2024 Agenda

This year's theme is '*Fueling Success'* and content will include a variety of payment trends, payment technology, and PCI compliance topics. Sessions will be presented in a combination of panel discussions, expert lectures, and interactive, hands-on labs. *Sessions and speaker subject to change.*

PCI DSS Refresh Webinar

Joseph K. Goodman, IT Security and Compliance Manager, Virginia Tech and Kevin Mooney, CTP, Assistant Director of Cash Management, Cornell University

Need a PCI Data Security Standards pick-me-up? Kevin and Joseph provide a refresh of the current Payment Card Industry Data Security Standards, an update on current hot topics, and a discussion of recent or expected guidance documents. With the agenda so full, the annual PCI DSS Refresh was offered as a free pre-conference webinar. A recording of the webinar has been added to the TPA 2024 Guidebook event app and will be available to all registered conference attendees.

Saturday, May 4, 2024

2:00 – 4:30 PM Supporter Exhibit Table Setup
4:30 – 6:30 PM Registration

5:00 – 6:30 PM Welcome Reception and Supporter Exhibits

Those who arrive early can mingle, meet friends old and new, share challenges and triumphs, plan questions, explore the exhibit tables and generally get ready for the workshop.

Sunday, May 5, 2024

7:00 AM – 5:00 PM Registration
7:00 – 8:00 AM Breakfast

General Sessions
8:00 – 8:30 AM Opening Remarks
8:30 – 9:30 AM Outfoxing Cybercriminals at Work and Home: You're More Attractive Than You Think!
Maria-Kristina Hayden, Founder & Managing Partner, OUTFOXM, Inc.

Don't believe you're a 10/10 in the eyes of cybercriminals? You are! Maria-Kristina Hayden (ex-DIA) will explain why TPA attendees are ideal targets for fraud schemes and will teach how some simple principles of counterintelligence can be used to reduce the risk. Afterwards you'll feel more confident detecting and responding to cyberattacks and you'll sleep better at night knowing you're less likely to fall prey to the latest lures. We'll also discuss how AI is shaping attack and defense trends globally, so you know what to watch for. Don't miss it!

9:30 – 10:00 AM Morning Refreshment Break, Exhibits, and Networking

Concurrent Sessions

10:00 – 11:00 Understanding and Managing Requirement 12 in PCI DSS 4.0
Justin Evans, MBA, PCIP, CPC, CPC-I, COC, Senior IT Security Architect, University of Iowa Information Security & Policy Office and Viviana Wesley, PCI QSA, CISM, ISO 27001 Auditor, Principal Consultant, HALOCK Securities Labs

Requirement 12 in the PCI DSS applies in some way to all organizations validating compliance with the PCI DSS. The latest release of PCI DSS added 13 new requirements which include two types of Targeted Risk Analysis, changes to hardware and software maintenance, new PCI scoping requirements, updates to security awareness training and additions to the Incident Response Plan to help organizations maintain compliance. As well as the new third-party service provider requirements that should hopefully ease the burden merchants have previously seen to collecting third party service provider compliance evidence. This session offers a QSA's interpretation and guidance on the requirements in section 12, as well as practical examples of how universities have addressed some of these challenges.

10:00 – 11:00 AM ACH and Higher Education: Choosing the Best Use Cases from the ACH Course Catalog
Michael Herd, Executive Vice President, Nacha

The ACH Network is the backbone of the U.S. payment system, moving billions of payments and trillions of dollars every year. But what are colleges and universities best use cases for adopting ACH payments, and why? This session will explore the many use cases for colleges and universities from the "ACH Course Catalog," including payroll, tuition payments, donations, business-to-business payments, refunds and more. Nacha will reveal the results of original research that shows where schools exceed, and where they lag, other industries in these use cases. Nacha research also highlights consumer attitudes towards using ACH for recurring tuition payments, and the messaging that works to drive adoption of ACH payments. Finally, this session will cover the advent of faster Same Day ACH payments and use cases that make sense for schools.

