



## MERCHANT ACQUIRERS' COMMITTEE ANNUAL CONFERENCE MARCH 13-15, 2018 | SLS LAS VEGAS

**EXCELLENCE  
IN  
EDUCATION**

### PRE-CONFERENCE EVENTS

Monday, March 12, 2018

Back by popular demand, MAC has added a Golf Tournament before the show starts. Please come early and join some other MAC attendees on the Desert Pines Golf Club to shoot a round of 18... maybe, you'll even win a prize.

Where:	Desert Pines Golf Club 3415 E. Bonanza Rd. Las Vegas, NV 89101
When:	March 12th, 2017
Time:	12:50 PM
Cost:	\$89 includes: Green fees, cart, and practice balls
Rental Club Cost:	\$40 (Callaway XR's)
Transportation:	Provided from and back by our good friends at FIS.



To register, please contact David Landis  
(dlandis@g2llc / 425-495-0293)



Come early and join our partners Wnet's networking event, "Heather Estus Presents the Worthiness Formula." This speaker and networking reception will be on Monday between 3 pm and 6 pm in the Clyde Room. You don't need to be registered to the MAC Conference to attend. To register, send an email to [deanarich@deanarich.com](mailto:deanarich@deanarich.com).

Meet Heather, she is a mother of 5 on a mission to cure the "unworthiness" disease, by providing all patients with a dose of "Good Enough".

After hitting rock bottom and going on a journey of self-discovery, Heather Estus created The Worthiness Formula. She did it out of necessity for her children and more importantly, herself. Heather is now on a quest to teach others how to reclaim and maintain their own sense of worthiness.

*We don't fight for our worthiness, we are born worthy and always will be worthy, it's innate, our birthright. We are warriors who fight the culture that challenges our worth, tells us that materialism and status define our value. We are victorious when we stand in our worth and claim "I AM GOOD ENOUGH!" - Heather Marie Estus*



# MERCHANT ACQUIRERS' COMMITTEE ANNUAL CONFERENCE

## MARCH 13 – 15, 2018 | 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, 2018 will be another year of transformation and growth in the payments industry. We have brought you engaging speakers to share their expertise on anticipated changes, regulatory expansion, and best practices to managing payments risk.

With registration exceeding 400 payments professionals, 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 Compliance

### Tuesday, March 13, 2018

8:00 AM  
FOYER



**CONFERENCE REGISTRATION** sponsored by Westamerica  
& **BREAKFAST** sponsored by Allied Wallet

9:00 AM  
CONGO



**OPENING COMMENTS**

9:10 AM  
CONGO



**CHANGING THE WORLD MAP – MONEY, DRUGS, GEOPOLITICS & TERRORISM**

**Mike Emmerman** – Intelligence Analyst, The Special Operations Support Group

*In today's world, money laundering is not just "white collar" crime. The pathways and connectivity that bring the organized crime, drug trafficking, and terrorist communities together have one common denominator, and that is money. The vastly different interpretations of "ethics" and "morality" on the part of financial institutions and governments around the world makes the job of compliance, legal, and AML professionals very difficult. Mike Emmerman will discuss the ever-changing landscape that we face in our efforts to uncover and catch bad actors.*

10:10 AM  
CONGO



**The A, B, C's and W of BRAM**

**Jeff De Petro** – Director – Customer Compliance & Fraud, Mastercard

*Mastercard will discuss the A, B, C's & W of BRAM. This session will discuss current trends, observations and future plans related to A = Application Commerce (a-Commerce vs. m-Commerce and e-Commerce), B = Binary Options Trades (CFD's, FOREX Options, Cryptocurrency Options/ICO – Initial Coin Offering), C = Cryptocurrency (Purchase for use as payment method, Investments and Buy/Sale trading) and W = Wallet (staged digital wallet operators).*

10:55 AM  
FOYER



**NETWORKING BREAK** sponsored by Shift 4

11:25 AM  
CONGO



**IT'S ALL IN THE INTERPRETATION – A MAC BANK CONSORTIUM PANEL**

**Moderator: Jacinthia Lawson** – SVP, Enterprise Risk Management & Payments Program, BayBank

**Fraser Cruickshank** – Director of Commercial Card Services, Synovus Bank

**Amy Hewitt** – Risk Manager of Enterprise Commercial Payments, KeyBank

**Shari Savlick** – Senior Manager Merchant Compliance, Merrick Bank

*Members of MAC's new Bank Consortium will discuss the challenges in knowing how to integrate and comply with current and upcoming rules and regulations. The panelists will discuss the beneficial ownership rule changes, third party oversight requirement increases, and governmental agency requests for confidential information.*

