



May 22-25, 2017

Rosen Shingle Creek | Orlando, FL

Preliminary Education Session Details

Bootcamp & Grad School Workshops: May 22 (no additional charge)

Bootcamp

E-commerce, mobile and omnichannel initiatives are underway at your company—or soon will be. For companies or employees new to online commerce, having a fundamental understanding of the card-not-present payments and fraud landscape is vital. Our Boot Camp can help you not only avoid the pitfalls of setting up online payment processing but avoid the fraud that comes with it.

- Gain a basic understanding of industry terminology
- Learn how to optimize fees and rates
- See the importance of securing payment information
- Be able to identify and reduce chargebacks
- Learn to spot emerging fraud trends
- Discuss tactics to grow revenue and limit costs in CNP payments

Grad School

Like professionals in any industry CNP executives need continuing education. The CNP Expo Grad School offers a half-day Master's class in CNP payments and fraud that will alert you to the latest trends and new technologies that will make you more effective than ever. Whatever your area of responsibility, this more sophisticated look at the space will leave you prepared to tackle any issue during the rest of the conference.

- How recent developments in technology can affect your relationships with your processing partners
- What methods cutting-edge fraudsters are using against you
- Discuss new methods to control your CNP payment costs
- Explore new markets and new technology to grow your business

Education Sessions: May 23-25

Improving Sales

Many other departments view the fraud and payments departments as “sales prevention.” Learn how you can increase sales in both departments, including practical tips and strategies from merchants who have changed the perception of their fraud and payments department from “sales killers” to “sales optimizers”.

Increasing Authorizations in Single-Charge Billing Models

In a card-not-present environment, sales may be declining for reasons within a merchant’s control. In this session, you will learn:

- The various reasons banks decline CNP transactions
- Process changes and system improvements proven to reduce declines in CNP channels
- Valuable metrics you can use to demonstrate increased sales value to the business

Optimizing Conversion Rates Through Payment Strategies

Shopping cart abandonment can occur for a variety of reasons. Some are dependent on the payment acceptance options and/or overall process. In this session, our panelists will discuss:

- Best practices for optimizing online and mobile checkout
- The importance of payment options specific to your target market

Optimizing Recurring Billing Transactions

Subscription-based business models offer consistent, recurring revenue when transactions authorize. However, there are a myriad of reasons for churn in this model. In this session, our experts will discuss:

- The importance of a payments management process to retry and recycle some transactions, while knowing which transactions not to retry
- Effective dunning strategies that result in a customer updating a credit card when necessary
- Cost effective ways to utilize account updater programs

Working Together

One of the biggest challenges discussed by merchants in the last year has been learning how to both advocate and collaborate with cross-functional departments within their organization. In the following three sessions, our speakers will share success stories and tips and tricks to demonstrate the value of your department, and ways to offer training to other departments to help lead to working together and collaboration in the future.

Working With Customer Service

The Customer Service department is the first line of both defense and offense with customers and fraudsters alike. Developing a close relationship with them has a multitude of benefits for both the fraud and CS departments alike.

- Learn how other companies have developed educational partnerships to inform customer Service representatives of information helpful to the fraud department and processes to share this information in streamlined ways
- Learn how other companies have trained customer service representatives to recognize social engineering methods and how to prevent becoming the weakest link in the company chain.

Demonstrating Success to Marketing & Executive Teams

Demonstrating the value of a fraud or payments team to internal cross-functional teams & leadership can be challenging, but is an important task to ensure inclusion in business decisions such as new marketing strategies, new business models and product offerings. Learn from experts how they have developed successful working relationships & communicated the responsibilities of their team to become allies with both marketing & executives.

- Learn how other companies have demonstrated their value to their marketing & executive teams through brown bag lunches, static PowerPoint presentations and presenting specific reporting
- How changing your initial instincts of “no” to a “yes” when invited to meetings can strengthen trust between departments
- Learn what both groups care about most and how to gain their trust that the fraud team is canceling the transactions that would result in more losses and not those sales that contribute to the bottom line

Selecting the Right Vendor for Your Company

There are more solutions for both payments and fraud than ever before. But how can you determine the right type of solution for your business? And within the product/service offering, which company will be the best fit for your business? Our panel will discuss:

- How they found the right combination of products for their business and the tough questions they had to ask to find the right strategic partners
- What questions to ask and how to track the different answers to narrow the options, as well as including representatives from cross-functional departments to get the right input throughout the process
- How to determine when it's necessary to layer solutions versus utilizing a single solution

Benefits of Working with Law Enforcement

Many companies weigh the pros and cons of working with law enforcement to prosecute prolific fraudsters. Is investigating cases—and even getting convictions—worth it when financial gain is difficult to quantify? Our panel of merchants and law enforcement officials will discuss:

- Some “wins” companies have experienced after working with law enforcement to successfully prosecute fraudsters
- How to get buy-in from executives on creating partnerships with law enforcement agencies
- How companies have created investigation processes to hand off to law enforcement, what agencies to call, what can be considered a loss in online fraud and what information agencies need to consider prosecution

Fraud Team Essentials

Building a Fraud Team

Whether your company has an existing fraud department or if you've been tasked to build one, most people are "re-inventing the wheel" when establishing this important team. Learn from veterans in fraud prevention that have done this already to learn how to build a foundation for a long lasting department.

