

# TECH DAY(S) - TUESDAY, MARCH 2

## 11:00 AM Coffee Connect

Before the sessions start, join us for Coffee Connect! Log in, bring your coffee or favorite beverage to one of the board rooms, and connect with other attendees.

## 12:00 PM Tech Day(s) Introduction and Welcome

## 12:05 PM Keynote Presentation: Responsible AI: Managing AI Risks in This Digital Era

**Preeti Shivpuri, Senior Manager, Deloitte and Michael Vinelli, Sr. Manager | Omnia AI, Deloitte**

Increasing digital transformation has led to the tremendous growth of business data volumes and increased the investment of disruptive technologies such as artificial intelligence (AI) and machine learning (ML) to generate data-driven insights and business efficiencies. This change has shifted the risk landscape (privacy, data biases, and discrimination, etc.) and has emphasized how organizations are responsibly using, protecting, and governing data assets.

This session will begin with a primer on AI and how various disruptive technologies tend to shape the organization's strategy; will then introduce a framework for understanding risks; following by a discussion of leading practices for how organizations should address these risks with the right balance of innovation, risk management, and ethically scaled AI.

## 12:45 PM False Personas, Real Fraud: The Threat of Synthetic IDs - Sponsored by LegitScript

Synthetic identity fraud is a sophisticated threat that has stymied the banking industry for years and is now emerging as a major threat to the online payments industry. Fraudsters use synthetic identity creation techniques to open online merchant accounts en masse to use them for transaction laundering, card testing, card cashing, and more. In this session, LegitScript Senior Analyst Grant Barba gives a high-level overview of synthetic accounts and shares how LegitScript identifies indicators of risk. Tune into this informative session and receive an exclusive guide on synthetic identity fraud risks for payment processors.

**12:55 PM Agenda Break**

Let's all take a quick moment to ponder the awesomeness of the MAC partners. Thanks to their support, MAC was able to make today's event free to members. Please stop by and thank them at their virtual booths.

**1:05 PM Education Session - Today's single track focus will feature updates from card brands.**

**Session 1 - The Mastercard Send**

**Sowmya Lakka, Vice President Product Development, Mastercard**

This will be a discussion about the Mastercard Send program that allows merchants and acquirers to enable funds transfer programs for Mastercard credit cards.

**1:35 PM 5 Ways to Automate Your Merchant Risk Operations Sponsored by Verisk Financial G2**

What if you could start on Monday and have automated merchant onboarding systems in place by Friday? Sounds impossible, right? Automation projects are notoriously expensive with high failure rates, but what if your merchant operations went entirely SaaS? You could do a POC in a matter of days, and move forward with certainty knowing you had the right technology. This isn't a future solution. Join us to learn more.

**1:45 PM Agenda Break**

Go to the Health & Wellness booth and start your day with Success and Confidence Affirmations, take a break with 5-Minute Stretches, watch wellness videos from a real fitness instructor, and end the day with Meditation or find a great recipe for dinner on the Healthy Eating playlist.

**1:55 PM Education Session**

**Session 2 - Acquirer Chargeback Monitoring Program (Including EFM and ECP)**

**Stephen LaRusso, Manager - Brand Performance, Mastercard**

ECM is part of the Excessive Chargeback Program, or ECP. Both components monitor disputes based upon a merchant ID. Using chargeback data available within Mastercard's systems, specific chargeback thresholds are monitored, including the number of chargebacks and the calculated basis points received by the acquirer for a merchant ID. This presentation will go into detail of the Acquirer Chargeback Monitoring Program to ensure you are knowledgeable in program details, assessments, the extension request process, and successfully exiting the program.



**2:25 PM Meeting Merchant Needs: Balance Value And Simplicity Sponsored by Security Metrics**

If you want a PCI Compliance Program that gets your merchants from point A to point B efficiently, you need to understand the most important factor: merchant experience. If merchants are frustrated and confused, your portfolio compliance goes down and risk goes up. At the same time, there is the issue of value—how can you maintain compliance and security at the right price points and also balance revenue streams? SecurityMetrics Director of Business Development, Robbi Watson, shows how SecurityMetrics' innovative technologies and cybersecurity experts help you maintain the balance between value and simplicity in your PCI Compliance Program.

**2:35 PM Agenda Break**

It's time for a break. Did you know that MAC is a volunteer-led organization? We are always looking for new awesome individuals to help drive us towards the next destination of amazing. Stop by the MAC booth in the Partners section to learn more or to ask any questions.

