

MERCHANT ACQUIRERS' COMMITTEE ANNUAL CONFERENCE MARCH 21 – 23, 2017 | SLS LAS VEGAS



MAC IS THE PREMIERE PAYMENTS RISK CONFERENCE LEADING THE FIELD IN ADDRESSING AND COMBATING RISK.

With industry changes and regulatory oversight increasing, 2017 will be another year of transformation and growth in the payments industry. We are looking for engaging speakers to share their expertise on anticipated changes, regulatory expansion and best practices to managing payments risk.

With registration exceeding 400 payments industry individuals, the MAC conference is THE way to educate, connect and network with the most influential and exclusive group of payment risk professionals in the acquiring industry.

DAY ONE - Regulatory Focus March 21, 2017

8:00 AM
FOYER



CONFERENCE REGISTRATION & BREAKFAST

9:00 AM
CONGO



OPENING COMMENTS

9:10 AM
CONGO



EXPLORING THE WORLD OF CYBER CRIME, MOTIVATIONS AND TACTICS

Jon Miller – Chief Research Officer, Cylance Inc.

We will discuss the different threat actors present today in the international cyber crime arena, talk about their tactics, motivations, and what can be done to prevent these breaches from happening to you and your organization. Followed by a brief review of some of the largest most notable breaches, and how their controls were subverted.

10:10 AM
CONGO



LESSONS LEARNED THROUGH INVESTIGATION

Roberto Anguizola – Attorney, Federal Trade Commission

Karin Fojtik – Assistant United States Attorney, Department of Justice

Moderator: Jason Burt – Attorney, Latham & Watkins

Jeremy Johnson and iWorks became comfortable with lying and deceiving to keep the business alive at the expense of the processing industry. This session will be an in-depth exploration of the lessons learned by both the FTC and DOJ and how their new understanding of our industry affects you. Representatives from the Federal Trade Commission and Department of Justice will share their thoughts on what they have learned and how they now view the acquiring industry.

10:55 AM
FOYER



NETWORKING BREAK

11:25 AM
CONGO



MASTERCARD PRESENTATION AND UPDATE ON CURRENT FRAUD AND BRAM TRENDS

Jeffrey De Petro – Business Leader, Customer Performance Integrity, Mastercard

David Press – Vice President, Customer Fraud Management, Mastercard

This panel will discuss the current state of the industry from a unique Mastercard perspective. Separate topics will include our panelist discussing BRAM and fraud trends and the current landscape.

12:10 PM
CONGO



VISA PRESENTATION & UPDATE

Elizabeth Scofield – Director, Global Brand Protection, Visa

Cihat Fitzgerald – Director, Acceptance Risk-Americas, Visa

Marty Allain – .pharmacy Senior Manager, NABP

John Horton – LegitScript

In this presentation Visa will discuss the recent increase in "Force Post" fraud and recommended mitigation as well as provide an overview of the Global Brand Protection Program, recent updates, and trends; LegitScript will provide an overview of transaction laundering and methods to detect it; NAPB will provide an overview of the .Pharmacy Domain, changes to NAP's current certification programs, and an overview of the work the Alliance for Safe Online Pharmacies (ASOP) has done to address the issue of illegal online pharmacies.

12:55 PM
NIKKO



"ASK THE EXPERT" LUNCH

You can speak with some of the most insightful minds from the industry! Pull up a chair and ask their subject matter expert your toughest questions.



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DAY ONE Continued - Regulatory Focus
March 21, 2017

2:25 PM  VENDOR SPOTLIGHT



SMART RISK MANAGEMENT

Are single point detection systems still the answer? Our expert in the field will be presenting best practices that you can take back to your organization to implement. He'll provide solutions to the challenges that balance customer service, friction and fraud.



TRANSACTION LAUNDERING 2017: CYBERCRIMINALS AND ACQUIRERS ADAPT

Dan Frechtling – Chief Product & Marketing Officer, G2 Web Services

Marcus Smith – Senior Vice President, Risk Management, iPayment

Transaction Laundering is not new, however it is constantly evolving. Last year the community of acquirers, PFs, PSPs, ISOs and alternative payments took Transaction Laundering more seriously than ever before. Together they terminated a record number of launderers.

But the perpetrators are back, and they've adapted. Payment laundering, cryptocurrencies and wallets are just a few new tactics launderers utilize. The merchant acquiring industry must deploy counter-measures to stop them.

Experts from G2 and a leading acquirer present real examples and the latest laundering tactics to strengthen your defense, utilizing tools such as data science, conventional investigations and the Merchant Map®.

3:00 PM  THE ACH NETWORK: PROGRESS AND PATHWAYS TO FASTER PAYMENTS

CONGO

Jeanette A. Fox, AAP – Senior Director, Risk Investigations, NACHA

NACHA will be presenting exciting new changes and enhancements to the ACH Network that directly affect ACH originators and third parties. There's last year's Phase 1 and the upcoming Phase 2 along with a new rule for Third-Party Senders. Learn and be prepared for these exciting changes in the ACH Network!

