Please join us on Thursday, July 19, 2012 for a valuable one-day MAC Western Region Training Seminar. There will be presentations related to Financial, Fraud, and Compliance Risks. If you are interested in attending this one-day seminar, please contact Geoff Gray via e-mail at fraudinvestigator@sbcglobal.net

WHEN: Thursday—July 19, 2012
7:30 AM Registration and Breakfast / Seminar 8:00 AM to 5:00 PM

WHERE: United States Secret Service
725 S. Figueroa St., Suite 1300, Los Angeles, CA 90017

PARKING: You may Park in structure directly behind USSS building, Accessible from 7th & Francisco / or 8th St.

COST: No Cost (parking excluded) / Open to MAC Members Only

AGENDA TOPICS

7:30 – 8:00 Registration and Breakfast (Sponsored by Allaric International)
8:00 – 8:10 Opening Statements
8:10 – 9:00 Inspector Sean Klenin, United States Postal Inspection Service – “Case Studies on Credit Card Merchant Fraud.”
9:00 – 9:50 Linda Grimm, PMP CIPP / US, Compliance Solutions and Resources (CSR) – “It’s not just PCI Anymore – PII data; the new De Facto Standard for Securing Data.”
9:50 – 10:10 Break (Sponsored by UMS Banking and CardFlex Inc.)
10:10 – 11:10 Christian Chmiel, CFE, B.A, Web Shield Limited– “Fighting Against Fraudulent and Brand Damaging Online Merchants”.
11:10 – 12:00 MasterCard Worldwide (Presenter to be announced) – “Emerging Fraud Trends.”
12:00 – 1:00 Lunch (Sponsored by G2 Web Services LLC.)
1:00 – 2:00 Special Agent Michael Degeus, United States Secret Service – “Emerging Trends on the Street”.
2:50 – 3:10 Break (Sponsored by UMS Banking and CardFlex Inc.)
3:10 – 4:10 Richard Cheng, CISSP, Kivu Consulting Inc. – “Evolving World of Mobile Payment Risk”
4:10 – 4:45 Round Table – “Discussion on new trends” - hosted by Geoff Gray – UMS Banking

End of Day Raffle Prizes (Sponsored by Compliance Solutions and Resources (CSR) and Global Electronic Technology (GET))
***Special thanks to the below listed sponsors***

*Alaric International*

*CardFlex, Inc.*

*Compliance Solutions and Resources (CSR)*

*G2 Web Services LLC.*

*Global Electronic Technology (GET)*

*UMS Banking*

*United States Secret Service (USSS)*

*Steve Horvitz / First Data Independent Sales*
Presenter / Speaker Biographies

Sean Klenin – United States Postal Inspection Service

Inspector Sean Klenin has been with the U.S. Postal Inspection Service since 2005 and is on the Identity Theft and Economic Crimes Task Force (ITEC). ITEC is a multi-agency task force comprised of various agencies including the U.S. Secret Service, the Internal Revenue Service - Criminal Investigation, ICE, and other various other agencies.

Inspector Klenin has initiated and participated in numerous complex multi-agency investigations, some involving international conspiracies and schemes. Among these investigations, he has conducted numerous merchant credit card scheme investigations involving millions of dollars in loss. To this end, he and the task force have successfully conducted and coordinated investigations involving financial crimes such as identity theft, bank fraud, wire fraud, mail fraud, and other federal statutes.

Linda Grimm – Compliance Solutions and Resources (CSR)

Linda is a seasoned payments executive holding a Certified Information Privacy Professional (CIPP/US) and Project Management Professional (PMP) accreditations who has worked for national and international merchant acquirers. She has extensive knowledge and expertise in the area of Merchant Acquiring Operations including risk mitigation and regulatory compliance.

Linda’s successes are in building processes and procedures in risk management, compliance and business operations resulting in improved customer service levels and operational efficiencies.

As Director of Consulting Services for CSR (Compliance Solutions and Resources), a leading provider of data compliance solutions and expert services for businesses domestically and around the globe, Linda utilizes her skill set and credentials to manage multiple consulting projects each with a myriad of moving parts in various stages during a time of growth of CSR’s data privacy consulting practice.

As President of TRX Processing, a wholesale ISO, Linda utilized her skills and experience to build a full service operation designed to provide the best possible service at competitive rates with a diverse product offering catering to the needs of small business merchant customers.

As Director of US Operations for Moneris Solutions, Linda was responsible for the Merchant Boarding, Customer Support and Risk Management functions for the US division of Moneris as well as overseeing the successful integration and conversion of Humboldt Merchant Services’ portfolio to Moneris’ operating structure.

Prior to working with Moneris, Linda spent 13 years with Humboldt Merchant Services (HMS). As the Director of Operations she directed all outward facing operational functions including: Account boarding, Risk Management, Underwriting, Compliance, Chargebacks, Customer Service and Technical Support. She became an expert in the area of regulatory and card brand compliance participating in an ETA Technology presentation on
PCI Compliance at the ETA Annual Expo in 2007 and was part of the ETA Risk Committee that same year. She has also authored and participated in numerous articles addressing risk management and compliance issues for the payments industry. Linda obtained her Bachelor of Science degree from CSU, Chico.

