

Level Up 22 - Agenda Overview

March 1 - 3 // Park MGM, Las Vegas

Join us face-to-face for the first payments industry event of 2022.

Learn more at macmember.org.



March 1

Main Stage Speakers

- Opening Keynote - The Future of Payments, *Powered by LegitScript*
- Biggest Topic in Cannabis Today: Delta-8 THC, Presented by LegitScript
- Closing Speaker - Whistleblowers Wanted

March 2

- Opening Speaker - Examining Social Impacts, *Powered by Trulioo*
- Assembling the Compliance and Identity Verification Puzzle, Presented by Trulioo
- Closing - What Hackers Know About Your Profile
- The Future of MAC

March 3

Tactical Track

- Managing Acquirer Risk
- Payment Pirates
- Surcharging & Cash Discounting
- CBD in Payments
- What Are We Really Paying When We Shop Online?
- Nacha – TPS Risk Management

- What's New at Mastercard?
- 3DS 2.0 and Beyond - Fireside Chat
- Synthetic Identities & Entities
- Reputation Risk: Past, Present, and Future
- Increasing Merchant Lifetime Value
- Payment Facilitation, Is it Right For You?

- Visa High-Brand Risk Merchant Registration Requirements
- A Whole New World
- The Aggregated Future of Buy Now Pay Later
- MAC's Famous Round Table Discussion

Practical Track

- 7 Things You Should Know About Emerging Technologies
- Attract and Retain Strong Teams
- Chargebacks: Win or Lose
- Government Relations Panel
- Deep Thoughts with Jim Bibles
- Visa Direct


- Fireside Chat: Dos and Don'ts in the Surcharging/Cash
- Partner Session
- Discover Global Network
- Nacha – Third-Party Sender Roles and Responsibilities
- Legal Quick-Hit on Payments Developments
- Rapid Dispute Resolution

Agenda is tentative and subject to change.

March 1 - Agenda Details

Sessions will occur concurrently throughout the day.

9:00 AM

- Opening Keynote: The Future of Payments: Intersecting of Traditional and Digital Finance
Powered by 

10:15 AM

- The Biggest Topic in Cannabis Today: Delta-8 THC, Presented by LegitScript

10:30 AM

Networking Break

Tactical Track

Powered by 

- Managing Acquirer Risk: The Visa Global Acquirer Risk Standards
- Payment Pirates: Fighting Launderers on the Digital High, Presented by Verisk G2
- The Latest Compliant Surcharging/Cash Discounting Solutions, and What You Need to Know!

Practical Track

Powered by 

- Seven Things You Should Know About Emerging Technologies, Risk, and Becoming Future-Ready
- Attract and Retain Strong Teams, Presented by Green Rhino
- Chargebacks: Win or Lose

11:00 AM

11:50 AM

12:05 PM

12:55 PM

Lunch & Networking

(Special Profession Development Session - How to Use a Conference in Your Career)

Tactical Track

Powered by 

- CBD in Payments
- What Are We Really Paying When We Shop Online? The Rising Threat of Eskimming and What to Do About It, Presented by SecurityMetrics
- Nacha – TPS Risk Management: Am I Doing It Right?

Practical Track

Powered by 

- What is Rolling Down the Capitol Hills: A Government Relations Panel
- Deep Thoughts with Jim Bibles, Presented by Aperia
- Visa Direct

2:10 PM

3:00 PM

3:20 PM

4:05 PM

Networking Break

4:50 PM

- Closing Speaker: Whistleblowers Wanted: How U.S. Regulators Harness the Power of Whistleblowers
- to Expose Payments Fraud and Supercharge Their Enforcement Actions

5:30 PM

Opening Reception - MAC's 25th Anniversary Party 

Reception Powered By



March 2 - Agenda Details

Sessions will occur concurrently throughout the day.
Join us at 8 AM for Coffee Connect - get fueled to Level Up your day!

