8:00-8:35 am | The Next Generation of Know Your Customer/Know Your Business for Corporate Gift Card Programs
Exploring innovations in corporate account vetting processes to help you keep pace with emerging tech and regulatory challenges. Discussion of the current best practices, tools and technology that are setting the bar to reduce fraud, money laundering, retail arbitrage and other challenges faced by gift card program managers.

Eric Manno, eGifter
Eric is the COO/CSO and one of the founders of eGifter. With over 35 years of experience in IT security, he oversees the company’s day-to-day operations, including project management, quality assurance, application development and customer experience — along with driving the company’s security and compliance policies and procedures. He is a serial entrepreneur and also served in the United States Air Force as a non-commissioned officer.

8:35 – 9:00 am | Navigating Gift Card Program Trends
IGCC board members, Gabe Resendez and Steve Bradberry, will share presenting key insights and actionable takeaways on gift card program trends from both a brand and distribution partner perspective. Be prepared to note important stats and data as Gabe and Steve highlight key findings from the Javelin Strategy and Research presentation on the use of gift cards in B2B markets and the impact on consumers of incentives and rewards.

Gabe Resendez, Darden Restaurants, Inc. & IGCC Board Member
Steve Bradbery, Savvy & IGCC Board Member
The Incentive Gift Card Coalition (IGCC) is a strategic industry group (SIG) within the Incentive Marketing Association (IMA) and is dedicated to furthering the education of corporate America on the use of gift cards as corporate incentives, recognition, and customer loyalty programs. Our membership consists of over 125 industry leaders – retailers/merchant partners, distribution partners, vendor partners, and agency partners.

9:00-9:35 am | Understanding the Psychology and Behaviors Driving Fraudulent Activities.
In the ever-evolving landscape of the gift card industry, understanding the psychology of fraud and the intricate behaviors of fraudsters is paramount. This session examines the research and provides insight into the minds of those who seek to exploit the gift card ecosystem for illicit gains. Join us for an illuminating exploration of the psychological underpinnings that drive fraudulent activities within gift card transactions. Led by Marcia Hagen of Metropolitan State University and Eric Grube of Concordia University, this session offers invaluable insights into the intricate strategies employed by fraudsters and the underlying motivations behind their actions.
Marcia Hagen, Metropolitan State University
Dr. Marcia Hagen is a professor of Management at Metropolitan State University in Minneapolis, MN. Marcia received her PhD. in Human Resource Development from the University of Minnesota. Her research focus includes the psychology of learning, peer and managerial coaching, and entrepreneurial mindset. She is on the editorial board member of two academic journals: Human Resource Development Quarterly and Human Resource Development Review and is a reviewer for several others. She is a member of Management and Organizational Behavior Teaching Society and the Academy of Human Resource Development. Over the past 10 years, she has served as the department chair for Management, Entrepreneurship, and Human Resources, the International Programs director, and is currently the director of the Doctor of Business Administration program.

Eric Grube, Concordia University
Professor Grube has been teaching and mentoring young accounting students while leading the accounting program at Concordia University – Saint Paul for the past eight years. He enjoys engaging with his profession through committee membership, publishing in professional journals, and conference attendance. Professor Grube is a licensed CPA in the state of Minnesota. He earned his Doctor of Business Administration in 2015 from Metropolitan State University. His research and writings have focused on how professional services firms and students engage with each other.

9:50-10:25 am | FBI Fraud Investigations: Following the Money.
In the world of online scams and cybercrime, there are hundreds of ways to separate a victim from their money and just as many paths that money can take from the victim to the criminal. This insightful session delves into the multifaceted realm of money laundering, including the pivotal role of money mules and the intricate processes involved in transferring stolen assets. Gain a deep understanding of the sophisticated tactics utilized by criminal entities to launder illicit funds while evading detection, supported by compelling insights and analysis.

