



**3D SECURE:  
DEVELOPMENT &  
DEPLOYMENT STRATEGIES**

The recently released CardinalCommerce “Use of Consumer Authentication in ecommerce” survey highlights 3D Secure as one of the most popular and effective tools for combating online fraud. This case study shares the pitfalls and best practices in implementing 3D Secure successfully into a merchant’s payment environment. Attendees will benefit from: developing your business case and using key data points, the role of risked based authentication and post deployment monitoring and key metrics.

**ACCOUNT TAKEOVERS IN A  
CLOSED LOOP ENVIRONMENT**

This session will provide a breakdown of account takeover trend analysis and responses at Cars.com. Attendees will walk away with knowledge on how a customer is impacted with higher security measures implemented and the efforts needed to work with other internal teams to develop more data around the ATO behaviors. Also, the impact on fraud in other areas of the business with ATO activity is successfully mitigated.

**BIG DATA/MACHINE LEARNING**

It is the age of big data, and while humans can create algorithms to analyze the data, it’s impossible to keep up with the sheer amount of data being developed in the payments industry today. Machine learning is the new frontier for fraud management. In this presentation, the speakers will cut through the hype and look at the challenges and misconceptions around machine learning, how it impacts other authentication methods like EMV, biometrics, NFC, etc. The presenters will also dive into the internal and external uses of machine learning, as well as outline the costs and benefits of using a solution now.

**BUILDING YOUR BEST FRAUD  
TEAM IN AN EBIT-OBSESSED  
WORLD**

In order to grow and develop your fraud team, you need to continually enlist new talent. But identifying internal candidates who show aptitude and passion for fraud is time-consuming, and training external hires on your fraud system often involves a steep learning curve. This presentation will share proven strategies for staffing your risk department in less time — with fewer resources. You’ll learn tried-and-true tactics for raising company morale through internal recruitment, attracting the very best external candidates and decreasing your new hire training time by as much as 50 percent.

**FRIENDLY FRAUD**

Friendly fraud is the little known scam affecting thousands of online merchants and their revenue. It is a rising epidemic with no end in sight, increasing 41 percent each year since 2011. The presenters will relay what methods are necessary to diminish this increasing threat.

**MAKE SURE AUTOMATIC  
PAYMENTS DON’T HURT CUSTOMER  
SERVICE**

In today’s market, every satisfied customer counts. Net new adds are a simple calculation – those you bring on board minus those you lose. You can’t afford to let your billing practices cost you customers, particularly those practices designed to streamline the process and reduce friction. Your greatest tool for keeping these important customers is great customer service. In this session, attendees will hear real-world examples of how organizations are using big data designed to catch fraud to improve ACH, manage risk and improve customer loyalty.

**NAVIGATING THE MOBILE  
PAYMENTS CROSSROADS**

The merchant and community banking industries face a pivotal period in payments. Cards, mobile, the cloud, big data, new entrants and competition from nonbanks: is their motivation to redefine the business model between retailers and financial institutions and work together? Many of the largest retailers in the U.S. have organized their own mobile payments network, Merchant Customer Exchange (MCX), to reduce costs and protect their data. Add in regulatory pressures, credit card security challenges, tokenization and Apple Pay – there is no better time to rethink your payments innovation strategy. Learn and discuss the pitfalls and payoffs of various approaches, the rules of engagement with mobile payments, and how to map a winning way forward.



### PCI IN AN EMV CHIP WORLD: INCREASING SECURITY AND REDUCING FRAUD

The liability shift for EMV chip migration in the U.S. is looming and merchants are under increasing pressure to demonstrate the security of their systems and processes for protecting their customers' valuable payment information. Attendees will benefit from: Explanation of how EMV chip technology works to reduce the value of data and drive down fraud at the POS. How PCI focuses on the protection of the PAN and security of the data across the transaction. Also, how the two approaches are complementary and recommendations for implementing these together along with other technologies like point-to-point encryption.

