**11:25AM - 12:15PM**

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

*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. 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.*

**Lunch**

**12:15PM - 1:15PM**

**Venue: Grand Lawn**



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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

**1:15PM - 2:00PM**

*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.*

**Impact of Mobile Developments on the Payment Industry**

Ryan Jones, Compliance Officer, Square  
Alphonse R. Pascual, Senior Analyst, Javelin Strategy & Research  
**Moderator:** Pete Kaulbach, Senior Business Leader, MasterCard

**2:00PM - 2:50PM**

*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 to their business models.*

**Coffee Break & Exhibitor Booths Open**

**2:50PM - 3:15PM**

**Confronting Fraud from All Angles**

Johan Gerber, Group Head, MasterCard

**3:15PM - 4:00PM**

*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*

**Protecting the Payment Ecosystem**

Bob Russo, General Manager, PCI Security Standards Council

**4:00PM - 4:30PM**

*Hear an independent perspective 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**

John Sheldon, Group Head, MasterCard

**4:30PM - 5:15PM**

*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.*

**END OF CONFERENCE**

**5:15PM**



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**Wednesday, May 21, 2014 - Post-Conference Workshops** **9:00AM - 3:00PM**

**Coffee & Workshop Registration** **8:00AM - 9:00AM**  
**Venue: Monarch Ballroom Promenade**

**Prepaid Workshop - Mitigating Risk in the Prepaid Value Chain** **9:00AM - 12:30PM**

**Venue: Monarch Ballroom 2**  
 Ron Hynes, Group Executive, MasterCard  
 Jim Dean, President & CEO, TrueCourse Advisory Services, LLC  
 David English Business Leader, U.S. Customer Security & Risk Services, MasterCard  
 Kevin Finnegan, Business Leader, Global Prepaid Product Management, MasterCard  
 John Hagy, Chief Legal Officer, MetaBank  
 Brenda Hopkins, Senior Business Leader, MasterCard  
 Ron Hynes, Group Executive, MasterCard  
 Robert Skiba, Executive Vice President, InComm, Inc.  
 Doug Whiteside, Business Leader, MasterCard

*The prepaid value chain is fragmented, with multiple partners joining together to bring solutions to market. This fragmentation presents increased risk and therefore requires that all participants be diligent in understanding and mitigating the risks as they launch and support programs. Join MasterCard and other industry experts as we highlight these risks and discuss best practices in heading off pitfalls that threaten the value chain and the industry as a whole.*

**Account Data Compromise (ADC) and PCI Workshop: Managing and Preventing ADC Events** **9:00AM - 3:00PM**

**Venue: Monarch Ballroom 3**  
 David English, Business Leader, MasterCard  
 Wenlock Free, Vice President, SecurityMetrics  
 Josh Knopp, Senior Business Leader, MasterCard  
 Mark Lippman, Managing Director, Protiviti  
 Larry Newell, Business Leader, MasterCard  
 Gregory Rosenberg, Sales Engineer, Trustwave

*Join MasterCard and industry security experts for an interactive journey through the anatomy of an ADC event, from the cardholder experience at the POS through the identification of a potential breach. Learn tips on managing ADC events and gain an understanding of how PCI compliance aids in protection from ADC events, including emerging technologies such as P2PE, Tokenization, and mobile. (Includes Lunch)*

**Thursday, May 22, 2014 - Post-Conference Workshops** **9:00AM - 5:00PM**

**Coffee & Workshop Registration** **8:00AM - 9:00AM**  
**Venue: Monarch Ballroom Promenade**

**Optimizing Authorizations Through a Fraud Management Lens** **9:00AM - 12:30PM**

**Venue: Monarch Ballroom 2**  
 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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**Emerging Technologies: The Future of Payments**

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

**Venue: Monarch Ballroom 2**

Oliver Manahan, Senior Business Leader, MasterCard

*Get all of the latest information about the evolution of chip, MasterPass, digital payments, and mobile wallets.*

**Lunch**

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

**Venue: Pacific Lawn**

**Payment Facilitator Summit**

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

**Venue: Monarch Ballroom 3**

Ryan Jones, Compliance Officer, Square

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 sub-merchants. 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**

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

**Venue: Monarch Ballroom 2**

Tim Hopkins, Senior Business Leader, MasterCard

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