Jacob Iverson, Federal Bureau of Investigations
Jake Iverson is a Supervisory Special Agent and Cyber Program Coordinator for the FBI Minneapolis Field Office, serving Minnesota and the Dakotas. Jake joined the FBI in 2006 with prior cyber security experience and has continued to develop that experience over the course of 18 years as an FBI cyber agent in Northern Virginia, New Jersey, New York, and Minneapolis. In addition to managing a team of investigators, Jake is also a senior member of the FBI's Cyber Action Team, which deploys globally for major cyber incidents.

Alan Stevens, United States Department of Justice
Alan Stevens has served as a federal prosecutor with the United States Department of Justice since 2006. As an Assistant United States Attorney, Stevens focuses his practice on cases involving fraud, economic crime, cybercrime, and money laundering. Stevens graduated from the University of North Carolina at Chapel Hill and Emory University School of Law. Prior to joining the Department of Justice, Stevens worked at a large, international law firm based in Atlanta, Georgia.
10:25-11:00 am | What Does the New Payments Landscape Mean for You?
In this session, we will explore how new technology will converge with what’s in shoppers’ wallets today to reshape the payments landscape. We will discuss how gift cards can play a role in retailers’ overall payments strategies, and why the point of sale will be just as important when it comes to interchange as anything that might happen in Washington.

Ben Jackson, Innovative Payments Association
Ben Jackson is the chief operating officer of the Innovative Payments Association where he works on payments regulation, fraud prevention, and industry education. Previously he was the director of the prepaid advisory service for Mercator Advisory Group, where he oversaw research and consulting on open-loop and closed-loop prepaid cards. Prior to that he worked as a journalist and municipal bond analyst.

11:00-11:45 am | Navigating the Frontier of Gift Card Fraud: Insights for Retailers
This session is dedicated to understanding the complexities of gift card fraud, focusing on emerging trends in both physical and digital spaces. Dariush Vollenweider will share the latest tactics used by fraudsters, highlighting red flags and preventive measures. Alan Stevens will highlight the critical factors that retailers need to know to assist in federal fraud prosecutions. Be prepared to gain actionable insights that will enhance your fraud detection capabilities and strengthen partnerships with law enforcement agencies to combat this growing threat effectively.

Julee Schmaus, SB Collectiv
Julee Schmaus is a veteran in the gift card and financial services industry. Julee has worked on both sides of the gift card business. First managing the Sears and Kmart B2B and 3rd Party programs at Sears Holdings Corporation and currently at SB Collectiv working with clients to grow their gift card business.

She has a passion for helping her clients find new and innovative ways to improve their sales. She’s also a fierce fraud fighter and currently Co-Chairs the RGCA Fraud and Abuse Mitigation Task Force and sits on the Technology and New Methods Committee under the Scams Against Older Adults Task Force, run by the FTC.

Dariush Vollenweider, Department of Homeland Security
Dariush Vollenweider currently serves as Acting Group Supervisor for Homeland Security Investigations (HSI), the principal investigative component of the Department of Homeland Security (DHS). In his current role Mr. Vollenweider leads agency efforts to support the prosecution, disruption, and dismantlement of those who seek to harm the illicit finance networks; strengthen the financial and fintech industries against illicit activity; and enhance communication between government and private sector partners.

Mr. Vollenweider has extensive experience with conducting and leading complex criminal investigations and operations, including those involving money laundering; terrorism finance; bank fraud and wire fraud violations; technology proliferation; Cyber and Dark Web Crime, intellectual property theft; and
the smuggling of humans, weapons, bulk currency, narcotics, and other contraband. Mr. Vollenweider also serves as a DHS representative on the Louisiana SAR committee.

**12:30-1:15 pm | Greening Gift Cards: Navigating ESG and Sustainability in the Gift Card Industry.**

Join us for an immersive discussion on the intersection of Environmental, Social, and Governance (ESG) with the gift card industry’s sustainability efforts. In this session, Jack Peck from Blackhawk Network and Kim Shannon from Neenah Paper will explore crucial topics such as the macro trends in ESG, new sustainability regulations, the recyclability of paper gift cards, and sustainable forestry practices. The ESG landscape is quickly changing so you’re sure to leave this session with actionable insights and innovative strategies to drive your gift card program forward.