3:45 PM  NETWORKING BREAK

FOYER

4:15 PM  REGULATIONS THAT MATTER FOR THIRD-PARTY PROCESSORS

CONGO

Marsha Jones – President, Third-Party Payment Processors Association

Jane Hennessy – Head of External Alliances, G2 Web Services

Third parties enabling payments take many forms, including TPPPs, PSPs, TPSs, PFs, ISOs, Digital Wallets, MSBs, MTs, to name a few. As they grow in size and number, these "nonbanks" are being regulated by new guidelines and consent orders.

The change in administration will further influence regulatory direction. Some rules will stay intact. Others will be rolled back. Banks and nonbanks alike will find some rules require continued compliance, while others may evaporate and open up new market opportunities.

Come to this session to learn the different obligations placed on different entity structures, what regulators are looking for and how the new administration may influence regulations. Presenters will share recent examples and case studies as well as tools and best practices for managing third-party relationships.

5:05 PM  VENDOR SPOTLIGHT



6:00 PM  PAYPAL SPONSORED COCKTAIL RECEPTION

SAYERS



8:00 PM  DAY ONE CONCLUDES

MERCHANT ACQUIRERS' COMMITTEE ANNUAL CONFERENCE

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DAY TWO - Trends & Updates

March 22, 2017

8:00 AM
FOYER



CONFERENCE REGISTRATION & BREAKFAST

9:00 AM
CONGO



OPENING COMMENTS

9:05 AM
CONGO



SECURITY ROADMAP FOR NEXT GENERATION OF RISKS AND TECHNOLOGY

Troy Leach – Chief Technology Officer, PCI Security Standards Council

As new cyber threats emerge, and advances in technology change the way we conduct payments and secure them, we must develop security strategies to protect sensitive data, improve how we authenticate, and simplify PCI compliance where possible. Please join us to discuss how payment security is evolving to prevent the capture of account information for fraudulent purposes and to learn what the PCI Council is doing in 2017 to facilitate the next generation of payment security.

9:50 AM
CONGO



EMV PROGRESS REPORT A YEAR LATER

Moderator: Raymond Carter – Principal, First Annapolis Consulting

Georgia Stavrakis – VP of Merchant Compliance, Global Payments, Heartland Payment Systems

Aliki Liadis-Hall – Director of Underwriting & Compliance, North American Bancard

Vadeene Sisk – Vice President Loss Prevention and Disputes, Elavon

Last year, our panel discussed the current state of the EMV roll out, effective strategies for EMV migration and the risks at play. This year, we brought back the same panel to discuss EMV a year later. They will discuss the updates, what went right, what went wrong, and they will bring more tales from the frontline.

10:35 AM
FOYER



NETWORKING BREAK

11:05 AM
CONGO



“YUUUGE” CHANGES IN WASHINGTON (BUT LESS THAN YOU THINK)

Moderator: Chris Geron – VP, Global Card Brand Management, Elavon

Kim Ford – VP, Global Government & Public Affairs, First Data

Jon Genovese – Regulatory & Government Affairs, Vantiv

Ed Wilson – Esq., Partner, Venable LLP

In this panel, Washington insiders will talk about the new administration and changes at federal and state regulatory agencies impacting payments. Panelists will cover potential changes to the Durbin Amendment, the Financial CHOICE Act, the future of Operation Choke Point, state money transmission, the potential repeal of new prepaid rules, the future of the Consumer Financial Protection Bureau, and the opportunity for self-regulatory programs in an era of expected de-regulation.

11:50 AM
CONGO



FRAUD TRENDS PANEL

Moderator: Eddie Glenn – Product Marketing Manager, Fraud Prevention, iovation

Yogesh Dwivedi – Risk Manager, PayPal

Bernard McManus – Sr. Director Global Fraud Management, Sony

Vinodh Poyyapakkam – Director of Risk Policy, Consulting and Merchant Risk, WePay

The new frontier of fraud is here, from BOT attacks, to ATO mixed in with a little bit of card testing and credential stuffing. If you don't know what any of this means don't worry we have PayPal, WePay, and Sony here to help you identify and combat what you don't know but is hitting you. Please join our moderator Eddie Glenn from iovation as he leads this panel down a treacherous path of mitigation enlightenment!

12:35 PM
NIKKO



LUNCH



DAY TWO Continued - Trends & Updates
March 22, 2017

2:05 PM  **VENDOR SPOTLIGHT**



THE POWER OF UNDERWRITING IN STAYING COMPETITIVE AGAINST STRIPE AND SQUARE

Peter Fitzpatrick – Director of Enterprise Sales, Agreement Express

The 'Stripe' like customer experience is top of mind for organizations focused on growth and unifying operations. The risk and underwriting team can be a powerful linchpin in helping their organizations compete against Stripe and Square. This session will provide insights and tangible case study examples on how to optimize your underwriting and gain unprecedented visibility into your business processes.



