

Cannabis and Hemp-Derived Products

The intention of this “Knowledge Burst” is to provide clarity on U.S. law and Visa’s policy related to marijuana and CBD transactions in the U.S. This session will cover questions about Visa policies regarding the acceptance of Visa for marijuana and CBD (Cannabidiol) in light of federal laws and laws in certain states that have legalized its distribution and sale.

Participants:

Elizabeth Scofield, Director, Global Brand Protection
Visa

Changes for Visa Decline Reason Codes: Improvement and Best Practices

Unnecessarily declined transactions create undesirable consequences for cardholders, issuers, acquirers, and merchants. The online customer has little or no understanding of why a transaction was declined and the merchant does not know how to proceed. These results often occur because of the lack of information provided by generic response codes.

Visa, following consultation with clients and merchants globally, has developed an improved approach that uses the decline codes already available in the system today to drive enhanced issuer, merchant, and acquirer communication flow, allowing more useful controls and analytics. This solution requires that existing response codes are clustered into four categories, which allow merchants to take appropriate action for improving approval rates and reducing excess cost in the system.

Participants:

Scott Bright, Head of Global Risk Strategy
Visa

Chargebacks 2020 – The Changing Landscape of Payment Disputes

Chargebacks Discussion Panel consisting of Subject Matter Experts from the Card Schemes and a Payment Processor. Topics will include upcoming rules changes, pre-dispute product integration, and overall Dispute Process discussions.

Participants:

Domenic Cirone, VP Chargebacks
EVO Payments International

Doug Whiteside, Business Director
Mastercard

Corporate Veil Unveiled: The Legal Implications of Your Job Title

Many people assume that the corporate structure insulates them from liability for activities undertaken in the course of their jobs, even if those activities are illegal. But in the payments world, a job title is not necessarily a shield against liability for unlawful acts undertaken during employment, at least not in the view of government regulators, who have pursued everyone from independent sales agents to CEOs. Learn how individual liability works in enforcement actions.

Participants:

Theresa Kananen, Partner
Arnall Golden Gregory LLP

Data Privacy and Digital Identity: The Legal Impact of New Privacy Law on the Payments Ecosystem

Consumer privacy law is rapidly expanding into the business-to-business sector. The California Consumer Privacy Act (CCPA) took effect January 1st, and has set a new baseline for privacy obligations in the US. Other states are considering similar laws. This session will explore the impact of the CCPA and other privacy laws on digital identity and the payment processing industry. Leave with ideas on what you can (and should) be doing now to address your privacy obligations.

Participants:

Daniel Goldberg, Counsel
Frankfurt Kurnit Klein & Selz PC

Debit Networks - Current Risks, Fraud Trends, and Other Topics

This session will include leaders from three debit networks discussing risk, fraud, and other related topics. Jacinthia Lawson, a payments industry thought leader, will guide the speakers on a journey that will illuminate the unique challenges faced by the debit networks. Attendees will leave this session better equipped to identify threats and mitigate exposure associated with the debit networks.

Participants:

Jacinthia Lawson, Founder and Managing Partner
Risk3 Inc

Michael Burke, Senior Robbery and Crisis Management
SHAZAM

Cristina Koder, Director, Client Fraud Services/Prepaid Risk Manager
FIS Global

De-Platforming Hate and Disinformation

Disinformation, hate, and narrative warfare have surged over the last five years to become one of the most important security topics facing the digital world today. Part of that rise has been accelerated by our tech ecosystem, unfortunately including the payments industry. And as we enter 2020, not only will the problem get worse, but the stakes will rise as well.

In this presentation, Dr. Rogers will describe the factors that led to the rise of disinformation in our digital world, and discuss the connections between disinformation, hate speech, and narrative warfare. He will demonstrate how disinformation actors leverage various industries, including the payments industry, and he will suggest some ways we can fight back.

Participants:

Dr. Danny Rogers, Co-Founder and Chief Technology Officer
Global Disinformation Index

Everything You Ever Wanted to Ask Your Acquirer But Were to Afraid to Ask (Well Almost Everything)

This session will have industry banking leaders who are willing to field questions from the audience on a variety of topics. Ask these experts about beneficial ownership and the struggle to achieve compliance or privacy laws and what they mean for your acquirer and you. Come prepared with questions like the following: Is it really a risk-based approach if you set the bar so high you never hit it? The acquirer down the street doesn't make me register so why do you?