Concurrent Sessions

11:15 AM – 12:15 PM Cashless Campus - Is It Desirable and Truly Achievable?
Wendy Mott, Treasury Manager, University of Notre Dame and Maria Brown, Director - University Cashier's Office, North Carolina State University

Eliminating cash from daily campus operations has long been a goal of finance and treasurer's offices. In today's world, students rarely carry cash, and emerging digital technology adds security and convenience to both business and personal payments. The true Cashless Campus appears closer than ever. This session will examine both the challenges and opportunities in the evolution of cashless payments in every aspect of campus life.

11:15 AM – 12:15 PM The Three "Rs" of ACH Payments: Returns, Reinitiation, and Reversals
Michael Herd, Executive Vice President, Nacha

In this interactive lab, participants will explore the three "Rs" of ACH payments: 1) the primary reasons that ACH payments get Returned; 2) the circumstances in which returned payments can be Re-initiated; and 3) the limited reasons why payments can be Reversed. Lab participants will come away with practical knowledge to understand why payments go wrong, and best practices to keep their organization's payments practices on track.

12:15 – 1:15 PM Networking Lunch

Concurrent Sessions

1:15 – 2:15 PM Powerful Strategies Revealed: Crafting Merchant Services RFPs to Achieve Excellent Results
Matthew Moore, ISA, Manager, Merchant Services and Bank Reconciliation, The Ohio State University; Matt Leman, MBA, Head of Partnership Initiatives, J.P. Morgan; and Toinette A. Miller, Director, PFM Consulting Group

Issuing an RFP can be an overwhelming task. How do you ensure that you convey the necessary information and receive responses that help you make the right decision? This exclusive session goes beyond the basics, offering a nuanced understanding of tailoring RFPs to your organization's unique context. Gain insights into proven strategies that go the extra mile in captivating vendors and perfectly aligning your objectives. Join us in reshaping the narrative of RFPs – it's not just about drafting; it's about sculpting a pathway to excellence in merchant services.

1:15 – 2:15 PM Payments & PCI 4.0 Strategies: Understanding The "Why?"
Anthony Dornacher, PCIP, Risk & Compliance Analyst, University of Washington and Bryan Jurewicz, Chief Operating Officer, Arrow Payments

There are multiple layers to managing payments and PCI 4.0 across universities. Each school is unique in size, policies, vendors, PCI scope, and goals. Considering this complexity, it's difficult to understand the "Why?" when it comes to learning which solutions and strategies should be chosen to solve specific needs. Examples include, "What vendors are folks using for vulnerability scanning?"; "What e-commerce sites should be scanned?"; and "How do I easily maintain all this merchant and MID-level information in my environment?". Most often, the what or who gets answered, but a deeper discussion of the details is missing. This session will be a Payments & PCI Program Management Lab with small groups focused on sharing best practices and hazards as schools implement PCI 4.0. They will then create a list of best practices and hazards to present to the room for attendees to take away.

2:15 – 2:45 PM Afternoon Refreshment Break, Exhibits, and Networking

Concurrent Sessions

2:45 – 3:45 PM Lessons Learned from Conducting PCI v4.0 Assessments
Laura Raderman, CISSP, CISA, CCP/CCA, PMP, Team Lead, Policy and Compliance Coordinator, Carnegie Mellon University and Michael Simpson, CISSP, CISA, QSA, Principal Security Analyst, SecurityMetrics

With PCI 3.2.1 being retired in March of 2024, many PCI 4.0 Gap assessments and full assessments have been conducted. In this session, we will share some lessons we have learned from helping organizations become compliant with PCI v4.0. Topics discussed will include the new ASV Vulnerability Scanning Requirements, as well as requirements 6.4.2 & 11.6.1 for webpage and script monitoring, all applicable to eCommerce merchants. We'll also discuss VoIP Communications and Scoping exercises. As organizations gear up for the transition to PCI 4.0 by the March 2024 deadline, the insights gleaned from early adopters offer valuable lessons for a smoother compliance journey. By utilizing these lessons, organizations can navigate the evolving compliance landscape with confidence and resilience.