2:40 PM
CONGO



NOT FOR HUMAN CONSUMPTION – HOW TO SPOT HIGH-RISK MERCHANTS HIDING IN PLAIN SIGHT

Niamh Lewis – Associate Product Counsel, LegitScript

This presentation will provide an overview of high-risk merchants that sell products such as designer drugs, bodybuilding injectables, and psychoactive botanicals, while hiding behind misleading marketing and fake disclaimers (including the now-classic "not for human consumption"). The presentation will provide plenty of real-world examples, so the audience can spot these types of bad actors going forward. It will also address areas of borderline legality, e.g., merchants selling plants that contain controlled substances.

3:25 PM
FOYER



NETWORKING BREAK

3:55 PM
CONGO



KYC PARTNERING FOR SUCCESS

Greg Carmean – Director, Core Products and Data Strategy Organization, Experian

Everyone knows the importance of knowing your customer but the 'how' and 'why' are a bit tricky. We will discuss the importance of fraud prevention by consolidating the business and business owner data assets and analytics. This will be mix of fraud prevention and compliance information that can help you 'know your customer' and meet regulatory requirements.

4:40 PM
CONGO



STEPPING UP YOUR CUSTOMER DUE DILIGENCE

Maleka Ali – President, Arc-Serv, LLC

Brian Dorchester – EVP, Operations, First American Payment Systems

Heather Mark – Director, Compliance, ProPay

Marcus Smith – Sr. Vice President, Risk Management, iPayment

FinCEN recently amended the Bank Secrecy Act to clarify and strengthen customer due diligence requirements for financial institutions. These new rules have institutions of every kind in the financial industry scrambling to make changes. The rules turned out to be more than expected by including clauses to reinforce existing customer due diligence and enhanced due diligence expectations. If you haven't already started preparing, you might be behind in the game. So, how will this affect the payments world? Come hear our panel of speakers address the new rule, its main components, obstacles for the industry as well as what they are planning to implement at their organizations.

5:30 PM



VENDOR SPOTLIGHT

6:00 PM









DAY TWO CONCLUDES

MERCHANT ACQUIRERS' COMMITTEE ANNUAL CONFERENCE

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DAY THREE - Tactical MAC
March 23, 2017

- 8:30 AM**
FOYER
 **CONFERENCE REGISTRATION & BREAKFAST**
- 9:00 AM**
CONGO
 **OPENING COMMENTS**
- 9:05 AM**
CONGO
 **GETTING TO THE ROOT OF OURSELVES – INTERNAL AUDIT PANEL**
Joli Chu – Senior Compliance Testing and Monitoring Program Manager, Intuit
Alex Salem – Vice President Internal Audit, TSYS
Jeff Szyperski – Chairman, President and CEO, Chesapeake Bank
Moderator: Kate Root – SVP, Managing Director, Chesapeake Bank
We will take a 360 degree view of an Internal Audit. Our panelists will discuss what should happen when we take a long hard look inwards... into our organization. They will speak of the importance of an internal audit, what your bank is looking for, how to conduct one, and what to do with findings.
- 10:15 AM**
CONGO
 **REAL-TIME ISSUE UPDATE ON QIR**
Chris Bucolo – Director, Strategic Relationships & Marketing Strategy, ControlScan
How is the industry responding to the new Visa Level 4 compliance initiatives? This presentation will include a brief review of what ISOs, Acquirers and PCI Providers are doing along with a Q & A session. If we run out of time, the discussion will be continued during the Brown Bag Roundtable at the end of the day.
- 10:35 AM**
FOYER
 **NETWORKING BREAK**
- 11:00 AM**
CONGO
 **MULTI-ACCEPTANCE PANEL ON EXTERNAL REGISTRATION AND OVERSIGHT STRATEGY**
Richard Audet – Business Leader/VP, Franchise Development, Mastercard
Jordan Bennett – Senior Director, Network Risk, NACHA
Mamie Lee – Senior Director, Global Third Party Risk, Visa Inc.
Laura LiVecchi – Business Leader, Franchise Integrity, Customer Risk Assessment, Mastercard
The third party registration landscape is a confusing place filled with many Who and Why questions. Our panel made of Visa, MasterCard, and NACHA will help clear up the fog and shed some light on the topic.
- 12:10 PM**
CONGO
 **PARTNERING TO PREDICT THE FUTURE**
We will share our predictions for emerging risks that payment processing will face in 2017 and beyond. Our intent with this segment is to have our MAC constituents walk away with tangible knowledge and solutions to use when problems arise in their ecosystems.
- 12:30 PM**
CONGO
 **CLOSING COMMENTS & CONFERENCE CONCLUSION**
- 12:45 PM**
NIKKO
 **BROWN BAG LUNCH & MAC ROUNDTABLE**
We will discuss what is happening in your shop. As a group, we will share stories and discuss solutions. This session is about each of you and how we can work as a team to solve your challenges.
- 2:00 PM**
 **DAY THREE CONCLUDES**

Sponsorships opportunities are still available! For more information on sponsorship opportunities please visit our website at www.macmemberevent.org or contact our sponsorship chair David Landis; email: dlandis@g2llc.com phone: (425) 495-0293.