Participants:

Kate Root, SVP/Managing Director
Chesapeake Bank

Shari Savlick, Director Merchant Compliance
Merrick Bank

Ginger Bergman, SVP, Payment Network Compliance & Product Execution
Bank of America

Government Affairs Year in Review

Data security, privacy, beneficial owners, high-risk merchants, CBD, cannabis, faster payments, money transmission, state taxes, law enforcement trends... The list of issues goes on and on. Join our panelists for a discussion of how recent events have shaped current regulatory policies impacting payments companies and how to plan for the year ahead.

Participants:

Ellen Berge, Partner
Venable

Andrew Bigart, Partner
Venable

Evan Minsberg, Attorney
Venable

Hunting & Intelligence: Global Risks & Financial Attacks

The presentation will cover the global trends of financial attacks and provide some open-source investigation background into those attacks. We will cover some of the processes used to identify illicit activity and how you can link it to wider illegal behaviors. Finally, the presentation will demonstrate an actual investigation where the actor behind the campaign is identified and the audience will see how the bad actor proved to be not as smart as they thought they were.

Participants:

Adrian Cheek, Lead - Hunting & Cyber Intelligence
Deloitte

Illicit Trade and Pharmaceuticals: the Growing Challenge

This presentation will discuss both the illicit online pharmaceutical market for prescription drugs as well as the online market from China that sells large amounts of deadly fentanyl to the United States today. The sellers, their networks, and their operations can only be understood by using the most advanced data analytics to tease out the global business operations of these criminal traders. These are sophisticated cybercriminals who know how to reach large numbers of potential purchasers and who also take advantage of the international financial system and such new payment methods as cryptocurrencies to sell their products. A couple case studies will show the past and the present of the illicit trade in medicines and deadly narcotics.

Participants:

Dr. Louise Shelley, Omer L. and Nancy Hirst Endowed Chair & University Professor
George Mason University

Interchange and Merchant Technical Noncompliance Risk

This session will be a thought-provoking discussion on the role everyone in the payment industry plays in being a good steward of transaction processing. Take a journey through a day of payment card and experience the technical aspects of various transaction types with different merchants. With a focus on recent payment brand compliance efforts—including EMV contactless, PIN bypass, and necessary updates to merchant POS systems—you will gain insight on how to maintain good interchange rates and merchant compliance.

Participants:

Julie Schwartz, Senior Leader of Global Compliance Programs - Payment Networks and Partnerships
WorldPay

Joel Chambers, Strategic Alliances Manager
WorldPay

Locking Down Transactions in Opalocka: Fraud and EBT Risk

While the vast majority of food stamps recipients and merchants play by the rules, a recent fraud bust at a flea market near Miami reminds us to keep an eye out for swindlers. Join FIS as we delve into some risks associated with EBT cards and how you can avoid transactional fraud.

Participants:

Jeff Poli, Product Development Executive
FIS

Mastercard Identity Check -- Critical EMV 3DS (2.0) Updates in Authorization

We are all well aware of the multitude of changes recently made within authorization related to the Mastercard Identity Check Program and EMV 3DS (2.0) transactions. Last year we saw tremendous progress in customers adopting the EMV 3DS specification for their customers which translated into new values being submitted within the authorization message. In this session you will learn how to identify Mastercard EMV 3DS transactions and what data elements should be examined to optimize your approval rates which will not only translate into a positive impact on your revenues, but also help shape the consumer checkout experience and loyalty.

Participants:

Mark Hey, Director - Product Management
Mastercard

Partnerships in Combatting Illicit Finance in Global Trade Investigations

As the premier border investigative agency, ICE/HSI protects our nation's citizens and industry from transnational criminal organizations by enforcing robust import and export controls. The Global Trade Investigations Division (GTI) uses a multilayered response towards mitigating existing vulnerabilities within the commerce stream to include interdiction, investigations, and robust partnerships with the private sector. This session will highlight some existing programs and best practices used by ICE/HSI and explore how MAC members can support these ongoing efforts.

Participants:

Frank Burrola, Special Agent in Charge for HSI
Homeland Security Investigations

Risk-Based Authentication and the Mastercard Network Solutions to Enhance the Digital Payment Experience

The ability to perform robust risk-based authentication (RBA) is a key benefit of EMV® 3-D Secure. RBA improves the customer experience by enabling frictionless consumer authentication and only applying friction to the riskiest transactions. In this session you will learn about RBA and the benefits it provides to cardholders, merchants, and issuers. You will also hear how Mastercard is providing RBA solutions at the network level for the Mastercard Identity Check Program with Mastercard Smart Authentication.

