



LEVEL UP

MARCH 2-5, 2020 - PARK MGM, LAS VEGAS



DAY 1 - AGENDA

Session Time	Session	Description
9:00:00 AM	Registration at the Westamerica Bank Welcome Center	Grab your mobile app, bring your learning cap, and come greet some nice people at the Westamerica Bank Welcome Center.
10:00:00 AM	The Nexus of Cardholder Authentication and E-Commerce Breach Risk: Have We Reached a Tipping Point?	<p>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.</p> <p>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.</p>
10:45:00 AM	The EMV® Specifications: Connecting the Dots for Connected Commerce	<p>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.</p> <p>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.</p>
11:30:00 AM	Lunch sponsored by Verisk Financial G2	Grab a bite and mingle with your fellow attendees.
12:15:00 PM	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.
1:05:00 PM	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.
2:05:00 PM	Tech Day Break sponsored by Verisk Financial G2	

2:25:00 PM	Total Dispute Management Pre-Dispute Services	
3:15:00 PM	Changes for Visa Decline Reason Codes: Improvement and Best Practices	<p>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.</p> <p>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.</p>
4:00:00 PM	Tech Day Break sponsored by Verisk Financial G2	
4:20:00 PM	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.
4:55:00 PM	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.
5:35:00 PM	Vendor Spotlight - hosted by LexisNexis Risk Solutions - Know The Five Levels of Risk Defense	<p>You will learn:</p> <ol style="list-style-type: none"> 1. Why is your session the session to attend? <p>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</p> <ol style="list-style-type: none"> 2. Will you be giving away something to attendees that they can't get anywhere else? <p>Sage advice on avoiding risk from our extensive experience in business risk across a broad range of threats</p>



DAY 2 - AGENDA

Session Time	Session	Description
7:00:00 AM	Breakfast sponsored by Mastercard	Come early and grab a bite to eat, network with others, and meet with vendors.
8:00:00 AM	Registration at the Westamerica Bank Welcome Center	Grab your mobile app, bring your learning cap, and come greet some nice people at the Westamerica Bank Registration Desk.
9:05:00 AM	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.
10:10:00 AM	De-Platforming Hate and Disinformation	<p>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.</p> <p>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.</p>
10:55:00 AM	Break sponsored by AgeChecker.Net	
11:25:00 AM	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.
12:05:00 PM	Lunch	
1:05:00 PM	Vendor Spotlight - hosted by Chargebacks911 - Demystifying Chargebacks	<p>This session is designed to dispel the mysteries and misconceptions surrounding chargebacks...as well as outline the dangers of believing chargeback myths.</p> <p>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.</p>
1:05:00 PM	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.
1:40:00 PM	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 panels for a discussion of how recent events have shaped current regulatory policies impacting payments companies and how to plan for the year ahead.

2:25:00 PM	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!
2:45:00 PM	Sundae Break sponsored by Shift4	You've had a long day of learning and deserve a special treat. How about a sundae thanks to our friends at Shift4? Grab a spoon and a bowl and if you see the Shift4 team say thanks for sponsoring.
3:15:00 PM	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.
4:05:00 PM	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.
4:55:00 PM	Vendor Spotlight - hosted by EverCompliant - Staying Positive With Negative Option Billing	In the age of online shopping, the legitimate business practice known as Negative Option Billing has become increasingly popular with merchants, yet increasingly misused and as such unpopular with consumers. What are the risks? Well, when done right – not so many. However, customer complaints, chargebacks, reputational risk and more can easily occur when merchants try to bend the rules. Often coupled with product-related risks, such as nutraceuticals or health and beauty products, this practice has not escaped the scrutiny of the card schemes, which all recently issued new rules for dealing with these business practice. In this session, you'll learn about the risks associated with processing for merchants engaged in Negative Option Billing, emerging regulation from card networks – what are they and how they differ, and most importantly - best practices for merchants and their processors in order to protect themselves from chargebacks, card scheme fines and consumer dissatisfaction.
4:55:00 PM	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.
6:00:00 PM	Opening Reception - Sponsored by PayPal and Sysnet	A big awesome conference deserves a big awesome reception. Thanks to our friends at Paypal, we will be hosting our Opening Reception at "On the Record". Located in the casino area of the floor, this venue will be a fun place for everyone to grab a drink and meet your fellow attendees.



DAY 3 - AGENDA

Session Time	Session	Description
7:00:00 AM	Breakfast sponsored by Discover	Come early and grab a bite to eat, network with others, and meet with vendors.
8:00:00 AM	Registration at the Westamerica Bank Welcome Center	Grab your mobile app, bring your learning cap, and come greet some nice people at the Westamerica Bank Welcome Center.
8:15:00 AM	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.
9:00:00 AM	Truth in Advertising & the Payment Process Industry	<p>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.</p> <p>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.</p> <p>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.</p>
9:50:00 AM	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 interdictions, 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.
10:30:00 AM	Morning Break sponsored by Lahoma	Drop your pens and enjoy a break sponsored by Lahoma.
11:00:00 AM	Vendors and Data Security: How to Ensure No Risk Falls Through the Cracks	<p>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.</p> <p>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.</p>

11:45:00 AM	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.
12:05:00 PM	Lunch	
1:10:00 PM	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.
1:10:00 PM	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.
1:45:00 PM	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.
2:10:00 PM	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.
2:35:00 PM	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.
2:55:00 PM	Donut Break! Sponsored by Chesapeake Bank	Do you know what? You are awesome. You're so awesome that you deserve a break. In fact, you're so awesome that break should be a donut. Our friends at Chesapeake Bank were just saying that everyone awesome should have a donut and sponsored this break to make it happen.
3:25:00 PM	The New EFM Program and Changes to ECP	
3:50:00 PM	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.
4:15:00 PM	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.

5:05:00 PM	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 todays real time ecommerce world.
5:05:00 PM	Vendor Spotlight - hosted by Infinicept - Make Checking MATCH EZ with EZMATCH™	<p>Payment facilitators are the drivers of new merchant growth and are in need of systems, like Infinicept, that lets them control the underwriting and onboarding process.</p> <p>EZMATCH™ by Infinicept 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.</p>



DAY 4 - AGENDA

7:00:00 AM	Breakfast	Come early and grab a bite to eat, network with others, and meet with vendors.
8:00:00 AM	Registration at the Westamerica Bank Welcome Center	Grab your mobile app, bring your learning cap, and come greet some nice people at the Westamerica Bank Registration Desk.
8:25:00 AM	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.
9:00:00 AM	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.
9:50:00 AM	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.
10:35:00 AM	Break	
11:00:00 AM	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?
11:55:00 AM	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.
12:45:00 PM	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.
12:45:00 PM	Open forum knowledge sharing/ boxed lunch	Grab a boxed lunch and gather in the main speaking hall for MAC's famous Round Table discussion. This is a great time to ask questions of your peers, speakers, and other industry experts on the troubling questions impacting your world. Need a best practice? See a trend and want to know if others do too? Want to discuss the things that keep you up at night? Then the Round Table is the place to be.