9:15 AM

- Opening Keynote: Examining Social Impacts: Financial Transactions and Human Trafficking
Powered by 

10:15 AM

- Assembling the Compliance and Identity Verification Puzzle, Presented by Trulioo

10:30 AM

Networking Break

Tactical Track

Powered by 

Practical Track

Powered by  

11:00 AM

11:50 AM

12:10 PM

- What's New at Mastercard? An Update on New Rules,
- Trends and Crypto
- 3DS 2.0 and Beyond - Fireside Chat, Presented by PAA Y
- Synthetic Identities & Entities - Chasing Fraudulent Ghosts

- Fireside Chat: Dos and Don'ts in the Surcharging/Cash Discounting Space
- Integrated Merchant Center, Presented by Chargebacks911
- Discover Global Network: Gaming Program & Risk Monitoring

12:55 PM

Lunch & Networking

Tactical Track

Powered by 

Practical Track

Powered by 

2:10 PM

3:00 PM

3:10 PM

- Reputation Risk: Past, Present, and Future
- Increasing Merchant Lifetime Value: Delivering Enhanced Security Capabilities Reduces Merchant Churn and Dramatically Enhances Overall Recurring Revenue, Presented by Sysnet
- Payment Facilitation, Is it Right For You?

- Nacha – Third-Party Sender Roles and Responsibilities
- Legal Quick-Hit on Payments as a Service, BNPL, and Other Developments, Presented by Venable
- Rapid Dispute Resolution Global Adoption & Readiness

3:55 PM

Networking Break

4:00 PM

- Closing: What Hackers Know About Your Profile
- The Future of MAC

March 3 - Agenda Details

Tactical Track

9:15 AM
10:00 AM

- Visa High-Brand Risk Merchant Registration Requirements
- A Whole New World: The FTC After AMG & a Fresh CFPB

10:45 AM

..... **Networking Break**

11:15 AM

- The Aggregated Future of Buy Now Pay Later

12:00 PM

..... **Lunch & Networking**

12:30 PM

- MAC's Famous Round Table Discussion

1:15 PM

..... **Adjournment**

Thank You Volunteers!

Thank you, volunteers, for your time and insights in building Level Up 22 - from the programming, the partner outreach to the boots on the ground in Las Vegas - the MAC Community is strong because of you!

Event Partners

Thank You Event Partners

PLATINUM PARTNERS



DIAMOND PARTNERS



GOLD PARTNERS



SILVER PARTNERS



Level Up 22 - Session Details

(Listed in alphabetical order)

March 2
11:50 AM

3DS 2.0 and Beyond - Fireside Chat

Presented by PAAY

Presidio Ballroom

In this session, ISOs will receive actionable insights for growing their business; demonstrate to their acquiring banks that they are taking the necessary steps to fight fraud; and gain a deep understanding of 3-D Secure for 2022 and beyond.



Yiz Mendlowitz
CEO
PAAY



Jacob Bennet
SVP Processing
Operations
Signature Payments

March 3
11:15 AM

The Aggregated Future of Buy Now, Pay Later

Speaker: Sam Mahony Marketing Manager, APEXX Global

Balboa Room

The BNPL landscape comprises a handful of global players and a long tail of highly localized providers with dramatic variability in the products offered across regions and markets. Without proper orchestration, merchants offering multiple BNPL solutions at checkout face significant integration, maintenance, and operations overhead to manage 1:1 settlement and reconciliation sources. BNPL consumers are more product sticky than with other types of payment methods, with stark differences in preferred methods between demographic groups.

March 2
10:15 AM

Assembling the Compliance and Identity Verification

Puzzle, Presented by Trulioo

Speaker: Kiran Kumar, Director & Product Manager, Trulioo

Presidio Ballroom

Integrating effective compliance and identity verification programs requires expertise and the ability to scale globally – no small feat in today’s borderless and interconnected digital world. When companies pursue identity verification and compliance on their own, they face an uphill battle in piecing together multiple data sources and disjointed technologies. Trulioo instills confidence in its clients – across the world, in different industries – as it assembles these disparate pieces to form a cohesive global consumer and business verification strategy.

March 1
11:50 AM

Attract and Retain Strong Teams

Presented by Green Rhino Recruitment

Balboa Room

Whether you call it the Great Renegotiations, the Great Resignation, or the Great Realignment, everyone can agree that the pandemic has left the employment landscape tumultuous and confusing. Please join Liz Pike as she reviews

- What could be causing your organization's challenges internally
- How to implement strategies and processes that will help you thrive
- How to create a healthy and inviting workplace
- What a realistic post-covid work structure looks like



Liz Pike
President and
Managing Director
Green Rhino
Recruitment

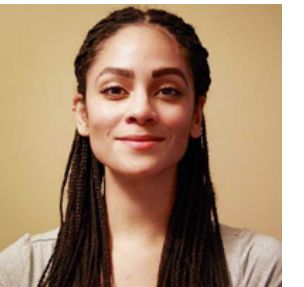
March 1
10:15 AM

The Biggest Topic In Cannabis Today: Delta-8 THC

Presented by LegitScript

Presidio Ballroom

Ever since the Drug Enforcement Administration signaled in late 2021 that delta-8 THC is not a federally controlled substance, merchants in the cannabis space have been hoping that the compound will open up new, legal revenue opportunities not currently extended to the more common THC cannabinoid, delta-9. The discussion has injected both excitement and uncertainty in the cannabis space, leaving many payment service providers wondering where they stand. In this flash session, we'll review what delta-8 THC is, why it may be permissible for sale in some jurisdictions, and what you need to know from various regulatory perspectives before you consider onboarding merchants who sell it.



