

Mastercard Americas Risk Leadership Conference



Final Agenda

May 6 - 9, 2019

Hilton Head, South Carolina

Monday May 6, 2019 - Pre-Conference Sessions

9:00AM - 5:00PM

Mastercard Golf Outing

9:00AM - 5:00PM

Pre-Conference Sessions

Workshop and Conference Registration

8:00AM - 5:00PM

Venue: Savannah Foyer

Pre-Conference Workshop: The Future of Authentication

9:00AM - 4:00PM

Venue: Elliot/Drayton

Pre-Conference Workshop Lunch

12:30PM - 1:30PM

Pre-Conference Workshop: Anti-Money Laundering, Counter Terrorism Financing and Economic Sanctions – Industry trends, Observations and Best Practices

1:30PM - 5:00PM

Venue: Heyward

Welcome Reception

6:30PM - 8:30PM

Venue: Grand Ocean Terrace

Tuesday May 7, 2019 - Risk Leadership Conference

9:00AM - 5:30PM

Breakfast

7:00AM - 9:00AM

Venue: Grand Ocean Terrace

Registration and Vendor Showcase

8:00AM - 9:00AM

Venue: Savannah Foyer

General Session

9:00AM - 5:30PM

Venue: Grand Ballroom

Securing Commerce in 2019

9:00AM - 9:20AM

Chris Reid, Executive Vice President, Services - North America, Mastercard

Conference Keynote: Thriving in Challenging Environments

9:20AM - 10:00AM

Ben Saunders, World Record-Breaking Polar Explorer

Keynote: Mega Trends with Euromonitor

10:00AM - 10:35AM

An Hodgson, Head of Income and Expenditure, Euromonitor

To stay ahead of changing consumer preferences and values, companies must embrace megatrend analysis. To do this accurately, it is important to recognize the full picture and have a clear understanding of the social, economic, technological and environmental factors, which form an ever-shifting backdrop to consumer behavior. Join Euromonitor as they discuss the five drivers that are shaping megatrends today.

Networking Break & Vendor Showcase

10:35AM - 11:00AM

Mastercard Xperience Center: AI Express / Universal Identifier

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Demystifying Digital Identity

11:00AM - 11:35AM

Megan Heinze, President, Idemia

Andrew Nash, Vice President, Consumer Identity, Capital One

Bob Reany, Executive Vice President, Identity Solutions, Mastercard

Moderator: Nina Nieuwoudt, Vice President, Product Development & Innovation, Mastercard

The IoT is growing rapidly, making it more than important than ever to be able to identify people and devices, quickly and accurately. We'll hear from a panel of experts more about how the opportunities for a universally recognized digital identity to unlock, enable and simplify payment experiences for all stakeholders and how we can use this technology to reduce fraud.

Keynote: AI Explained

11:35AM - 12:10PM

Greg Edwards, Head of Data Science and Content, Decoded

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.

Winning with AI

12:10PM - 12:45PM

John Crum, Director, Risk Management, Duo Bank

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

Tim Miller, Senior Vice President, Global Credit & Risk, Elavon

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

Lunch

12:45PM - 1:45PM

CEO Roundtable

1:45PM - 2:20PM

Akli Adjaoute, CEO, Brighterion - A Mastercard Company

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.

The Future of Authentication

2:20PM - 5:30PM

The Consumer Experience: Friction Free?

2:20PM - 2:40PM

Elliott Goldenberg, Vice President, Product, Mastercard

This Power Talk will dive into Secure Remote Commerce, the emerging standard that tokenizes online data, geared toward interoperability and standard interfaces. Consumers can be liberated from mundane and repetitive data entry and merchants suffer fewer abandoned carts.

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Power Talk: EMV 3DS - Where Are We Now?

2:40PM - 3:00PM

Dennis Gamiello, Senior Vice President, Identity Solutions, Mastercard

As the payments landscape evolved, the industry recognized that new standards needed to be created to secure in-app transactions as well as traditional CNP ones - thus EMV 3DS was born. As we approach the deadline to be compliant, this session will hear from Mastercard on where we are now and as an industry, how we can all achieve EMV 3DS compliance.

From Login to Transaction – How Key Players Are Putting Authentication in the Front Seat

3:00PM - 3:35PM

Michael Chang, Vice President, Wholesale Authentication, Fraud & External Threat, Wells Fargo
Bernard McManus, Senior Director, Global Fraud Management and Strategy, Sony Interactive Entertainment
Ryan Wilk, Vice President, Customer Success, NuData Security

Sophisticated mass-scale attacks are forcing big companies to rethink their authentication strategies. From device intelligence to behavioral biometrics, big industry players are combining cutting-edge technologies to protect their valued customers and put authentication in the front seat. The session will hear from key players as they discuss their online authentication system overhaul to protect their customers and assets. From login to transaction including EMV 3DS, this session will explore the different ways to stop account takeover and fend off tomorrow's cyber threats.