Participants:

Julia Gosset, Director, Cyber & Intelligence Solutions Product Development
Mastercard

Same Day ACH Update: Not Just For Emergency Payroll

Same Day ACH is one reason why the ACH Network continues to thrive. Same day ACH has been on a steady growth track, and recent statistics show 1.1 million payments per day are processed as 'same day' in the ACH Network. In this session, attendees will learn why same day ACH can be used in many situations by illustrating real-life corporate experiences. Upcoming changes to same day ACH, as well as a bit of myth-busting about ACH, will be included!

Participants:

Jeanette Fox, Sr. Dir., Risk Investigation & ACH Network Risk Management
Nacha

Synthetic Identity Payment Fraud

The commitment to improve security is a priority throughout the payments industry, as evidenced by the ongoing collaboration to discuss and address these issues. During this session, attendees will learn about the Federal Reserve's work to identify and mitigate payments fraud and security risks. Hear from the Fed about the Fraud Definitions Work Group's progress to develop a more consistent and holistic view of terminology used to describe payments fraud in the United States, and other ongoing efforts to reduce fraud risk and advance the safety, security, and resiliency of the U.S. payment system.

Participants:

Jim Cunha, Senior Vice President
Federal Reserve Bank of Boston

The ACH Network is Positioned for a Bright Future: Rules Updates

The NACHA rules continue to change and evolve with the industry and it can be tough to stay on top of them. Jordan Bennett will give a valuable update on what changes are in process. And, attendees will receive a quick snapshot on what changes are coming for ACH payments.

Participants:

Jordan Bennett, AAP Senior Director, Network Risk Management
Nacha

The EMV® Specifications: Connecting the Dots for Connected Commerce

In response to the ongoing advancement of payment technologies, technical body EMVCo is continuing to develop and evolve the EMV® Specifications for EMV Secure Remote Commerce (SRC) and EMV 3-D Secure (3DS) to ensure they continue to meet expanding industry requirements. Delegates attending this presentation will receive an update on EMVCo's work efforts related to EMV 3DS and insight into its recently launched EMV SRC Specification and payment icon. Delegates will also learn how the technical body has broadened its scope over recent years to align with requirements from the payment ecosystem.

Participants:

Brian Byrne, Director of Engagement and Operations
EMV Co.

The Global Payments System & Illicit Financial Flows

Card and payment fraud have obvious financial impacts on consumers, merchants, payment providers, and processors, as well as financial institutions; however, what is not so obvious are the threats these crimes pose to public and national security. Ms. Mavrellis will examine national trends, highlight old and new players in card fraud, and make recommendations for improved transparency and information sharing.

Participants:

Channing Mavrellis, Director, Illicit Trade Program
Global Financial Integrity

The New EFM Program and Changes to ECP

Participants:

Jonathan Trivelas, Director | Brand Performance
Mastercard

The Nexus of Cardholder Authentication and E-Commerce Breach Risk: Have We Reached a Tipping Point?

In the four years following America's migration to EMV, we've seen a noticeable shift in cybercrime from physical retail to e-commerce. At the same time, innovative payment technology solutions have entered the market to counter this challenge. This session features experts in data security and breach forensics, who will take an in-depth look at e-commerce breach trends and discuss the authentication solutions that are rising in popularity. Attendees will learn about the chief risks that are coming to light in the e-commerce space and how to equip merchants with advanced technology for added security.

Participants:

Chris Bucolo, Strategic Relationships & Market Strategy
ControlScan

John Bartholomew, Sr. VP, Technology
SecurityMetrics

Leo Ring, Vice President of Americas
Daon

The State of Faster Payments in the U.S

This session provides an overview of some of the different audiences impacted by faster payments: financial institutions, technology providers, business end users, and consumers, and outlines the challenges and opportunities of their adoption. Attendees will understand the various use cases for faster payments, the benefits of faster payments compared to more traditional payment acceptance mechanisms, and understand how the key stakeholders are working to adopt and implement faster payments offerings across the country.