Nydelis Ortiz
Senior Manager,
Merchant Monitoring
LegitScript

Level Up 22 - Session Details

(Listed in alphabetical order)

March 1
2:10 PM

CBD in Payments Presidio Ballroom

The CBD industry is one of the fastest-growing markets to date, yet still faces challenges with stable card processing. This discussion will cover both compliance and regulations to help you navigate through the challenges of processing for the CBD industry and the constant evolution within that space.



Melissa Marsal
EVP/Chief Operating Officer
West Town Bank & Trust



Chris Dryden
Managing Partner
Global Legal Law Firm

March 2
9:15 AM

Examining Social Impacts: Financial Transactions and Human Trafficking Presidio Ballroom

Human trafficking is a global, multibillion-dollar industry in which individuals are compelled to work or perform services through force, fraud, or coercion by individuals, organizations, or nations. This presentation will describe the various business models and financial transactions that occur in the context of human trafficking. We will offer examples of financial and technology policies and discuss if and how these policies reduce risk or harm in the context of human trafficking. MAC members will also learn about ways to support additional research and efforts in the fight against human trafficking.



Dr. Stacie Petter, PhD
Ben H. Williams
Professor of
Information Systems
and Business Analytics
Baylor University

March 1
12:05 PM

Chargebacks: Win or Lose

Speaker: Dom Cirone - SVP Acquirer Solutions, Midigator
Balboa Room

Session details to be announced shortly.

March 1
3:00 PM

Deep Thoughts with Jim Bibles

Speaker: Jim Bibles, Aperia
Balboa Room

Session details to be announced shortly.

March 2
12:10 PM

Discover Global Network: Gaming Program and Risk Monitoring Presidio Ballroom

This session will provide an overview of Discover Network's gaming and risk monitoring programs. You will hear from the Payment Services Transaction Risk (PSTR) team. PSTR manages the online gaming program, monitors the health of the network, and collaborates with partners to identify merchants engaging in fraudulent or illicit activity.



Carrie Back
Principal Operations Strategy
Discover Global Network Risk Management



Gregory Wren
Sr. Manager Fraud Risk
Discover Financial Services

March 1
9:15 AM

The Future of Payments: Intersecting of Traditional and Digital Finance Presidio Ballroom

The global cryptocurrency market has experienced tremendous growth over the past eighteen months, fueled by widespread retail awareness, institutional investment, and a broadening of commercial use cases. In this session, Worldpay from FIS will discuss the future of payments with cryptocurrency, and how traditional and digital financial services ecosystems will coexist in the future.



Mina Khattaka
Director, Crypto & Emerging Business
Worldpay from FIS

March 2
11:00 AM

Fireside Chat: Dos and Don'ts in the Surcharging/Cash Discounting Space Balboa Room

Bismarck said that fools learn through their own experience and the wise learn from other people's experience. Join David Leppek and Jonathan Razi, the first two industry participants to launch surcharging programs back in 2013, in a fireside chat as they discuss what their (sometimes hard-won) experiences taught them about payments innovation. They'll cover the evolution they've seen in surcharging since the rules were introduced, their predictions for the next several years in this space, and answer audience questions. Hopefully, you can learn from their dos and don'ts as you navigate this market too!



David Leppek
Executive Payment Consultant
StatementIQ



Jonathan Razi
CEO
Cardx

Level Up 22 - Session Details

(Listed in alphabetical order)

March 2
4:00 PM

How Hackers Exploit Social Media Presidio Ballroom

The social media generation posts, likes, and connects with loved ones in addition to sharing intimate to frivolous stories and messages with strangers. These communications transpire in public, private, and quasi-private social media chambers, where the digital impressions create lasting artifacts on social media platforms. Hackers know this, and they seek to exploit our potential weaknesses by taking advantage of the data we share on social media. This session discusses lessons learned from social media hacking and offers practical best practices to mitigate and build resilience against this increasing threat.