Networking Break & Vendor Showcase

3:35PM - 4:00PM

Mastercard Xperience Center: Universal Identifier / Connected Intelligence

Enabling Collaborative Authentication to Maximize Consumer Experience

4:00PM - 4:30PM

Jorge Arbesu-Cardona, Product Management, Mastercard
Andres Gonzales, Director, Cyber & Intelligence Solutions, Mastercard
Moderator: Iain Young, Senior Vice President, Strategy & Optimization, Mastercard

Having the correct authentication strategy is key to enhancing the digital consumer experience by increasing approval rates and reducing fraud while ensuring a frictionless transaction. In this session, we will hear from Latin America's authentication and digital security experts on the challenges faced by merchants and issuers in the region and how the ecosystem has evolved to collaborate and implement new authentication methods in order to increase customer satisfaction and reduce risk to their consumers.

Power Talk: PSD2 - Revolutionizing the Payments Industry

4:30PM - 4:50PM

Seckin Yilgoren, Senior Vice President, Commercialization Strategy, Mastercard

As the deadline to become PSD2 compliant in Europe approaches, the question remains - why should I care? This session will hear from Mastercard on the new players and services that will be enabled by PSD2 and the risks and opportunities that it will create as a result.

Reduce False Declines with Trusted Customers... How Merchants Can Share Real-time Insights with Issuers during Authorization

4:50PM - 5:30PM

Stu Dwyer, Director of Payments, Microsoft
Jeremy Olawsky, Senior Vice President, Fraud Risk Group Manager, Citibank
Moderator: Patrick Kelly, Director, Market Product Management, Mastercard

This discussion which will showcase partner representatives from merchants and issuers to hear first of their journey and experiences to date, ecosystem collaboration and harnessing the power of ecommerce data.

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End of Day One

5:30PM

Cocktails and Gala Dinner

6:30PM - 9:30PM

Venue: Ocean Front Deck

Wednesday May 8, 2019 - Risk Leadership Conference

9:00AM - 5:15PM

Breakfast

7:00AM - 9:00AM

Venue: Grand Ocean Terrace

Coffee & Vendor Showcase

8:00AM - 9:00AM

Venue: Savannah Foyer

General Session

Venue: Grand Ballroom

Opening Remarks

9:00AM - 9:10AM

Paul Trueman, Senior Vice President, Product Advancement, Mastercard

Day Two Keynote: Cybersecurity to Enable Your Business

9:10AM - 9:45AM

Simon Hunt, Executive Vice President, Cyber Security Product Innovation, Mastercard

Dr. Eugene Spafford, Professor - Computer Sciences, Purdue University

Keynote Dr. Eugene Spafford, Professor - Computer Sciences, Purdue University and Mastercard Executive Simon Hunt discuss the state of cybersecurity today, the importance of management being at the forefront of championing cybersecurity and how to use it as a means to empower your business.

Power Talk: Threat Scan

9:45AM - 10:05AM

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

As fraud behaviors evolve, issuer authorization networks are continually at risk. Mastercard will share insights into the types of attacks they are seeing on issuer authorization networks and more on a new solution to help prevent being the target of an attack.

Power Talk: Decrease Operational Risk & Focus On Your Core Business

10:05AM - 10:25AM

Wade Plummer, Vice President, Network Products, Mastercard

Stakeholder needs are changing to place higher value on effective solutions that measurably drive revenue up and costs down and help to extend payments functionality to new channels and devices. Mastercard will discuss capabilities to provide better oversight and management across your portfolio, to support better authorization decisions in a more complex and dynamic environment, effectively reducing exposure and fraud loss.

Networking Break & Vendor Showcase

10:25AM - 10:55AM

Mastercard Xperience Center: AI Express / Threat Scan

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Global Payment and Fraud Survey Findings

Paul Kuykendall, CEO, Merchant Risk Council

10:55AM - 11:25AM

Join this session to learn more from the MRC on the latest fraud trends and challenges from merchants who were surveyed across the globe about their eCommerce fraud experience and mitigation practices. The survey results provide 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.

Power Talk: New Fraud Trends

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

11:25AM - 11:50AM

Join this session to hear about new fraud trends that Mastercard is seeing and what that means for the ecosystem and your business.

The World Around Us: Fraud Insights from Regional Leaders

Gregory Davis, Senior Vice President, Account Management & Transactional Fraud, Synchrony Financial

Paul Kuykendall, CEO, Merchant Risk Council

Neil Mowbray, Director, Fraud Analytics, Scotiabank

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

11:50AM - 12:30PM

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.

Lunch

12:30PM - 1:30PM

TRACK I

1:30PM - 3:15PM

Venue: Grand Ballroom

Identity Crimes: Where Everyone Knows Your Name

John Brady, Vice President, Franchise Customer Engagement & Performance, Mastercard

Chris Danese, Principal, Data and Services, Mastercard

Greg Saunders, Senior Vice President, Security & Decision Products, Mastercard

1:30PM - 2:05PM

As the payment system continues its evolution through the digital age, cardholder authentication at the application stage is a critical aspect of managing present and future risk. Personally Identifiable Information (PII) data breaches are increasing in scope and size and fraudsters are not only impersonating true cardholders, but frequently creating synthetic identities, compounding the risk. Thought leaders from Mastercard will offer perspectives regarding this growing concern and what Mastercard is doing to help protect customers identity.

