

Mastercard GRL Cybersecurity & Risk Summit

Dubrovnik, Croatia

September 30 - October 3, 2019

DRAFT AGENDA



Monday September 30, 2019 - Pre-Summit Sessions

9:00AM - 5:00PM

Pre-Summit Sessions

9:00AM - 5:00PM

[Detailed agenda for pre conference sessions available online](#)

Workshop and Summit Registration

8:00AM - 5:00PM

Pre-Summit Workshop: The Future of Authentication

9:00AM - 5:00PM

Pre-Summit Workshop: Mastercard Fraud Simulator

9:00AM - 3:00PM

Pre-Summit Workshop Lunch

12:30PM - 1:30PM

Welcome Reception

6:30PM - 8:30PM

Venue: Agora Terrace

Tuesday October 1, 2019 - Risk Leadership Summit

9:00AM - 5:30PM

Breakfast *Included in Room Rate*

7:00AM - 9:00AM

Registration and Vendor Showcase

7:00AM - 9:00AM

Venue: Mistral Ballroom Foyer

General Session

Venue: Mistral Ballroom

Conference Welcome

9:00AM - 9:05AM

Paul Trueman, Senior Vice President, Product Advancement, Mastercard

Summit Keynote: Thriving in Challenging Environments

9:05AM - 9:40AM

Ben Saunders, World Record-Breaking Polar Explorer

Connected Intelligence

9:40AM - 10:00AM

Johan Gerber, Executive Vice President, Cyber & Security Products, Mastercard

Keynote: Demystifying Artificial Intelligence

10:00AM - 10:40AM

Artificial Intelligence – it's a term we have all heard of and is becoming more and more prevalent in the business world. To most, the AI world is complex and guarded by those with deep technical knowledge. But AI doesn't have to be complicated. Decoded will help do just that – demystify the idea of machine learning and artificial intelligence, unveil cutting edge technology as it relates to security and bring to life technology for all players in the payments ecosystem.

Networking Break & Vendor Showcase

10:40AM - 11:05AM

Mastercard Xperience Center: Direct Service Access / AI Express / Ethoca Eliminator

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Keynote Q&A: A Conversation with Sandy Pentland

11:05AM - 11:40AM

Sudhir Jha, Head of Brighterion - A Mastercard Company

Sandy Pentland, Director, MIT Connection Science and Human Dynamics Labs, MIT

Moderator: Paul Trueman, Senior Vice President, Product Advancement, Mastercard

What are the macro trends in AI, how can it help in society and why is now the right time? This Q&A session with MIT's Sandy Pentland, Mastercard's Paul Trueman and Head of Brighterion, Sudhir Jha, will discuss concepts and applications of AI that are shaping our personal and professional futures, improving business operations, and value creation for customers.

Power Talk: Digital Identity - The Better Way to Authenticate

11:40AM - 11:55AM

Dan Johnson, Vice President, Digital Identity, Mastercard

Mastercard will discuss the vision for digital identity in today's increasingly connected world, starting with the individual sitting at the heart of every digital interaction. Using the guide of 'I own my identity and I control my identity data', Mastercard will discuss the focus of data rights and ownership, confidentiality, consent, transparency, security and inclusion - and why it is essential to establish and safeguard trust in digital interactions.

CEO Panel

11:55AM - 12:30PM

Christopher Bailey, CEO, NuData Security - A Mastercard Company

Andre Edelbrock, CEO, Ethoca

Moderator: Johan Gerber, Executive Vice President, Security & Decision Products, Mastercard

With the digital consumer journey being of utmost importance, panelists will discuss how technologies like passive biometrics, AI and digital standards along with the new real-time insights to provide merchants and card issuers with ability to more easily identify and stop potentially fraudulent purchases and false declines, maintaining a positive consumer experience.

Power Talk: Are Smart Phones As Unique As You? Pushing the Boundaries of Device Intelligence

12:30PM - 12:45PM

Rahul Deshpande, Senior Vice President, Center for Device and Digital Trust, Mastercard

How can we make devices trustworthy? It's a top of mind question but a complicated answer. This session will cover emerging attack vectors with real examples and address how a user can safeguard themselves and their customers.