12:10 PM  
NIKKO



**LUNCH**

*Pull up a chair and network with fellow attendees over lunch.*

**DAY ONE Continued – Regulatory compliance**  
**Tuesday, March 13, 2018**

**1:40 PM**



**VENDOR SPOTLIGHT**

## securityMETRICS®

### **DOUBLE-DOWN ON MERCHANT SATISFACTION WITH A FRICTIONLESS PCI EXPERIENCE**

**David Meyers** – Sr. Director, Business Development

*The merchant PCI compliance experience has traditionally been confusing and time-consuming. Often, the Self-Assessment Questionnaires can seem long and irrelevant to a merchant. SecurityMetrics has tools and resources that not only make the process fast and frictionless, but more accurate. SecurityMetrics FastPass is an intelligent tool that integrates with an acquirer's PCI portal and pre-populates the merchants' processing methods using acquirer data. Fastpass increases scoping accuracy and reduces frustration for all parties, providing acquirers with more control and transparency into merchants' PCI experience. Acquirers can use Fastpass to change SAQ language to be more familiar, receive notifications about specific responses, and correct possible merchant errors if needed. Tools like Fastpass, in combination with resources like the SecurityMetrics Guide to PCI compliance, simplify the entire PCI experience, keep merchants happy, and can contribute to greater compliance and security.*

## MiDIGATOR®

### **NEW RULES, NEW BENEFITS: REDUCE FRIENDLY FRAUD AND PREVENT CHARGEBACKS WITH VMPI**

**Mark Standfield** – President

*In this session, Midigator's President, Mark Standfield, explains how adopting this new product into your risk mitigation strategy will help reduce friendly fraud and stop chargebacks.*

*The presentation will give clear look at Visa's newest initiatives and how to simplify the adaptation process. Additionally, he will outline best practices and offer tips on how to support your merchants during the transition - without any stress or inconvenience.*

**2:15 PM**  
**CONGO**



### **VIEW OF THE PAYMENTS INDUSTRY FROM WASHINGTON D.C.**

**Host – Ellen Berge** – Attorney and Partner, Venable

**Scott Talbot** – SVP Government Relations, ETA

*The MAC Government Relations Committee presents a discussion with Washington insider Scott Talbot to update MAC members on the latest developments regarding policy, legislative strategies, and law enforcement priorities impacting the payments industry. Learn the latest and greatest about new developments on Capitol Hill and with the FTC, the CFPB, and the states, as well as key issues affecting risk management functions for all involved in the payments ecosystem.*

**3:00 PM**  
**CONGO**



### **NETWORKING BREAK sponsored by Mastercard**

**3:30 PM**  
**CONGO**



### **COMPETITORS AS COLLABORATORS**

**Moderator – Eric Haru** – EVP Risk and Compliance, Merchant e-Solutions

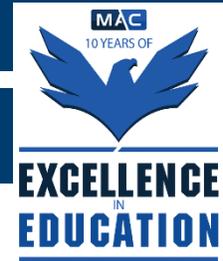
**Andrew Bigart** – Attorney, Venable

**Theresa Kananen** – Partner - Arnall Golden Gregory LLP

**Holli Targan** – Attorney and Partner, Jaffe Raitt Heuer & Weiss PC

*This panel brings together powerhouse representatives from the big three legal firms in the payments ecosystem and is moderated by the formidable Eric Haru from MeS. Eric will be weaving the discussion around such topics as: 'Marijuana: should you or shouldn't you', 'When contracts go bad they can go really bad (and how to avoid it)', and 'The Supreme Court decisions and what they could mean for you.' Eric will challenge these panelists to enlighten us on class actions and other industry litigation, and the opaque world of MSBs. Don't skip this session because you think you are a perfectly buttoned up legal shop!*

*All this and we will have time for questions!*



**DAY ONE Continued – Regulatory compliance**  
**Tuesday, March 13, 2018**

**4:15 PM**  
**CONGO**



**BLOCKCHAIN: HOW THE TECHNOLOGY BEHIND BITCOIN CAN ALSO  
REVOLUTIONIZE DIGITAL FRAUD PREVENTION**

**Arjun Bhuptani** – Co-Founder and CEO of Connex

*We all know the buzz word "blockchain" through its use in Bitcoin, but what is the technology, really? What can it be used for and what implications does it have on compliance and fraud prevention? This talk will define blockchain in easy-to-understand terms and will discuss some existing cases of how it is used to secure mainstream products. We will also delve into smart contracts and how they can be used to thwart friendly fraud and dramatically reduce the possibility of money laundering. At the end of the session, we will discuss why blockchain is an immutable part of our future and how that could improve how regulations are enforced*