Carrie Gardner
Insider Risk Team Lead
Carnegie Mellon
University Software
Engineering Institute

March 2
3:00 PM

Increasing Merchant Lifetime Value: Delivering Enhanced Security Capabilities Reduces Merchant Churn and Dramatically Enhances Overall Recurring Revenue, Presented by Sysnet Presidio Ballroom

Compliance has many benefits for both merchants and processors. For merchants, it helps them avoid the negative consequences of a data breach, including reputation damage, loss of customers/revenue, inability to trade, fines, and even the possible demise of their business. For processors, helping merchants get and stay compliant not only enables them to meet card scheme requirements but also significantly reduces risk within their merchant portfolio. The merchant compliance process also helps processors better understand their merchants' payment environments, enabling up-sell and cross-sell opportunities. Ultimately, it helps reduce the risk of losing the business to the consequences of a breach.



Tom Proctor
Commercial Director
Sysnet

March 2
11:50 AM

Integrated Merchant Center Presented by Chargebacks 911 Balboa Room

One integrated platform to manage your merchants: transaction reporting, chargebacks representations, upsell of other products, virtual terminals, and so much more. Come speak with our experts from Fi911 and learn how centralizing data optics on your merchant base can optimize your ability to grow your payments business while creating value for your merchant base.



David Jimenez
Chief Revenue Officer
Chargebacks911

March 1
12:05 PM

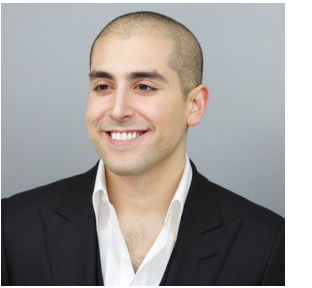
The Latest Compliant Surcharging/Cash Discounting Solutions, and What You Need to Know!

Presidio Ballroom

Pricing models designed to help absorb the costs of taking plastic payments have evolved over time and differently in various regions. This panel of subject matter experts will explain how they've crafted successful compliant products and helped alter the landscape of the U.S. market. Learn what it takes to offer surcharging and cash discount solutions today and understand what might be on the horizon for such pricing models tomorrow.



David Leppke
Executive Payment
Consultant
StatementIQ



Jonathan Razi
CEO
Cardx



Mark Passifone
VP of Partner Sales
Clearant

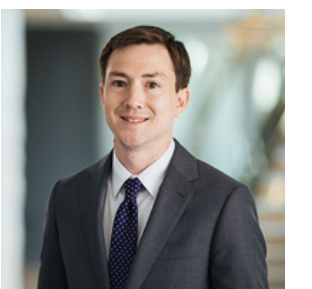


Morgan Harrison
Attorney
AGG

March 2
3:00 PM

Legal Quick-Hit on Payments as a Service, BNPL, and Other Developments, Presented by Venable Balboa Room

Learn about the most innovative payment developments and their emerging regulatory and compliance demands. In this quick-hit, Venable partner Andrew Bigart will explore legal and practical issues facing popular models, including Buy Now, Pay Later (BNPL), Payments as a Service (PaaS), and marketplaces.



Andrew Bigart
Partner
Venable

Level Up 22 - Session Details

(Listed in alphabetical order)

March 1
11:00 AM

Managing Acquirer Risk: The Visa Global Acquirer Risk Standards

Presidio Ballroom

The Visa Global Acquirer Risk Standards (GARS) are at the foundation of managing a safe and sound Visa acquiring program. Learn the fundamental components of GARS and how they apply to your acquiring risk control environment.



Cihat Fitzgerald
Sr. Director, Ecosystem Security & Integrity
Visa

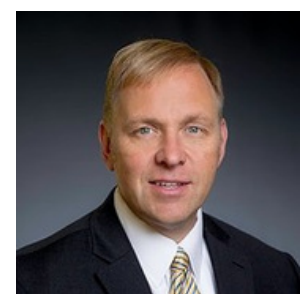
March 2
3:20 PM

Payment Facilitation, Is It For You?

Presidio Ballroom

Moderator: George T. Malesky: Vice President | Sales Manager - Chesapeake Bank

Hear from three industry veterans, coming from varied entities in the industry, the best ways to evaluate if Payment Facilitation is an appropriate venture for your business.



George T. Malesky
Vice President | Sales Manager
Chesapeake Bank



Sandra Blair
CEO
Payverse

March 1
3:20 PM

Nacha - TPS Risk Management: Am I Doing It Right?