Lunch

12:45PM - 1:45PM

Winning with AI

1:45PM - 2:20PM

Ian Belsham, Global Head of Transaction Monitoring, WorldPay

Kerry Thomas, Vice President, Cyber & Intelligence Solutions, Mastercard

Viton Vitanis, Head of Risk Analytics, Visa Card Services

Moderator: Laura Quevedo, Senior Vice President, Security & Decision Products, Mastercard

Artificial Intelligence (AI) has been around for many years, but the role that it is playing in business today has grown exponentially. Customers will share case studies, discussing the benefits of partnership; the advantages of using Artificial Intelligence and the important role AI plays in reducing fraud and optimizing performance.

The Importance of Cyber Hygiene

2:20PM - 2:55PM

This session will talk about the importance of maintaining a proper cyber health regimen and more on Mastercard's commitment to developing new and better ways to keep payments safe.

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Introducing : Threat Scan

Kay Medley, Vice President, Security & Decision Products, Mastercard

As fraud behaviors evolve, issuer authorization networks are continually at risk. Mastercard will introduce Threat Scan to the Europe market, and share insights into the types of attacks they are seeing on issuer authorization networks and more on how this solution can help prevent being the target of an attack.

2:55PM - 3:10PM

The Dark Web

Andrei Barysevich, Director of Research & Development, Gemini Advisory

Claire Le Gal, Senior Vice President, Fraud Intelligence & Strategy, Mastercard

The dark web is the known place of choice for fraudsters to commit crimes, but that doesn't mean that it can't provide useful information on how to stop these criminals and prevent payment fraud. This session will hear from industry leader, Gemini Advisory, and Mastercard on what they are seeing in the dark web and how they using their findings to help stop payment fraud.

3:10PM - 3:45PM

Networking Break & Vendor Showcase

Mastercard Xperience Center: Online Account Origination / ThreatScan / Ethoca Eliminator

3:45PM - 4:15PM

Reducing Fraud through Partnership and Collaboration

Stefan Bishop, Regional Director - EMEA, Ethoca

Hugo Nogueira, Fraud & Chargeback Operations, Sonae

Moderator: Brenda Hopkins, Senior Vice President, Security & Decision Products, Mastercard

Today's consumers expect to be able to make purchases when they want, and how they want, knowing they are both protected from fraud and have full clarity on their own transactions. This includes their ability to easily identify, get more information about and manage potentially fraudulent charges on their accounts. When fraud and disputes do occur, they create a painful experience for consumers and a costly, complicated process for banks and businesses involved in the payment ecosystem. This discussion will showcase partner representatives that are all working toward a common goal to reduce the rising costs and friction of disputes and chargebacks through the power of collaboration.

4:15PM - 4:55PM

The Importance of Industry Collaboration : A Q&A with the MRC

Paul Kuykendall, CEO, Merchant Risk Council

Joanne Lawrence, Vice President, Security Solutions, Mastercard

Join this Q&A session with the CEO of the MRC to learn more about industry collaboration efforts and opportunities; the latest fraud trends and challenges from merchants and about their eCommerce fraud experience and mitigation practices. We'll also cover the latest industry fraud data, fraud management methods used by their peers, and a robust set of performance benchmarks that members can use to help optimize their business.

4:55PM - 5:30PM

End of Day One

5:30PM

Cocktails and Gala Dinner

Venue: Pool Deck

6:30PM - 9:30PM

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Wednesday October 2, 2019- Risk Leadership Summit

9:00AM - 5:15PM

Breakfast *Included in Room Rate*

7:00AM - 9:00AM

Coffee & Vendor Showcase

7:00AM - 9:00AM

Venue: **Mistral Ballroom Foyer**

General Session

Venue: **Mistral Ballroom**

Keynote Panel: Digital Futures

9:10AM - 9:50AM

Ajay Bhalla, President, Cyber & Intelligence Solutions, Mastercard

Bhaskar Chakravorti, Dean of Global Business at The Fletcher School, Tufts University

Moderator: Paul Trueman, Senior Vice President, Product Advancement, Mastercard

Update and Insights from the EBA and National Authorities

9:50AM - 10:20AM

Christoph Baert, Senior Managing Counsel, Regulatory Affairs - Europe, Mastercard

Andrea De Matteis, Outside Counsel, De Matteis Law

A pan-European overview of the positions adopted by the various National Competent Authorities (NCA) across the European Union in response to the EBA Opinion on the elements of SCA of 21 June 2019 allowing NCA to provide 'limited additional time' to issuers and acquirers to migrate their customers to compliant authentication solutions.