2:45 – 3:45 PM The Quality is in the Questioning - Crafting Quality Merchant RFP Questions
Matthew Moore, ISA, Manager, Merchant Services and Bank Reconciliation, The Ohio State University; Matt Leman, MBA, Head of Partnership Initiatives, J.P. Morgan; and Toinette A. Miller, Director, PFM Consulting Group

Once you have determined the objectives of your RFP and formulated your strategy, it is critical to provide great questions in your RFP. During this interactive lab, we will review, dissect and show you how to improve upon common merchant services RFP questions to ensure that you have the best information from which to make your decision.

General Session

4:00 – 5:00 PM Listserv Live: Let Your Voice Be Heard *(a school practitioner-only session)*
Facilitated by <u>Preston DuBose</u>, ISA, Director of E-commerce & Payment Security, Texas A&M University and the Program Committee

Bring your questions, suggestions, ideas, and solutions to this practitioner-only, open forum discussion and share them with your college and university peers. Who knows what nuggets of information you'll take home. To get the conversation started, participants are encouraged to submit topics in advance via the link located in the Guidebook Main Menu. This will help the committee organize the allotted time, but as always you may pick up a microphone during the session and contribute on the spot.

5:00 – 6:30 PM Networking Reception and Supporter Exhibits

Monday, May 6, 2024

7:00 AM – 5:00 PM Registration
7:00 – 8:00 AM Breakfast

General Sessions
8:00 – 8:15 AM Opening Remarks
8:15 – 9:15 AM Exploring the Diverse Applications of SAQ A
<u>Matt Herring</u>, *Payment Card Manager, University of Florida and* <u>Pete Campbell</u>, *CISA, CISSP, QSA, PCI Practice Lead, CampusGuard*

Attendees will gain valuable insights and a more comprehensive understanding of various outsourced e-commerce models during this engaging session. This knowledge will not only empower you to navigate the intricacies of outsourcing, but will also shed light on how these models align with distinct approaches in completing SAQ A.

9:15 – 9:45 AM Morning Refreshment Break, Exhibits, and Networking

Concurrent Sessions

9:45 – 10:45 AM Understanding the Important Role that SWIFT plays in International Payments
<u>Venkat B.V.</u>, *Head of StoneX Technology Services, StoneX Technology Services LLC*

The session will help attendees understand the international banking system. We will discuss what SWIFT is and how to eliminate frictions in International Payments by upfront verification of account details in real time. Attendees will better understand the complexities of making international payments and how working with SWIFT will reduce errors, improve speed of delivery, and lower costs associated with FX transactions.

9:45 – 10:45 AM Hands-On Exploration: Applying SAQ A in Real-world Scenarios
<u>Pete Campbell</u>, *CISA, CISSP, QSA, PCI Practice Lead, CampusGuard*

Participants will actively collaborate and immerse themselves in a series of real-world scenarios during this interactive session on SAQ A implementation. By engaging in hands-on groups exercises, attendees will gain practical experience and insight into determining the delineation of responsibilities between themselves and third-party entities when it comes to meeting the technical requirements of SAQ A.

Concurrent Sessions

11:00 AM – 12:00 PM Yes, We Can Take That Payment - A Strategic Approach to Accepting One-time Payments
Becky Kellow, CPA, CTP, Assistant Director of Treasury Services, Western Washington University and Linda Wilson, PMP, Sr. Growth Account Executive, Transact

Learn how Western Washington provides a PCI compliant payment solution to take one-off transactions and meet the needs of low volume department merchants, invoice payments, and cash advance returns. WWU took manual payment processes (various student fees and employee repayments) and moved them online, increasing efficiencies for students and departments. These reporting tools streamlined the reconciliation process, without expanding additional bank merchant accounts or increasing PCI scope.