**5:05 PM**



**VENDOR SPOTLIGHT**



**HOW TO GIVE YOUR TEAM A WINNING EDGE IN  
MERCHANT RISK**

**Dan Frechtling** – Managing Director & Chief Product Officer, G2 Web Services

**Karen Turner** – Portfolio Risk Analyst, Paya

*The Philadelphia Eagles won the Super Bowl in part by providing coaches and players with a little-known stimulant. It was a PED, but it wasn't a Performance Enhancing Drug. It was Performance Enhancing Data. Years ago, the Oakland A's took advantage of PED as well and achieved a feat for the first time in 103 years.*

*Learn how Performance Enhancing Data is available to help you find merchant fraud and compliance violations and augment the capabilities of analysts. We will show how network mapping replaces relational databases, and how machine learning replaces trial-and-error. Along the way we will touch on AI (Artificial Intelligence) through Neural Networks.*

*You will also learn to raise your expectations about the data your vendors should provide you. Theories and real-life examples from merchant acquiring, professional sports, mobile networks, and online search will illuminate Performance Enhancing Data and give you pragmatic applications to take away.*



**6 KEYS TO SUCCESS FOR PAYMENTS PROCESSORS**

**Mark Kenney** – Partner / Business Manager, Kount

*Merchant spending on fraud has increased 17%, which is why merchants are looking to their payment processor for assistance. Payment processors that want to differentiate their offerings are evaluating the convergence of fraud management with payment processing; this convergence is helping payment processors tackle key challenges.*

**6:00 PM**

**PAYPAL SPONSORED COCKTAIL RECEPTION**



**6:00 PM**



**DAY ONE CONCLUDES**

# MERCHANT ACQUIRERS' COMMITTEE ANNUAL CONFERENCE MARCH 13–15, 2018 | SLS LAS VEGAS



## DAY TWO – Risk & Fraud Wednesday, March 14, 2018

8:00 AM  
FOYER



**CONFERENCE REGISTRATION** sponsored by Westamerica  
& **BREAKFAST** sponsored by Visa

9:00 AM  
CONGO



**OPENING COMMENTS**

9:05 AM  
CONGO



**FINANCIAL CRIMES AND THE SECRET SERVICE**

**Brian Busony** – Agent, U.S. Secret Service

*This presentation will highlight the structure of the Secret Service, fraud trends, challenges with investigations and prosecution and how victims can assist law enforcement. All these topics will be covered through an interactive case study.*

9:50 AM  
CONGO



**TRANSACTION LAUNDERING: DETECTION & PREVENTION**

**Moderator: Georgia Stavrakis** – Vice President of Merchant Compliance, Heartland Payment Systems

**Christian Chimel** – CEO, Webshield

**Dan Frechtling** – Managing Director, Chief Product and Marketing Officer, G2 Web Services

**John Horton** – President and CEO, LegitScript

**Christian Wheeler** – VP Sales of EMEA, Aperia

*The best way to learn is from real-world examples and our panel of transaction laundering experts will help bring real-life to the classroom. Host, Georgia Stavrakis, will lead a discussion as each of our panelists will review case studies going over indicators that lead to detection. The group will discuss each case from a hindsight perspective to help future prevention.*

10:35 AM  
FOYER



**NETWORKING BREAK** sponsored by Tropical

11:05 AM  
CONGO



**THE EVOLUTION OF API & THE PRACTICAL IMPLICATION OF DATA**

**Moderator: Cliff Gray** - Principal, Gray Consulting

**Tyler Conway** – Global Commercial Risk Management, PayPal

**Bernard McManus** – Sr. Director Global Fraud Management, Sony

**Arjun Ramakrishnan** – Risk Consulting & Policy, WePay

*This session will showcase the knowledge of industry leaders surrounding the often murky and misunderstood topic of APIs and their application in the real world. Cliff Gray will moderate this panel of experts discussing big data: how to get it, how to use it, and how not to drown in it. This session will give attendees a solid understanding of the API evolution and some insights they can apply to their real-world operations.*

11:50 AM  
CONGO



**I SEE YOU – HOW TO PREDICT WHICH OF YOUR MERCHANTS WILL BE BREACHED**

**Moderator: Chris Bucolo** - Director, Strategic Relationships & Marketing Strategy, ControlScan

**Denise Bender** – Senior Fraud Manager, FIS

**David Ellis** - VP, Forensics, SecurityMetrics

**Emma Sutcliffe** - Sr. Director of Data Security Standards, PCI Security Standards Council

*The costs and consequences of a merchant data breach can be far and wide. Breaches not only affect merchants, but also ISOs, acquirers, and customers. This presentation will examine real-life examples of data breaches, uncover “what went wrong,” and advise on how to avoid such situations. Attendees will learn:*