**2:45 PM Education Session**

**Session 3 - To Resolution and Beyond – The Future of Disputes is Here!**

**Jeff Sawitke, Chief Product Officer, Verifi**

Pre-disputes have gained traction with issuers and sellers over the past year, but what about the technology and process behind them? Jeff Sawitke, Head of Product at Verifi, A Visa Solution, will present an overview of how acquirers are preparing for the global activation of rapid dispute resolution (RDR)—a milestone for global auto-resolution of pre-disputes. Jeff will also discuss the progress of order insight adoption and provide practical tips on how acquirers can help merchants prepare to enrol in RDR.

**3:15 PM The MAC Minute: Looking at the Year Ahead**

Covid-19 disrupted many of our lives and businesses in the past year, and that's true for MAC as well. MAC volunteers and staff are hard at work upgrading MAC's capabilities and capacity to deliver value to members in the year ahead. Join Mark Nelson, Executive Director for MAC, and some surprise guests as they provide a quick view of what excites them about what's coming next for MAC.

**3:25 PM Agenda Break**

Are you feeling competitive? Want to have a bit of fun? Use this break to check out the gamification section. And don't forget to join us at 11 am ET tomorrow for Coffee Connect.

**3:35 PM Keynote Presentation: How to Protect Your Organization from Insider Threats**

**Trevor Foskett, Director of Solutions Engineering, Virtru**

As organizations continue to adapt to a distributed workforce, there's an increased need for secure data sharing that doesn't slow down productivity. And, while many organizations focus on mitigating external threats, 30% of data breaches actually involve internal actors. Join this session to learn about the most common data sharing risks among distributed teams, best practices for secure collaboration and data encryption, and how to mitigate internal risks so that you can maintain confidentiality, compliance, and control over your most sensitive data.

**4:15 PM Daily Wrap Up**

**5:00 PM Networking Concludes**





# TECH DAY(S) - WEDNESDAY, MARCH 3

## **11:00 AM Coffee Connect**

Before the sessions start, join us for Coffee Connect! Log in, bring your coffee or favorite beverage to one of the board rooms, and connect with other attendees.

## **12:00 PM Tech Day(s) Introduction and Welcome**

## **12:05 PM Keynote Presentation: Cybersecurity Risk Management: NIST recommendations for enterprises to contain a ransomware attack or mitigate the impact**

**Bill Newhouse, Cybersecurity Engineer, National Cybersecurity Center of Excellence**

This presentation will use the NIST Cybersecurity Framework to provide a lens that leverages the framework's five functions:

- Identify: Develop an organizational understanding
- Protect: Develop and implement appropriate safeguards to ensure delivery of critical services
- Detect: Develop and implement appropriate activities to identify the occurrence of a cybersecurity event
- Respond: Develop and implement appropriate activities to take action regarding a detected cybersecurity incident
- Recover: Develop and implement appropriate activities to maintain plans for resilience and to restore any capabilities or services that were impaired due to a cybersecurity incident

## **12:45 PM The MAC Minute: Looking at the Year Ahead**

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## **12:55 PM Agenda Break**

Let's all take a quick moment to ponder the awesomeness of the MAC partners. Thanks to their support, MAC was able to make today's event free to members. Please stop by and thank them at their virtual booths. If you have any questions, visit the MAC virtual booth or check out all the cool things at the Health & Wellness booth.

**1:05 PM**

## **Education Tracks**

### **Session 1A - Update from the PCI Council**

**Troy Leach, SVP Engagement Officer, PCI Standards Council**

A discussion of the latest updates from the PCI Security Standards Council regarding the upcoming PCI DSS v4.0 release, migration from PA-DSS to Software Security Framework, and areas of focus related to current payment security issues.

### **Session 1B - An Overview of Visa Fraud Advices**

**Cihat Fitzgerald, Sr. Director, Franchise Risk Management, Visa and Tselmeg Shponko, Manager, Visa**

Insights into Visa's TC40s and how they play a role in mitigating risk and fraud.

**1:35 PM**

### **Benefits of Membership: An Interview With Two MAC Members Who Are On The Bank Consortium**

Ever wonder about the amazing benefits of being a MAC member? In this 10-minute interview, members of the MAC Bank Consortium discuss how their group provides valuable training and drives thought leadership. You'll also hear about how their group is able to contribute to program planning and participation for and in MAC events.

**1:45 PM**

### **Agenda Break**

Have you taken your photo in the Salus Payments Photobooth? Now is a perfect time. Make sure to tag us when you post it - #MACTechDays. Visit the MAC virtual booth with any questions and the Health & Wellness booth for an energy boost.