11:00 AM – 12:00 PM The State of Preparedness for Universities and PCI 4.0
Lawren Krone, ISA, PCIP, Compliance & Merchant Services Manager, Oklahoma State University and Jeff Vanek, Account Executive for Security Solutions, Bluefin

Payments are the lifeblood of any university, with direct implications for revenue, profitability and operational performance. Given this level of strategic importance, universities are continuously adapting their payments stacks to keep pace with evolving customer needs and expectations. The pace of change creates bountiful opportunity for cybercriminals to exploit emerging points of vulnerability and capture critical customer data. Maintaining a resilient cybersecurity posture in this environment is a constant battle.
In this session, Bluefin and Oklahoma State University will discuss the current state of payment data security within universities and establish a baseline for PCI DSS 4.0 readiness, including:
- New requirements for P2PE solutions in version 4.0
- Navigating a university's readiness for the new guidelines
- New requirements for ecommerce merchants using redirects to hosted order pages (SAQ-A)
- The challenges universities face supporting multiple departments, websites, and servers across campus.
- Methods to manage and implement those requirements in a centralized manner, such as using a "pivot server" to control all the redirects.

12:00 – 1:15 PM Networking Lunch

Concurrent Sessions

1:15 – 2:15 PM Deciphering New Developments in GLBA program
Shiva Hullavarad, PhD, MBA, Data Privacy & Compliance Officer, University of Alaska

On December 9, 2021, the Federal Trade Commission (FTC) issued Final Rule to amend the Standards for Safeguarding Customer Information (Safeguards Rule), an important component of the Gramm-Leach-Bliley Act's (GLBA) requirements for protecting the privacy and personal information of consumers. The effective date for most of the changes to the Safeguards Rule was June 9, 2023. The session will provide an overview of the recent changes to the GLBA requirements. Additionally, attendees will better understand the three distinct aspects of GLBA by identifying the difference between - Finance Privacy Rule, Safeguard Rule, and Pretexting rule. At the conclusion of the session, attendees should have a much clearer understanding of new developments in GLBA, data types, systems and networks that would or would not be in GLBA scope, and the difference between Department of Education and Federal Trade Commission GLBA data types and scope.

1:15 – 2:15 PM How to Execute an Incident Response Table-Top Exercise
Scott D. Culver, ISA, PCIP, PMP, Lead Risk Analyst - Purdue IT - Purdue Systems Security - Information Assurance, Purdue University

Having an incident response plan is great, but will it work? During an incident is not the time to realize you failed to include vital people or did not include important steps. This is why it is important to test your IR plan by executing an Incident Response Tabletop Exercise. In this session we will walk through how you can plan for and execute a tabletop test of your IR plan to fulfill Requirement 12.10.2 of PCI DSS v4.0. This lab discussion will help attendees answer questions, such as:
- How to pick an incident to test?
- Who should attend?
- What does a tabletop exercise look like?
- Test - Check, now what?

2:15 – 2:45 PM Afternoon Refreshment Break, Exhibits, and Networking

Concurrent Sessions

2:45 – 3:45 PM Compliance and Fraud: Risk Reduction Roadmap
Kevin Sisler, CTP, Director of Treasury Services, University of Kentucky and John McElroy, Sr. Product Strategy Manager, TouchNet

The digitization of payments brought speed and ease to processing but bad actors continue to find new and clever ways to launder, hack, and phish payment and user data. This has led to increased security measures and compliance standards by governing bodies, legislators, and the payments industry. Universities are prime targets but taking a platform approach to your payment solution will help mitigate security risks and improve compliance management. During this session, our presenters will walk through the strategy of taking a platform approach to payments on campus, discuss how to determine your level of risk, and explore the tools available to help prevent fraud from both a payments and operational perspective. Attendees will come away with an understanding of risk vs. fraud, the techniques being used by hackers, and best practices to protect every point of interaction on campus.