A Better Authorization Strategy Through Additional Data Insights

Ranjita Iyer, Senior Vice President, Product Development & Innovation, Mastercard

Colin McGrath, Vice President, Market Product Management, Mastercard

2:05PM - 2:40PM

An issuers focus more on increasing approval rates, the question becomes how can I do this. With the release of EMV-3DS, additional data points during the time of authorization have been made available. With these new insights, combined with decision scoring tools, an issuer has a complete picture to better make those authorization decisions. Join this session to learn more about these data points, scoring tools and how to implement them to increase approval rates.

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Reduce Friction and Costs Associated to Disputes

2:40PM - 3:15PM

Brad Dillahunty, Vice President, Product Development & Innovation, Mastercard

Paul Fenton, Vice President, Account Recovery, Case Management & Document Services, PSCU

Jason Howard, Executive Vice President, Sales, Ethoca

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.

TRACK II

1:30PM - 3:15PM

Venue: Elliott/Drayton/Heyward

Effectively Battling Fraud

1:30PM - 2:05PM

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

Carmen Honacker, Sr. Manager, Global Fraud Strategy, Sony Interactive Entertainment

Get the latest 'top 10' of what not to miss when addressing fraud in your systems. Hear case studies and insights from fraud experts on how to successfully address fraud and ensure the right parameters are in place.

Autism and Cybercrime

2:05PM - 2:40PM

Rebecca Ledingham, Vice President, Product Development & Innovation, Mastercard

A significant number of cyber-offenders present with autistic spectrum disorders. It is important to understand the nuances of the behaviors. This presentation will educate all people involved in the cybercrime environment to understand persons who may present spectrum issues both as offenders, victims and employees and how to harness the skills of this unique sector.

SafetyNet for Acquirers

2:40PM - 3:15PM

Sandy Condellire, Vice President, Product Development & Innovation, Mastercard

Jeremy Coram, Business Development Director; Strategic Accounts, Foregenix

Veronica Flanagan, Vice President, Payment Network Compliance, Wells Fargo

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.

Networking Break & Vendor Showcase

3:15PM - 3:45PM

Mastercard Xperience Center: ID Theft Protection / Fraud and Loss Database

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The Inner Workings of Notorious Cybergang Fin7

3:45PM - 4:20PM

Melanie Gersten, Director, Product Development & Innovation, Mastercard

Special Agent Briana L. Neumiller, FBI

Moderator: Marie Russo, Senior Vice President, Franchise Dispute Resolution Management, Mastercard

Successfully breaching companies in almost every state, stealing millions of customer card records from thousands of POS terminals and causing hundreds of thousands of dollars in fraud is a guaranteed way to get noticed by the FBI. This session will hear directly from the FBI agent and Mastercard who were involved in the indictment of 3 key members of the notorious FIN7 group – the syndicate responsible for these major data breaches.

The New Age of Money Laundering - How to Launder 20K in Less Than 20 Minutes

4:20PM - 4:45PM

Noam Rabinovich, CTO, EverCompliant

Money laundering used to be an effort-intensive crime to commit. One needed a physical storefront, knowledge of how to run a legitimate business and a significant amount of money upfront. Today, transaction laundering; the digital, online form of money laundering, is significantly easier to execute. As many as 10% of e-commerce sites that process payments through registered merchants are unknown, hidden entities that have bypassed all KYC checks. Join this live demo to see just how easy it is to launder \$20,000 as we walk through a case of a 'known merchant' who has passed initial compliance and identity checks. And learn how to stop it and protect your ecosystem.

Uncovering New, Increasingly Sophisticated Patterns of Financial Crime

4:45PM - 5:15PM

David Rich, Executive Vice President, Vocalink Services

Over the past year we've seen a dramatic change in the speed and scale of fraud and money laundering, as well as the emergence of new patterns of illicit behavior. We'll share with you the latest insights from the world's only live network-level money laundering solution, including: latest emerging types fraud and scams, the dramatic increase in the speed at which illicit funds are dispersed and how technology is being employed both by the fraudsters and those trying to stop them.

Closing Remarks & End Of Conference

5:15PM

Thursday May 9, 2019 - Post-Conference Sessions

8:30AM - 4:00PM

Breakfast

Post-Conference Registration

8:00AM - 9:00AM

Venue: Savannah Foyer

Post Conference Sessions

9:00AM - 4:00PM

Post -Conference Workshop: The Fraud Simulator

8:30AM - 12:30PM

Venue: Danner West

Post -Conference Workshop: Mastercard's Dispute Resolution Initiative

9:00AM - 3:00PM

Venue: Danner East

Post -Conference Workshop: Cybercrime & Payment Security

9:00AM - 4:00PM

Venue: Heyward