Networking Break & Vendor Showcase

10:20AM - 10:50AM

Mastercard Xperience Center: ThreatScan / ID Check Express / Ethoca Eliminator

PSD2 RTS Impacts During a Soft Enforcement Period

10:50AM - 11:20AM

Michael Sass, Vice President, Security Solutions, Mastercard

Marc Van Puyvelde, Director, Cyber & Intelligence Solutions, Mastercard

The soft enforcement of PSD2 compliance by the EBA and National Authorities impacts when remote payments business will enforce SCA. This session will discuss the impact of soft enforcement on implementation of exemptions and exclusions, the Mastercard Digital Security Roadmap (Rules and Requirements) and how Mastercard will be supporting customers through this transition period to reduce fraud and abandonment rates, increase approval rates and ultimately achieve PSD2 RTS compliance.

Closing the Gap - Achieving Compliance and Enabling a Great Consumer Experience

11:20AM - 11:45AM

Dennis Gamiello, Senior Vice President, Identity Solutions, Mastercard

The delayed enforcement of PSD2 presents an opportunity for the industry to continue working toward achieving compliance while keeping the consumer experience front and center. Implementing new solutions now to help lower fraud rates can help down the road when PSD2 requirements will be enforced. Learn about Mastercard's approach to closing the gap between achieving compliance and enabling a great consumer experience.

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PSD2: Key Learnings, Opportunities and Challenges

11:45AM - 12:20PM

Iryna Agieieva, Senior Product Manager, Booking.com

Timo Sewre, Fraud Analyst, Pluscard

Sami Tikkala, Director, Digital Identity and Authentication, Modirum

Ruben Woelders, Product Manager, Adyen

Moderator: Rigo Van den Broeck, Senior Vice President, Cyber & Intelligence Solutions - Europe, Mastercard

Complying with PSD2 has been a challenging effort. This panel will hear from industry leaders on how they worked towards achieving PSD2 compliance while finding a proper balance between regulations and e-commerce business performance and how they are handling the grace periods likely to be provided by the national regulators before PSD2 is enforced. This panel will also discuss how the implementation of EMV 3DS has impacted abandonments and reduced declines.

Power Talk: Open Banking Understood

12:20PM - 12:45PM

David Head, Vice President, Product Development & Innovation, Mastercard

Open banking allows non-traditional players to access individuals' data – creating huge opportunities for impactful innovation in both consumer and business worlds. Yet, as with any change of this scale, the operational risks are significant. This session will discuss the types of data that third-party players now have access to, how opening banking is set to transform many retail financial services and what dangers lie ahead.

Lunch

12:45PM - 1:45PM

TRACK I

1:45PM - 3:15PM

Securing the Future of Commerce Through Standards

1:45PM - 2:15PM

David Cutler, Director, Acceptance & Solutions, Mastercard

Jeremy King, International Director - Europe, PCI Standards Council

Moderator: Fernando Lourenco, Director, Industry Standards, Mastercard

Join this session to learn more about the opportunities to expand acceptance and lower costs to small businesses through standards such as PIN on Glass and Tap on Phone which will allow merchants to process PIN based EMV transactions on merchant owned digital devices rather than using a PIN pad device.

SafetyNet for Acquirers

2:15PM - 2:45PM

Sandy Condellire, Senior Vice President, Security & Decision Products, Mastercard

Benjamin Hosack, CCO and Co-Founder, Foregenix

Large-scale fraud attacks can lead to massive financial losses and reputational damage. Preventing these types of attacks is extremely important for both issuers and acquirers alike. Join this session to hear a discussion with an industry player, along with a leader in cybersecurity, providing insights into how criminals are accessing merchant websites to carry out attacks and how this impacts acquirers and their merchants and what Mastercard is doing to help drive awareness.

Managing Merchant Risk

2:45PM - 3:15PM

Christian Chmiel, CEO, Web Shield

Dan Frechtling, President, Verisk Financial | G2

Noam Grinberg, VP of Risk Management, SafeCharge

Moderator: John Verdeschi, Senior Vice President, Franchise Customer Engagement & Performance, Mastercard

This session will focus on managing the merchant relationship lifecycle – from onboarding due diligence, to continual monitoring, risk identification, and remediation. Hear from industry leaders to help you protect your business.