2:45 – 3:45 PM Unveiling Targeted Risk Assessments (TRAs) in PCI 4.0
Amanda Brummond, MBA, Assistant Controller/University Accounting + Accounts Payable, University of Wisconsin-Eau Claire; Thomas J. Sulzer, PMP, Project Manager, University of Wisconsin-Eau Claire; and Pete Campbell, CISA, CISSP, QSA, PCI Practice Lead, CampusGuard

Understanding the Who, What, Where, When and Why regarding Targeted Risk Assessments (TRAs). In this panel discussion we will discuss and walk through who is the best person for evaluating and assessing risk as it pertains to your Card Holder Data Environment (Who). We will also discuss the different aspects of scope and what is relevant to each of the SAQs (What, Where, and When). Additionally, we will discuss how TRAs may aid you, not only in terms of PCI compliance, but also managing your overall risk. This will give you an overall sense of the goal behind performing TRAs as well as why attackers are doing what they are doing (Why). We will also touch on best practices for documenting your risk(s) (Bonus - How). Finally, we'll wrap things up with Q&A – Be sure to bring your questions!

General Session

4:00 – 5:00 PM Real Life Lessons Learned: Merchant Services RFP & Switching Processors
Amena Harris, Associate Director, Treasury Services, University of Pennsylvania and Dawn MacAdams, MBA, Solution Advisor, Arrow Payments

The University of Pennsylvania conducted an RFP for a new payment processor, selected a vendor, and implemented the solution with P2PE. This session will walk through the lessons learned from the merchant services RFP, what to look for and look out for in a vendor, and project management of the rollout of new technologies across a large prestigious and decentralized university. Topics will include:

- How to include devices, payment gateways, and P2PE technologies.
- Card Present & MOTO vs eCommerce Payment Solutions
- The importance and complexity of various P2PE options.
- Timelines: RFP, Contracts & Implementation
- Who should be involved?
- How to get department buy-in.
- Roll-out Project Plan
- Contract Terms (Exclusivity, Duration, Liabilities, Termination & Penalties)
- PCI Compliance Considerations

Tuesday, May 7, 2024

7:00 – 11:30 AM Registration
7:00 – 8:00 AM Breakfast

General Sessions

8:00 – 8:30 AM Opening Remarks and Survey Results
8:30 – 9:30 AM PCI DSS v4.0: SAQs and Tips for Transitioning
Kandyce Young, CISM, CISSP, PMP, Manager, Data Security Standards, PCI Security Standards Council

Join PCI Security Standards Council as we share the latest updates and resources for SAQ merchants and talk about some tips and tricks to transitioning to PCI DSS v4.0 and managing TPSPs.

9:30 – 9:45 AM Morning Refreshment Break

9:45 – 10:45 AM A New Approach to Payments: Solving Emerging Challenges Through Technology
David King, Chief Technical Officer, Flywire

From the looming enrollment cliff and rising costs of inflation to student workforce relevancy and the ever-impending threat of cyber-attacks, higher education faces a multitude of challenges. Finding efficiencies to help teams work smarter is more important than ever. Payments is one area where technology can deliver great results by helping institutions securely automate time consuming processes such as reconciliation, refunds, and credit control, particularly if there is tight integration between the payment solution and an institution's Student Information System (SIS). Hear how you can anticipate, embrace, and solve these challenges by leveraging transformative technologies to drive success across the entire student financial journey.

10:45 – 11:45 AM The Double-edged Sword: How AI Empowers Cyber Defense and Hackers
Michael Frost, Product Specialist, J.P. Morgan

Cybersecurity threats are on the rise with fraudsters constantly innovating around digital payments. As settlement speeds accelerate, new fraud types are emerging. Thirty-seven percent of financial professionals report fraud attacks via ACH debit, while 41% of organizations report ACH credits were impacted by business email compromise. This dynamic threat environment has created an urgent need for prevention tooling for real-time payments. In this session, industry experts will delve into the ever-evolving threats and attack vectors that target payment systems, such as the growing use of identity theft, stolen credentials, spoofing and other digital payment fraud schemes, email compromise and social engineering.

11:45 AM – 12:00 PM Wrap up and Final Comments