**Kim Shannon, Neenah Paper**
Kim Shannon is a 20-year veteran of the paper industry, currently partnering with influential brands and some of the biggest names in the commercial print market. She is passionate about sharing the sustainable efforts of Neenah as well as encouraging others in the industry to find ways they can have a positive impact on the environment. For the gift card market, the biggest sustainability lever is a transition from plastic to paper so we will talk about the pros and cons to producers, retail brands and consumers plus get into the finer details of what sustainability means in the paper industry.

**Jack Peck, Blackhawk Network**
Jack has worked in the gift card industry for 10 years with experience in B2B Incentives fulfillment, customer service, fraud, business transformation, and over the last 3 years has focused exclusively on ESG and sustainability. Leading BHN’s global ESG program he has worked on baselining areas of environmental impact for their global supply chain, enhance reporting and transparency for material ESG metrics, and identifying ways to reduce environmental impacts for the company and gift industry at large.

**1:15-1:50 pm | The Future Of Loyalty Rewards: Reimagining The Delivery Of Every Incentive**

Rapidly evolving expectations and technologies are leading today’s consumers to seek deeper value and more personalized, digital-first experiences over traditional incentives. Join Peter Schultze, CEO of Kigo (an Augeo subsidiary), in exploring how new technologies can reimagine the way every incentive is delivered—empowering organizations to offer more differentiated experiences for their consumers, employees and cardholders.

**Peter Schultze, Kigo**
Peter Schultze is a lifelong entrepreneur and the CEO of Kigo, a subsidiary of Augeo, pioneering a new era of tokenized loyalty. Having started and led multiple new ventures at the intersection of marketing technology and loyalty rewards, he is deeply passionate about the transformative potential of blockchain in the world of loyalty and digital commerce. Peter has established himself as a creative business-builder and thought leader in emerging
sectors, having the privilege of contributing insights and sharing the stage alongside industry leaders at companies like Mastercard, Amazon, Microsoft and Circle.

2:05-2:40 pm | Balancing External and Internal Influences for Maximum Impact: Designing Gift Card Packaging
Over the past few years, the regulatory landscape surrounding fraud and sustainability has shaped the design and strategic considerations of packaging for many retailers within the gift card industry. Maintaining compliance within the current regulatory environment while preparing for future legislation compels gift card managers to balance legal, operational, fraud prevention, and consumer requirements and expectations. Join Dave VanderWoude and Chanda Wicker for an insightful session delving into the interplay between external and internal forces and their influence on packaging innovation, channel strategies, and consumer education initiatives within gift card programs.

Chanda Wicker, InComm
Chanda began her career within the card industry in 1995 at MCI Telecommunications working on the first point of sale activated long distance cards for retail and one of the first POSA multipacks in 1997. Joining InComm in 2004, she has spent 20 years leading Graphic Design, Production Art/PrePress, Card & POP Printing, and Gift Packaging to meet the growing needs of the industry. This experience has produced multiple patents for innovative card packaging technology as well as expertise combining form and function into a successful product. Chanda’s organization includes employees located in the U.S., Hong Kong, Tokyo, Australia, and the UK. The efforts of this organization globally generate over 1.1 billion cards and nearly 25 million giftable packaging products. Chanda holds a B.S. in Psychology, a B.S. in Criminology, and a Masters in Social Work. She enjoys mentoring women starting their careers. Outside of the office, Chanda enjoys traveling and competing in the equestrian sport of Dressage.

Dave VanderWoude, Best Buy Co., Inc.
Dave is a Senior Manager of Government Affairs for Best Buy Co., Inc., a leading provider of technology products, services, and solutions. He leads advocacy and monitors legislative activity for Best Buy in 22 states in the Northeast, Midwest, and Southeast regions of the country and advises internal business teams on state-level labor, tax, financial services, and organized retail crime/retail theft issues and policy trends. Prior to joining Best Buy in 2017, Dave worked for a lobbying firm in St. Paul, MN representing large corporate and trade association clients. He also spent several years as a legislative staffer in the Massachusetts House of Representatives. He is a graduate of Tufts University in Medford, MA.

2:55-3:30 pm | Innovation in Secure Packaging and Labels