**1:55 PM**

## **Education Tracks**

### **Session 2A - Remote Data Risk: A Brave New World**

**Chris Bucolo, SVP, Market Strategy, Sysnet Global Solutions and Sam Pfanstiel, Practice Director, Encryption and Applications, Viking Cloud**

Our panel of experts will discuss the speed at which organizations transitioned, seemingly overnight, to remote working environments. This lightning-fast transition presented a myriad of challenges for employers and their employees, and it kept risk and security people up at night. We will discuss some of the biggest risks and threats to success in what became, at least for a time, the "new normal". How well did organizations and employees adapt to these challenges? What did they learn, and how does it impact current operations? This session will include some examples of success whereby the pandemic forced us to change.



## **1:55 PM Education Tracks**

### **Session 2B - Payments Compliance is Evolving and Improving - Are You?**

**Jordan Bennett, Senior Director, Network Risk Management, Nacha and Pam Rodriguez, SVP Member Services, Southern Financial Exchange**

Jordan Bennett will discuss the evolution of ACH compliance for third-party senders and talk about upcoming proposals and changes to the ACH rules. Pam Rodriguez will provide examples of vulnerabilities she discovered in the field and what processors did to close those gaps and improve their security.

## **2:25 PM Partnering with MAC: A Chat With MAC's Sponsorship Committee**

Love MAC's events? Want to become more involved, while boosting your sales and brand recognition? MAC's Sponsorship Committee will be discussing how you can partner with MAC for the upcoming Level Up Conference, while also revisiting past sponsorships, and how they have played out for those partners. You'll hear about fun engagement opportunities, as well as how you can reserve a speaking spot for Level Up '21!

## **2:35 PM Agenda Break**

Breaks throughout the day are a wonderful way to re-energize oneself for the challenges. MAC set up a Health & Wellness virtual booth to give you the tools and knowledge to sharpen yourself even during non-event days. The best risk fighter is a prepared risk fighter. Check us out in the Partners section.

## **2:45 PM Education Tracks**

### **Session 3A - Washington Update: The Corporate Transparency Act & OCC Fair Access Rule**

**Ellen Berge, Partner, Venable and Theresa Kananen, Partner, AGG**

Washington D.C. turns its attention to corporate transparency and updating financial regulations to keep pace with technological developments. Learn about the new provisions of the Corporate Transparency Act and how they are anticipated to expand reporting requirements about ultimate beneficial ownership. Our session will review the Office of the Comptroller of the Currency's latest rule for banks to provide fair access to financial services, and will discuss how it could impact merchant onboarding and risk management practices. We'll break down the events leading up to the OCC's rule and whether it will have any traction in the new administration.

## **2:45 PM Education Tracks**

### **Session 3B - Cybercrime Landscape**

**Dave Piscitello, Partner, Interisle Consulting Group**

Cybercriminal enterprises are diverse and broad. Many of these enterprises are lucrative and easily executed. Many share common attack patterns. In this session, we will consider how criminals launch cyberattacks, what resources they use, and how they acquire them. We'll consider the perspectives of the perpetrators, first responders and investigators, and researchers who study cybercrime in order to understand what impedes efforts to mitigate attacks, and what interferes with timely identification, apprehension, and prosecution of cyber criminals.

## **3:15 PM Inside the Programming: An Interview With MAC's Agenda Team**

Ever wonder how the amazing programming at MAC events comes to fruition? In this 10-minute interview, members of the MAC Agenda Team discuss their philosophy about creating quality content that provides valuable training and drives thought leadership. You'll hear about programming planned for future MAC events and learn how you can submit ideas for content or speakers that you'd like to see.

## **3:25 PM Agenda Break**

Talk a walk. Stretch. Look out the window. You've done a lot of learning, and you deserve a quick breather. Personally, we would like to take this time to thank the wonderful volunteers who made this event happen - thanks team! If you want to get involved, visit the MAC virtual booth!

## **3:35 PM Keynote Presentation: Following the Money in a Dynamically Changing World**

**Michael Emmerman BCFE FACFEI, Intelligence Analyst, The Special Operations Support Group**

From China to Africa to Mexico and many other places on our planet, the money laundering and cyber threat risks affecting the USA have dynamically changed. This is mostly due to advances in technology and changes in the global geopolitical and geo-economic landscape. Mike Emmerman will address several of the risks and threats that should be on your radar when judging the nature and validity of transactions.

## **4:15 PM Daily Wrap Up**

## **5:00 PM Networking Concludes**