Participants:

Kim Ford, Executive Director
US Faster Payments Council

The Trouble with Travel

New session and speaker alert! Tim Buckingham, Director and co-founder, Payment Services Consulting Ltd is joining us to deep dive into the Thomas Cook financial collapse. This session will cover off on the red flags leading up to the collapse, learnings, and some dire warnings.

Participants:

Tim Buckingham, Director and Co-Founder
Payment Services Consulting Ltd

Total Dispute Management | Pre-Dispute Services

Our subject matter expert from Visa will be discussing the changes occurring and expected with the Total Dispute Management process. If this process impacts your operations, you won't want to miss out.

Participants:

Mark Woelfer, Senior Director of Risk Products
Visa

Transaction Laundering

This session will discuss criminal organizations who carry out payment processing for merchants selling prohibited items online. It will also detail how these illegal organization run their scheme.

Participants:

Speaker name withheld due to the sensitive nature of their career and the subject matter.

Truth in Advertising & the Payment Process Industry

The harm that false and deceptive marketing inflicts on consumers and the economy goes far beyond its affront to norms of honesty and fair dealing. While consumers lose billions of dollars on misrepresented products and services, authentic companies also lose out to businesses premised on false marketing campaigns. Since 2013, Truth in Advertising (TINA.org) has worked to expose brazen falsehoods in marketing for what they are — whether it's fly-by-night operations hawking obscure products or marketing activities of the nation's largest corporations. As a direct result of TINA.org actions, state and federal agencies have fined companies close to \$250 million and returned millions in ill-gotten gains to consumers.

In her presentation, Bonnie Patten will show how TINA.org's work has uncovered false and deceptive advertising, discuss current areas of investigation, and highlight deceptive marketing that could put payment processors at risk.

Participants:

Bonnie Patten, Executive Director
TINA

Vendor Spotlight - hosted by Chargebacks911 - Demystifying Chargebacks

This session is designed to dispel the mysteries and misconceptions surrounding chargebacks...as well as outline the dangers of believing chargeback myths.

The chargeback system is complex—and cardholders have learned to subvert the system for their own benefit. As a result, understanding the inner workings is critical for reducing losses and safeguarding revenue. During this session, we'll leverage insider secrets and real-world experiences to thoroughly explain chargebacks. We'll also demonstrate winning strategies to improve customer service, and detail best practices for mitigating risk.

Participants:

Monica Eaton, COO & Co-Founder
Chargebacks911

Vendor Spotlight - hosted by Giact - The Continued Rise of Synthetic Identity Fraud

Synthetic ID fraud continues to rise to alarming levels. With 446 Million consumers records stolen in data breaches in 2018, an increase of 126% over 2017 the trend is not slowing down. This session will touch on best practices to detect and prevent synthetic ID fraud in today's real time ecommerce world.

Participants:

Clint Cantley, SVP of Sales
Giact

Vendor Spotlight - hosted by Infincept - Make Checking MATCH EZ with EZMATCH™

Payment facilitators are the drivers of new merchant growth and are in need of systems, like Infincept, that lets them control the underwriting and onboarding process.

EZMATCH™ by Infincept allows acquiring banks to give the payment facilitators they sponsor the ability to obtain immediate MATCH results, helping to reduce delays in the onboarding process and lessen manual processes for the banks. With EZMATCH, payment facilitators can check the MATCH database for hits while the bank maintains the control and oversight they need.

Participants:

Deana Rich, Co-CEO
Infincept

Vendor Spotlight - hosted by LegitScript - The Ninety-Second Analysis: Learn How to Identify a Bad Merchant at Lightning Speed

Assessing a website for potential violations is a time-intensive but critical task for onboarding new merchants and reviewing current ones that have been flagged by your merchant monitoring provider. What if you could analyze a merchant's website for telltale signs of noncompliance in just 90 seconds? In this fun and informative session, you'll get secret tips from the experts for performing quick, high-level checks on merchant websites in a variety of high-risk industries, including ones presenting risk for transaction laundering. Attendees will receive a take-home tip sheet exclusively for those at the session.