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TRACK II

1:45PM - 3:15PM

Managing 'Your' Risk in Open Banking

1:45PM - 2:15PM

Bogdan Bochenek, Director, Customer Compliance & Fraud, Mastercard

Michael Oliva, Manager, Franchise Management, Mastercard

Asya Vitanova, Senior Vice President, Franchise - Europe, Mastercard

Within the new Open Banking era, regulated non-traditional players can access accounts data of payment service users for the purposes of initiating payments and gathering financial information— creating new opportunities for innovation, better customer experience and commercial opportunity in both the consumer and business environment. This session will hear from Mastercard Franchise leaders what types of accounts and data third-party players can now access, how Open Banking is set to transform many retail financial services and which challenges are on the horizon.

Connecting Financial Fraud Across Payment Networks

2:15PM - 2:45PM

Denis Zelenskiy, Director, Products & Innovation, Vocalink

Fraudsters and money launderers are well connected across payments networks. Until now, getting a complete picture of how these networks operated and how vast and connected they are has been extremely difficult. With the development of real-time payments, being better connected is becoming increasingly important to fight financial fraud.

A Perfect Applicant Called Human Farm

2:45PM - 3:15PM

Jules Campeau, Vice President Global Sales, NuData Security - A Mastercard Company

Online account origination fraud has grown exponentially over the past few years surmounting in billions of dollars in losses. This newly emerged fraud type is the result of fraud rings switching from automated attacks to human workers submitting applications manually which have a better chance of being approved. Learn about patterns, tactics and behaviors that can help expose these fraudsters to help mitigate fraud before it happens.

Networking Break & Vendor Showcase

3:15PM - 3:40PM

Mastercard Xperience Center: Online Account Origination / Fraud & Loss Database / Ethoca Eliminator

Digital Skimming - The New Attack Vector of Choice

3:40PM - 4:15PM

Joe Palmer, Fraud Investigations, Systems and Compliance Manager, CapitalOne

Nick Sutton, Director, Customer Compliance & Fraud, Mastercard

Moderator: Erick Lawing, Vice President, Account Data Compromise, Mastercard

Ecommerce data compromise events have long been a problem for the ecosystem, however recent changes to attack methods have opened online merchants to real-time data loss through digital skimming. Join the Mastercard Account Data Compromise team for an overview of digital skimming events, best practices for reducing the likelihood of an event and an opportunity for open Q&A.

Power Talk: Partnership Can Transform the Fraud Landscape through Shared Services

4:15PM - 4:40PM

Kaushik Gopal, Executive Vice President, Cyber & Intelligence Solutions, Mastercard

Fraud can be a costly business and with so many tools, preventing it can also be expensive. This session will discuss how collaboration can help transform how fraud is managed and eventually mitigated.

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The Fraud Landscape: Key Learnings from Global Fraud Leaders

4:40PM - 5:15PM

Ankush Duggal, Vice President, Customer Engagement & Performance, Mastercard

Peter Goldenberg, Senior Vice President, Franchise - LAC, Mastercard

Keith Groves, Vice President, Customer Engagement & Performance, Mastercard

Moderator: John Verdeschi, Senior Vice President, Franchise Customer Engagement & Performance, Mastercard

Mastercard fraud leaders share insights into the key drivers impacting the global fraud landscape and share learnings that customers can apply across their business in order to effectively manage fraud and optimize performance.

Closing Remarks & End of Summit

5:10PM - 5:15PM

Chargeback Forum Reception

6:30PM - 8:30PM

Venue: Agora Terrace

Thursday October 3, 2019 - Post-Summit Sessions

9:00AM - 5:00PM

*Breakfast *Included in Room Rate**

Registration

8:00AM - 9:00AM

Venue: Mistral Ballroom Foyer

Post Summit Sessions

Detailed agenda for post Summit sessions available online

Post -Summit Workshop: Cybercrime & Payment Security

9:00AM - 5:00PM

European Chargeback Forum - Rule Changes, Mastercom Claims Manager and Merchant Collaboration

9:00AM - 5:00PM

Post Summit Lunch

12:30PM - 1:30PM