Presidio Ballroom

Third-Party Senders (TPSs) are an integral part of the ACH Network. Each TPS brings payments expertise and solves a payments problem for their customers. They also play an important role in keeping the network safe for businesses and consumers. TPS obligations are documented in the Nacha rules. In this session, Jordan and Pam will discuss what is expected of a TPS—from understanding and mitigating risk, to documenting their processes and procedures, to auditing and reviewing the systems they've created.



Jordan Bennett
Senior Director,
Network Risk
Nacha



Pam Rodriguez
Chief Operating Officer
SFE

March 2
11:50 AM

Payment Pirates: Fighting Launderers on the Digital High Seas

Presented by Verisk G2

Presidio Ballroom

In this fascinating case study, we'll reveal the surprisingly systemized "Payment Pirates"—a network of merchant URLs that G2 commonly encounters in laundering cases. The Payment Pirates have templated laundering using shell sites to process transactions for pharma, gambling, and illegal drugs...with no visible ties to the merchant. Join us for this fast and lively look into the Payment Pirates network, including the critical role that identifying patterns plays in fighting these pirates on the digital high seas.



CJ Schneller
SVP, Risk and Compliance
MerchantE



Manpreet Singh
President and Co-Founder
Payscout

March 2
2:10 PM

Nacha – Third-Party Sender Roles and Responsibilities

Balboa Room

This session includes Rules updates from Nacha including the new Third-Party Sender Roles and Responsibilities Rule which will become effective on September 30. The Rule addresses the existing practice of Nested Third-Party Sender (TPS) relationships and makes explicit that each Third-Party Sender is required to conduct a risk assessment. In addition to these two areas of focus, the Rule change helps clarify the roles and responsibilities of TPSs and their Financial Institutions. Jordan will go into the nuances of 2022 the Rules changes so your organization is prepared for implementation.



Jordan Bennett
Senior Director,
Network Risk
Nacha



Elizabeth Wolgemuth
G2

Level Up 22 - Session Details

(Listed in alphabetical order)

March 2
3:10 PM

Rapid Dispute Resolution Global Adoption and Readiness Balboa Room

Rapid Dispute Resolution has been activated for most global Visa issuers, and seller adoption continues to grow. Our session will discuss the benefits that RDR brings to the payments ecosystem, we will share some metrics focused on the products performance to date and we will discuss the strides all payments ecosystem stakeholders are making to implement the product globally, including Verifi, Visa, Sellers, Issuers and the acquiring community.



Liz Chafin
Vice President, Dispute Solutions
Visa



Chris Marchand
VP, Business Development
Verifi

March 1
11:00 AM

Seven Things You Should Know About Emerging Technologies, Risk, and Becoming Future-Ready Balboa Room

When it comes to emerging technologies and business innovations, sorting facts from fiction can be difficult. New technologies bring new risks. How can we make better choices about when to jump into new technology and can learning how to do so help us manage other types of risk better as well? This session looks at techniques for understanding emerging technologies and mitigating the risks associated with them. The session will examine the migration of technologies from "future big idea" to "yesterday's old news" and provide some practical lessons for managing the related risks. The goal is to demystify emerging technology and provide attendees with some proven tools and adaptive strategies for becoming more future-ready in a quickly changing world.

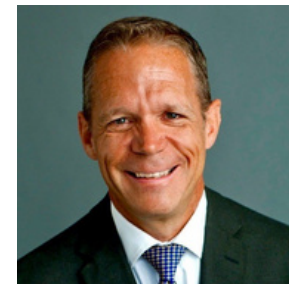


Dr. Mark Nelson
Executive Director
MAC

March 2
2:10 PM

Reputation Risk: Past, Present, and Future Presidio Ballroom

The discussion will focus on how to define reputation risk; how it means different things to different audiences; how bank regulators have viewed reputation risk over the last 30 years; and how one might approach managing reputation risk in one's individual business, market, and regulatory environment.



Brian Jones
General Counsel
Merrick Bank

March 2
12:10 PM

Synthetic Identities & Entities—Chasing Fraudulent Ghosts Presidio Ballroom

During this session, we will review the underlying data points that build financial identities; the data sources that aggregate them; and how fraudsters can leverage this to create synthetic identities, and entities to commit numerous frauds including immigration, medical, financial and political.