### SECURITY BEYOND COMPLIANCE®

Recent breaches prove that PCI compliance is no guarantee of security. In many ways, this "checkbox security" mindset actually hampers IT security. Don't be the next target for data thieves. This session focuses on the need for Security Beyond Compliance® and introduces tools currently available across the payments industry that remove card data from omnichannel environments without sacrificing business functionality.



### THE F WORD

Is Friction becoming a bigger problem than Fraud? For decades we've been fighting fraud by piling up security controls on the user: CAPTCHAs, secret questions, 2-factor codes and declining suspect payments. But with mobility and next-generation online platforms, convenience and usability now take priority. In this real-data case study we'll see how fraudsters make their lives easier when conducting online fraud, while genuine users often become suspects and are delayed or blocked by various checkpoints.

### THE POTENTIAL OF NEW ACH OPTIONS FOR MERCHANT PAYMENTS

Starting in Mexico and now also in the UK, Sweden and Singapore, ACH is being reinvented for real-time payment. The discussion has also begun in the U.S. about the role for a faster ACH payment and how it might be used in various transactions, including product purchase transactions. Will these developments in other countries make their way to the U.S. ACH? If so, will it open the door for merchants to process customer payments via the ACH with surety of payments and potentially at a lower cost?

### THE PAYMENT PAGE AND BEYOND - EXPLORING WHAT CUSTOMERS REALLY WANT TO SEE WHEN SHOPPING ONLINE

A dynamic workshop to discuss how payment strategies in different countries can be supported by WorldPay's new research which has been conducted in 14 countries, with 350 retailers and 3,300 shoppers. The payment-making process is an integral part of the customer's online journey and fundamental to doing business. Customers have to feel confident and secure to shop on a website and the process needs to be seamless and hassle free. Payments are not defined by what happens solely on the payment page and there needs to be consideration for the wider touch points from the moment the customer lands on the homepage through to order confirmation. As attitudes, expectations and experience of online payments differs around the world, careful planning prior to venturing into new markets is key to success. Find out which of the elements you need to localise to match customer's expectation.





Bitnet



Foot Locker



SEPHORA



THEFRAUDPRACTICE



Dear

I would like to attend the MRC Vegas, 23-26 March, 2015 in Las Vegas, NV. The conference will host a number of educational events, including workshops, training sessions etc. as well as allow me the opportunity to network with more than 1,000 ecommerce industry leaders and colleagues from around the globe. Highlights of this event include:

- Four training workshops: fraud 101, fraud 102, payments 101 and payments 201
- More than a dozen of both fraud focused and payments focused sessions with a handful on security sessions
- Benchmarking library with the latest industry data and insights

Unlike other industry events that I have attended, MRC conferences are small enough to actively engage, network and meet new colleagues, yet large enough to matter. **In-fact, 90 percent of 2014 attendees would recommend this event to another.**

Many of the presentations will benefit me and provide the necessary information on the latest trends in risk and payments. As an industry that is ever changing, it is necessary for the health of our company, my team and for me to keep abreast of the latest trends, challenges and solutions to minimize risk and maximize ROI. Presentation topics of this event include:

- **Payments:** global expansion, current global trends (Americas, Europe and Asia), KPIs and emerging markets
- **Alternative Payments:** diverging regional and sector trends, forecasted growth in alternative payments (both domestically and globally), mobile payments, Omnichannel strategies, and big data
- **Fraud and Loss Prevention:** methods on maximizing conversion and minimizing fraud, an anti-fraud lifecycle, and market place fraud management
- **Security Software:** proxy server detection, machine learning, social engineering scheme, cybersecurity threats and the anatomy of a breach

Review the conference as a whole here: [vegas.mrcevents.org](http://vegas.mrcevents.org).

The registration cost for admission will be \$

Here is a breakdown of conference costs:

Roundtrip Airfare: \$

Transportation: \$

Hotel: \$

Meals: \$

Conference fee: \$

Total: \$

I appreciate your consideration in reviewing and approving this proposal.

Thank you,