- Security patterns and practices most frequently associated with breaches
- What to look for during the merchant underwriting/vetting process
- How non-compliance to certain PCI requirements can lead to a data breach
- Why we need to rethink our approach to data security

12:35 PM  
NIKKO



**LUNCH**



**DAY TWO Continued – Risk & Fraud**  
**Wednesday, March 14, 2018**

**2:05 PM**  **VENDOR SPOTLIGHT**



**FASTER SHOULDN'T MEAN RISKIER: HOW TO UNDERWRITE FASTER WITHOUT ASSUMING RISK**

**Peter Fitzpatrick** – Director Market Development, Agreement Express

*An increasing number of organizations are streamlining their underwriting processes to offer faster approvals and better customer experience. Whether you're a Super ISO competing with PayFacs or a merchant acquirer hoping to work with ISVs, you won't remain competitive without getting faster.*

*The problem? None of us want to assume more risk by blindly accepting or rejecting merchants. This session examines the difference between binary and complex scoring methods, and how you can learn and improve from your data. Get over 60% faster at underwriting decisions without increasing risk or cutting jobs.*



**A NEW APPROACH TO COMPLIANCE AND SECURITY MANAGEMENT**

**Gabriel Moynagh** – CEO, Sysnet

*The current approach to PCI DSS compliance and data security management is flawed. Programs have become at best, a 'check the box' exercise and at worst, something merchants simply ignore. The current approach results in costly non-compliance fees being charged to merchants on an indefinite basis. A new approach is needed, one that actually impacts the security posture of the merchant. Acquiring organizations are ideally positioned to deliver on this approach. Learn how Acquirers can ensure their merchants are both compliant and secure, while converting the non-compliance fee structure into true value add security services for merchants with no revenue impact.*

**2:40 PM**  
**CONGO**



**KNOWLEDGE BURST - VISA UPDATE**

**Cihat Fitzgerald** – Sr. Director, Acceptance Risk & Franchise Risk Management, Visa  
*Visa recently introduced new rules requiring acquirers to establish a control environment around force-post transactions activity. Mr. Fitzgerald will provide an overview of the new requirements and, the compliance timeframe, and facilitate a Q&A session.*

**3:00 PM**  
**CONGO**



**KNOWLEDGE BURST – MASTERCARD ON THE FRAUD LANDSCAPE: CHALLENGES AND OPPORTUNITIES IN A GLOBAL INTEROPERABLE WORLD**

**John Brady** – U.S. Region Head, Customer Fraud Management, Mastercard Worldwide

*Join our guide as he takes us on a journey through the fraud landscape post-U.S. EMV. He will point out and discuss current and future challenges and opportunities. By the end of the tour you'll have the help your organization needs to manage risk in a 'global interoperable world.'*

**3:20 PM**  
**FOYER**



**NETWORKING BREAK sponsored by Lahoma**

**3:50 PM**  
**CONGO**



**KNOWLEDGE BURST – EUROPEAN REGULATORY ROUND UP & HOW IT IMPACTS THE U.S. MARKETPLACE**

**Tim Buckingham** – Co-Founder, Payment Services Consulting

*Tim will join us from Europe to speak about how U.S. companies could be impacted by both PSD2 and GDPR.*

**MAC KNOWLEDGE BURSTS**

New this year, MAC introduces super concentrated educational sessions brought to you by our MVP contributors. For the maiden voyage of Burst content we trusted it to our allies from the card brands and NACHA. We also invited friends from across the pond to come and speak on PSD2 and GDPR. Tomorrow, we have a special invited guest coming in to bring fun and folly to the drudgery of crafting compliance reports.



**DAY TWO Continued – Risk & Fraud**  
**Wednesday, March 14, 2018**

**4:10 PM**  
**CONGO**



**KNOWLEDGE BURST - NACHA**

**Jordan Bennett** – Senior Director, Network Risk, NACHA

*NACHA has introduced new risk management initiatives to help ODFIs and Third-Party Senders understand and manage their risk in the ACH Network. The Third-Party Sender Registration Rule was implemented on September 29, 2017 and requires Originating Depository Financial Institutions (ODFIs) to identify and register their Third-Party Sender customers via the new Risk Management Portal. The registration process promotes consistent customer due diligence among all ODFIs, and serves as a tool to support NACHA's continuing efforts to maintain ACH Network quality. Details about how to register as well as rule implementation updates will be provided.*