**Presenter / Speaker Biographies - Continued**

**Christian Andre Chmiel – Web Shield Limited (London, UK)**

Christian A. Chmiel, Chief Operating Officer of Web Shield Limited in London, is responsible for the development and implementation of new investigation techniques and research tools to identify fraudulent or brand damaging online merchants. Before he served as the Deputy Head of Compliance with Wirecard Bank AG in Germany, and specialized within the field of online fraud investigations, credit card compliance and underwriting for acquiring banks.

He has served clients across a wide range of sectors, including financial services, IT software, entertainment, travel and health. Mr Chmiel has undertaken assignments in the UK and mainland Europe, Israel, Canada and the United Arabian Emirates.

He brings deep experience in conducting investigations into fraudulent intentions of online merchants, risk calculations and forecasting methodologies. His clients have included major, internationally-listed companies, as well as large, privately owned, or private equity-funded businesses.

Mr Chmiel has studied in Hamburg (Germany), Lincoln (UK) and Gloucestershire (UK). He holds a bachelor's and diploma degree in European Business Administration and is a Certified Fraud Examiner (CFE). Currently he is writing his doctoral thesis at the University of Gloucestershire focusing on risk forecasting methodologies. He is author and coauthor of several books in the fields of fraud, investigations and accounting and is a member of the board of the Association of Certified Fraud Examiners in the German chapter.

**Sean Fuery – Security Metrics**

Sean Fuery is director of business development for SecurityMetrics, combining a 15-year background in the home services and sales management industries. Fuery completed his undergraduate studies in political science at the University of Washington, and his graduate studies in economics at University of Hawaii. He is responsible for establishing and fostering relationships with acquiring banks and Independent Sales Organizations engaged in mass-merchant validation programs specific to the Payment Card Industry Data Security Standards (PCI DSS). Fuery is an advisory board member for the Midwest Acquirer’s Association and Merchant Acquirer Committee and presents at various PCI DSS conferences throughout the industry. He enjoys the fast pace of the security industry along with the relationships forged as a result of this ever-evolving space. Fuery enjoys golfing, traveling and spending time with his family.

**Richard Chen – Kivu Consulting Inc.**

Richard Cheng directs digital forensics and e-discovery cases, conducts IT audits, and consults on IT governance, risk, and compliance. He has substantial experience with the collection, analysis and processing of unique and/or proprietary ESI (including data stored in Apple devices, mobile devices, collaboration sites, and the cloud). Richard has provided testimony as a neutral expert and technology authority. Mr. Cheng has 20 years’ experience in IT and has presented on mobile security, digital forensics and electronic discovery technology topics at
HTCIA, CalCPA, ACFE, Carmel Valley eDiscovery Conference, Wave University and the Masters Conference. He has two M.S. degrees from the University of New Haven and a B.S. from MIT. He holds the CISSP and CISA certifications and is a member of HTCIA, InfraGard, IEEE, and ACM.

**Presenter / Speaker Biographies - Continued**

**Geoff Gray – UMS Banking**

Geoff Gray has been a leader in the payments industry for over decade. He joined UMS Banking in April 2012. Prior to his bankcard career, Mr. Gray served a short tenure in Law Enforcement with the Los Angeles County Sheriff’s Department. He began his bankcard career as a Special Investigations Unit Investigator with Cardservice International, a division of First Data Corporation, which had a merchant portfolio of approximately 300,000. Mr. Gray has held key management positions within Operations, Special Investigations, Risk Management, Underwriting, Compliance, and Chargeback Mitigation for several processors and ISOs which include, Terminal Velocity Processing, Inc. (TVP), Electronic Clearing House, Inc. (ECHO), Verifi, Inc., RiskPro Consulting (self-owned business), Group ISO, Inc., CardReady, Inc., Atlantic-Pacific Processing Systems, Inc. (APPS), and Phantom Financial Solutions, LLC (a.k.a. Phantom Payments). His specialty is Operational Risk Management with a focus on Internet businesses, and is known for the early detection and education of recruit fraud, a fraud trend that still occurs today. In addition to his duties with UMS Banking, he serves as the Vice President of the Merchant Acquirers’ Committee’s (MAC) Western Region and is an active member of the Southern California Chapter of the International Association of Financial Crimes Investigators (IAFCI).
Hotels close to the Western Region Meeting

Holiday Inn Los Angeles-City Ctr, Ca
.2 miles from your location
1020 S. Figueroa St., Los Angeles, CA 90015
Starting Rate: $126

Orchid Hotel
.5 miles from your location
819 South Flower Street, Los Angeles, CA 90017
Starting Rate: $

The Ritz Milner Los Angeles
.5 miles from your location
813 S. Flower St., Los Angeles, CA 90017
Starting Rate: $79

Sheraton Los Angeles Downtown Hotel
.6 miles from your location
711 South Hope Street, Los Angeles, CA 90017
Starting Rate: $209

THE MAYFAIR HOTEL
.7 miles from your location
1256 W 7TH St, Los Angeles, CA 90017-2346
Starting Rate: $80

Millennium Biltmore Hotel Los Angeles
.9 miles from your location
506 South Grand Avenue, Los Angeles, CA 90071