



INNOVATE. COLLABORATE. EDUCATE.

MasterCard Global Risk Management Conference

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

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 - 8:30PM
Monday, May 19, 2014 - Global Risk Management Conference	9:00AM - 5:45PM
Breakfast Venue: Pacific Lawn	7:30AM - 8:30AM
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 <i>President, MasterCard Center for Inclusive Growth</i>	9:00AM - 9:40AM
Keynote Speaker Howard A. Schmidt, Partner, Ridge-Schmidt Cyber LLC <i>Former Cyber Advisor to Presidents Barack Obama and George W. Bush</i>	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, MasterCard	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.



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Innovation in the Payment Industry

Nancy O'Malley, Chief Payment System Integrity Officer, MasterCard
Conor White, President, IdentityX, Daon

11:45AM - 12:30PM

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.

Lunch

Venue: Pacific Lawn

12:30PM - 1:30PM

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
Shawn Rush, BankCard Services Manager-Loss Mitigation, Central Trust Bank

3:30PM - 4:10PM

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.

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Tailored Fraud Protection for Issuers

Laura Quevedo, Senior Business Leader, MasterCard

Rick Rennie, Business Leader, MasterCard

Mark Wiesman, Group Head, MasterCard

Moderator: Sharon Lampley, Business Leader, MasterCard

4:20PM - 5:00PM

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.

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

Venue: Sunset Terrace

7:00PM - 8:00PM

Gala Dinner

Venue: Grand Lawn

8:00PM - 10:00PM

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Tuesday, May 20, 2014 - Global Risk Management Conference

9:00AM - 5:15PM

Breakfast

7:30AM - 8:30AM

Venue: Pacific Lawn

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

Breakout Session

10:30AM - 12:20PM

Track One: THREAT LANDSCAPE

Venue: Monarch Ballroom

PIN Tampering Case Study: Royal Canadian Mounted Police

10:30AM - 11:20AM

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

11:30AM - 12:20PM

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.



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Track Two: DATA BREACH MANAGEMENT

Venue: Pacific Ballroom

Partners Against Cyber Crime: The Importance of Public and Private Collaboration

10:30AM - 11:20AM

Gregory Auer, Assistant to the Special Agent in Charge, Electronic Crimes Task Force – Investigations, U.S. Secret Service

Matthew Parciak, Group Head, Deputy Chief Information Security Officer, MasterCard

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.

Account Data Compromise: An Arms Race Under the Microscope

11:30AM - 12:20PM

Barbara King, Group Head, MasterCard

Bob Russo, General Manager, PCI Security Standards Council

Moderator: Chris Harrall, Senior Business Leader, MasterCard

In the never ending race against cyber criminals the payments industry can't afford to fall behind, and losing is simply not an option. Join the PCI Council and MasterCard as they explore the high-stakes world of data breaches, including new and emerging cyber-attack methods, the evolution of security standards and the intense attention these events receive from the media, governments and consumers the world over

Lunch

12:20PM - 1:30PM

Venue: Pacific Lawn

General Session

Venue: Pacific Ballroom

Building Effective Front-End Prepaid Strategies

1:30PM - 2:15PM

Brenda Hopkins, Senior Business Leader, MasterCard

Ron Hynes, Group Executive, MasterCard

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.

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Impact of Mobile Developments on the Payments Industry

Ryan Jones, Compliance Officer, Square

Alphonse R. Pascual, CFE, Senior Analyst of Security and Fraud, Javelin Strategy & Research

Moderator: Pete Kaulbach, Senior Business Leader, MasterCard

2:15PM - 3:05PM

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

3:05PM - 3:30PM

Confronting Fraud from All Angles

Johan Gerber, Group Head, MasterCard

3:30PM - 4:15PM

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

MasterCard Labs: Innovation at Our Fingertips

John Sheldon, Group Head, MasterCard

4:15PM - 5:00PM

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

5:00PM

Wednesday, May 21, 2014 - Post-Conference Workshops

9:00AM - 3:00PM

Breakfast

Venue: Pacific Lawn

7:30AM - 8:30AM

Coffee & Workshop Registration

Venue: Monarch Ballroom Promenade

8:00AM - 9:00AM

Prepaid Workshop - Mitigating Risk in the Prepaid Value Chain

Venue: Monarch Ballroom 2

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

Mark Wiesman, Group Head, MasterCard

9:00AM - 12:30PM



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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

Breakfast

7:30AM - 8:30AM

Venue: Pacific Lawn

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 3

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.

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



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Payment Facilitator Summit

Venue: Monarch Ballroom 3

Ryan Jones, Compliance Officer, Square

Robert Simonetti, Leader, MasterCard

1:30PM - 5:00PM

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

Venue: Monarch Ballroom 2

Tim Hopkins, Senior Business Leader, MasterCard

1:30PM - 5:00PM

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