Steve Lenderman
Director, Strategic Fraud Prevention
ADP

March 1
3:20 PM

Visa Direct: Real-Time Money Movement Trends and Opportunities Presidio Ballroom

Fast money movement allows businesses to access cash flow daily; consumers to receive payouts to bank accounts via the cards and accounts they know and trust; and families to receive money from loved ones on the other side of the world. In this session, we will share trends, opportunities, various-use cases, the benefits of fast money movement, and what Visa is doing through Visa Direct.



Neil Baquiran
Visa Direct – Global Product
Visa Direct

Level Up 22 - Session Details

(Listed in alphabetical order)

March 3
9:15 AM

Visa High-Brand Risk Merchant Registration Requirements

Balboa Room

Learn the latest about Visa’s registration process requirements for high-brand risk merchants, including recent updates, enhancements, and which merchant types must be registered.



Natalia Kleschevnikova
Program Manager:
Global Brand
Protection Program
Visa

March 1
2:10 PM

What Is Rolling Down the Capitol Hills: A Government Relations Panel

Balboa Room

Industry lobbyists in Washington D.C. and the acquiring community highlight what is really happening at the Federal and State level impacting the payments industry. Key topics to be covered include USA politics, real time sales tax collection, tax on interchange, beneficial ownership, Buy Now Pay Later, money transmitters, crypto, Fintech, privacy, data security and Canada. Time will be left at the end for audience questions.



Chris Geron
VP, Global Client
Security
Elavon



Jon Genovese
FIS Global

March 1
3:00 PM

What Are We Really Paying When We Shop Online? The Rising Threat of Eskimming and What to Do About It, Presented by SecurityMetrics

Presidio Ballroom

E-commerce skimming impacts thousands of online retailers and results in the loss of millions of dollars. John Bartholomew (SVP of Technology), will use data from over 200 forensic investigations to show why eskimming is on the rise and the technical and financial threats of eskimming and formjacking. He will cover how hackers are developing more sophisticated eskimming techniques, including a new way that cyber criminals are hacking iframes that are undetectable by current security tools. Finally, John will give a critical overview of the benefits and limitations of current security solutions to eskimming and explain how they are able to detect new trends in iframe hacking.



John Bartholomew
SVP of Technology
SecurityMetrics

March 2
11:00 AM

What’s New at Mastercard? An Update on New Rules, Trends, and Crypto

Presidio Ballroom

Mastercard’s Caroline Van Ryn, David Press, and Jonathan Trivelas will discuss a variety of topics, including Mastercard’s strategy with cryptocurrency, card testing, and the latest trends seen in the BRAM and GRIP Programs.



Caroline Van Ryn
Vice President,
Franchise Innovation
Mastercard



David Press
Director - Franchise
Management Program
Mastercard



Jonathan Trivelas Vice
President, Brand
Performance Team
Mastercard

Level Up 22 - Session Details

(Listed in alphabetical order)

March 3
10:00 AM

A Whole New World: The FTC After AMG and a Fresh CFPB

Presidio Ballroom

Fresh leadership. A landmark Supreme Court case. New regulatory priorities. Novel enforcement tactics. Our panelists—veteran payments counsel—will explain the practical impacts of the rapidly changing regulatory landscape and how acquirers can adapt.



Ed Marshall
Partner
AGG



Theresa Kananen
Partner
AGG



Ellen Berge
Partner
Venable

March 1
4:50 PM

Whistleblowers Wanted: How U.S. Regulators Harness the Power of Whistleblowers to Expose Payments Fraud and Supercharge Their Enforcement Actions

Presidio Ballroom

In the wake of the 2008 financial crisis, Congress passed the Dodd-Frank Wall Street Reform Act, which empowered whistleblowers with information about violations of U.S. securities laws. It also informed whistleblowers of the Foreign Corrupt Practices Act. This allowed them to file a tip with the SEC's Office of the Whistleblower and receive a mandatory award of between 10 to 30 percent of any fine imposed as a result of the whistleblower's original information. Ten years on, the SEC's whistleblower program is an unqualified success and has inspired other agencies in the U.S. and abroad to adopt similar measures. In this session, veteran whistleblower lawyer Mary Inman will provide an overview of the U.S. regulators—including the IRS, SEC, CFTC, and now FinCEN—who proactively solicit and pay for valuable whistleblower tips. They effectively deploy this information to unlock, unwind, and prosecute various payments frauds. Ms. Inman will provide case studies of prominent payments fraud cases triggered by whistleblower tips. She will also offer practical advice on how organizations can create a culture in which whistleblowers feel safe to speak up internally about wrongdoing so that scandals and crises can be averted.



Mary Inman
Partner & Head of
International
Whistleblower Practice
Constantine & Cannon