**4:30 PM**  
**CONGO**



**CLOSING KEYNOTE – DISRUPTING THE DISRUPTORS**

**Penny Lane** – VP Payment Fraud Disruption – Global Risk, Visa

*This practical, exciting brief covers current threat actor motivations, attack trends in the payment ecosystem with real-world examples, and how Visa is uniquely fighting back against cybercrime. Underlying the discussion are a multitude of practical tips to better defend against and deter cybercriminals.*

**5:20 PM**



**VENDOR SPOTLIGHT – Trustwave**



**CARD-NOT-PRESENT: MERCHANT FRAUD AND RISK**

**Alex Kaluski** – Product Manager, Compliance and Risk, Trustwave

*Merchants who do online business have broader exposure to potential customers – and cybercriminals. This presentation offers insights in to current and looming threats to online merchants and key strategies they can employ to reduce those risks. In this session, we will highlight the Trustwave Web Risk Monitoring Suite, which addresses Card-Not-Present challenges that face both acquirers and their merchants.*



**UNDERWRITING ON DEMAND ... LEVERAGE  
PROGRESSIVE UNDERWRITING AND SOCIAL DATA  
THE RIGHT WAY**

**Todd Ablowitz** – CEO, Infinicept and Double Diamond Group

*Payment Facilitators (also known as PayFacs) have completely changed the game for merchant underwriting by leveraging a highly flexible approach. Learn how Infinicept has taken their vast experience with Payment Facilitators and matched that expertise with the best of traditional merchant underwriting, to apply the right underwriting at the right time, with the right triggers, and the right attributes under the right conditions. Todd Ablowitz will explain how to leverage Infinicept's built-in algorithm that is based on decades of underwriting experience by Infinicept veterans like Deana Rich and Melissa Sutherland. Infinicept's easily configurable and highly flexible underwriting services feature numerous 3rd party API connections that are matched with proprietary social KYC and KYB scores and are presented in a unique customer focused approach.*

**5:50 PM**



**DAY TWO CONCLUDES**

# MERCHANT ACQUIRERS' COMMITTEE ANNUAL CONFERENCE MARCH 13–15, 2018 | SLS LAS VEGAS



DAY THREE – Tactical MAC – presented by  
Thursday, March 15, 2018



8:30 AM  
FOYER



**CONFERENCE REGISTRATION** sponsored by Westamerica  
& **BREAKFAST** sponsored by Paysafe

9:00 AM  
CONGO



**OPENING COMMENTS**

9:05 AM  
CONGO



**ARE YOU AML READY? - RISK ASSESSMENT & PRACTICAL IMPLICATIONS WITH HANDOUTS**  
**Laura Goldzung** – President & CEO, AML Audit Services

*This session will guide you in developing the building blocks to assess your money laundering risk, beginning with identifying the most common risk factors and the challenges posed by mitigating the risks, and providing insights on how to navigate them. Learn techniques for aligning your risk assessment to your policies, procedures, and processes. Acquire knowledge to effectively align your risk assessment to the AML program.*

9:50 AM  
CONGO



**KNOWLEDGE BURST - FUNDAMENTALS OF NARRATIVE WRITING**  
**David Khalaf** – Editor/Investigative Analyst, LegitScript

*In a room full of superheroes we introduce a little Clark Kent! Time to put away the cape and learn how to translate your crusades and awesomeness into a solid story. In this session, an expert will teach the fundamentals of effective narrative creation from structure to genre to details and editing. The skills you leave this session with will easily port over to executive reports, SARS creation, forensic lookbacks, exception write-ups and risk reports.*

10:10 AM  
CONGO



**NETWORKING BREAK** sponsored by Sysnet

10:40 AM  
CONGO



**CHARGEBACKS RULES DISCUSSION**

**Moderator: Domenic Cirone** – VP Chargeback Processing, EVO Payments

**Doug Whiteside** – Business Director, Mastercard

**Mark Woelfer** - Sr. Director, Back Office Solutions Visa USA

*This team will illuminate the recent changes, additions, subtractions, and overall shifting landscape of chargebacks. No area will be left undiscussed, no matter how complex or tricky it may seem.*

12:00 AM  
CONGO



**PARTNERING TO PREDICT THE FUTURE**

**Edward Marshall** – Partner and Co-Chair of the Payment Systems Team, Arnall Golden Gregory  
*Ed will share his predictions for emerging risks that payment processing will face in 2018 and beyond.*

12:30 PM  
CONGO



**CLOSING COMMENTS**

12:45 PM  
CONGO



**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.*

2:20 PM



**DAY THREE CONCLUDES**