Participants:

John Horton, President & CEO
LegitScript

Madison Swofford, Assistant Director of Operations
LegitScript

Vendor Spotlight - hosted by LexisNexis Risk Solutions - Know The Five Levels of Risk Defense

You will learn:

1. Why is your session the session to attend?

You will learn the 5 lines of defense that companies need to combat digital and physical threats around KYC, fraud, beneficial ownership, small business risk

2. Will you be giving away something to attendees that they can't get anywhere else?

Sage advice on avoiding risk from our extensive experience in business risk across a broad range of threats

Participants:

Sharon Granger, Solutions Consultant
LexisNexis

Vendor Spotlight - hosted by SecureTrust - Onboarding Merchants Quickly and Safely

As payment facilitators grow and offer merchants the promise of instant onboarding, how do acquirers not only enable those valuable partners but also compete in a market where a five-day onboarding process isn't competitive? Learn how to optimize your onboarding process by leveraging the right tools and the right partners to not only reduce onboarding time but improve accuracy and avoid expensive assessments, government fines, and non-compliance costs.

Participants:

Jon Marler, Product Admiral
SecureTrust, a Trustwave division

Vendor Spotlight - hosted by SecurityMetrics - How Do We Stop the Wave of E-Commerce Website Skimming? Why Current Controls Don't Work and What to Do About It

E-commerce JavaScript skimming attacks are siphoning hundreds of thousands of credit cards from shopping cart pages and are extremely difficult to detect. SecurityMetrics VP of Technology, John Bartholomew, will explain this attack and demo SecurityMetrics' patented forensic tool to detect and prevent e-commerce skimming.

Participants:

John Bartholomew, Sr. VP, Technology
SecurityMetrics

Vendor Spotlight - hosted by Verisk Financial | G2 - Reading the Regulatory Tea Leaves on CBD

While the FDA continues to issue warning letters to CBD merchants, the agency has yet to clarify its regulatory approach towards CBD. Do the warning letters foreshadow expanded enforcement? Or is the FDA merely reprimanding a handful of brands that are making egregious claims? In this session, CBD regulatory and product testing experts interpret the past and predict the future based on a compilation of the FDA's warning letters.

Participants:

Niamh Lewis, Consultant
Verisk Financial | G2

Dan Frechtling, President
Verisk Financial | G2

Vendors and Data Security: How to Ensure No Risk Falls Through the Cracks

In an increasingly interconnected transaction ecosystem, relationships between merchants, payment applications, cloud services, managed security entities, loyalty programs, fraud detection systems, solution providers, and acquiring processors can introduce numerous moving parts. Vendor risk management (VRM) is crucial for identifying, mitigating, and monitoring risk associated with security, compliance, reputation, and business continuity. Each vendor relationship introduces varying types and degrees of risk, whether it is by increasing the attack surface area, creating a potential for insider fraud, poorly communicating compliance responsibilities, or extending monitoring responsibilities.

In this session, two payments risk experts take a top-down look at the world of payments to explore common vendor exchanges and the types of risks that each introduce. A review of common risk assessment and vendor risk management methodologies provides an actionable roadmap for organizations to ensure that their own procurement, security, and compliance teams are addressing not just legal exposure, but security and compliance risk as well.

Participants:

Sam Pfanstiel, Director, Security Consulting Services
ControlScan

Devol Jasmin, Vice President, Worldwide Risk
Global Payments

Virtual and B2B cards and Travel Session

New case study session alert! New this year MAC will host a deep dive knowledge burst into the fallout from the Thomas Cook collapse. Tim Buckingham, Director and co-founder, Payment Services Consulting Ltd., will join us during our round table to discuss the impact of the current chargeback policy and procedures on an industry that self contains customers from being financially impacted during a business failure. Double funding and unjust enrichment on a scale that is shocking. You won't want to miss this if you have any travel merchants in your portfolio.

Participants:

Tim Buckingham, Director and Co-Founder
Payment Services Consulting Ltd

Visa Policy Update for Trial-Related Subscriptions

This session will provide an in-depth overview of Visa's recently announced policy updates for subscription merchants offering free trials or introductory promotions. The changes are designed to a) promote an enhanced customer experience; b) enable cardholders and issuers to clearly identify these transactions; and c) bring more specificity and clarity to the disputes requirements.

Participants:

Brendan Grant, Global Seller Solutions – Policy
Visa

VisaNet Enhancements to Help Mitigate Force Post Fraud

Visa will share its assessment of critical and present threats faced by acquirers, including insights on mitigation; and announce planned VisaNet enhancements aimed to help mitigate force post fraud.

Participants:

Cihat Fitzgerald, Sr. Director, Franchise Risk Management
Visa