- How to demonstrate ROI to convince leadership to devote resources to properly reduce fraud losses
- Determine the human and system resources needed to have a layered fraud defense
- Creating the right titles and roles, salary ranges and job descriptions that will lead to hiring and training the right type of people to become strong assets to the company

Managing a Successful Fraud Team

Unlike most departments within a CNP company, there are few precedents for managing a fraud department. You can take some of the guess work and "trial by fire" out of this challenging role by learning from experts that are managing successful teams themselves.

- Learn strategies to manage the human component such as: metrics to measure your team's performance, both individually and as a whole; career development for your team and which tasks to delegate
- How to layer the human and system component to increase performance and accuracy
- Providing continual training and resources to increase the knowledge and experience of your team members

Fighting Fraud with Duct Tape and Bailing Wire

Fraud departments often receive a minimal budgets to do a very difficult job. Learn creative ways other merchants have met the expectations of their business with minimal resources as they share:

- Free resources and creative ways to use them to validate identities and reduce time spent in the manual review process
- Tips and tricks to reduce spending on multiple tools and streamline internal processes to reduce losses due to fraud

Affirmative Response: Practical Tips for Responding to Chargebacks

For merchants who haven't had a lot of success responding to chargebacks, it's tempting to throw up your hands and accept the loss. But there are ways to maximize your odds of winning. Hear a panel of experts as they look at:

- What chargebacks should you respond to?
- How "compelling evidence" can tilt the field in your favor
- Proven tactics to win chargebacks

Fraud Trends and Strategies

The way bad actors attack your business is evolving. While many tried and true fraud prevention tactics still work, new ways of looking at problems are required to address others. Find out, in these sessions, what vulnerabilities are the same, what has changed and what you can do about it.

Identifying and Preventing ATOs and New Account Creation Fraud

Due to the change in information being accessed through recent data breaches, account takeover and account creations are the two fastest growing types of fraud in CNP commerce. They're also two of the most difficult fraud schemes to identify because they mimic behavior that occurs with legitimate customers. In this session, our expert panelists will discuss:

- Current tactics and issues merchants are facing with these two different fraud tactics
- Methods to combine internal processes with external tools to detect and prevent ATO and account creation fraud

Fraud on the Move: Protecting Your Mobile Revenue from Fraud

As mobile online transactions rise sharply, so do fraud attacks. But, treating mobile fraud the same as traditional CNP fraud can result in unnecessary revenue lost. Our panel of experts discusses:

- Why companies engaged in m-commerce need to take a different approach to risk
- What tools and systems are most effective when targeting mobile fraud
- How antifraud efforts differ between apps and mobile Websites

Reducing Manual Reviews

While manual reviews are an important part of fraud prevention, the cost of employing large teams of analysts in addition to the impact on good customers including a greater risk of false positives (proven by multiple recent studies) has caused several companies to create initiatives to greatly reduce and even eliminate this time and cost consuming process.

- How to utilize big data and reporting to reduce the need for manual reviews
- How to layer different types of fraud systems to filter orders through an automated workflow

Friendly? I Don't Think So

Whether it's consumers gaming the system or unclear billing descriptors, friendly fraud is costing e- and m-commerce merchants billions. When the chargebacks hit because of this growing problem, what can merchants do to protect their revenue? This session will examine:

- How to identify if a chargeback is the result of friendly fraud
- The surprising benefits of responding to friendly fraud chargebacks
- Tips that will maximize the likelihood of winning a friendly fraud chargeback

Preventing Fraud Without Payment Card Data, Public Records or With Strict Privacy Laws

For companies based in countries that have reliable public information databases and traditional payment methods, it can be difficult to know how to adapt to orders from countries that do not have these resources, standard payment methods or have strict privacy laws, greatly limiting the ability to validate identities. In this session, our panelists will discuss:

- How companies are able to minimize fraud exposure when payment data that is typically relied on (such as AVS, CVV and 3DSecure) are not available with alternative payment methods
- How to adhere to data privacy laws in countries in Europe and other regions while still validating identities and mitigating risk

CNP Payment Trends and Strategies

Implementing CNP payment solutions that increase authorizations and conversion in the current environment requires global focus and keeping an eye on new trends in technology. These sessions will examine important trends in CNP payments and practical advice that will result in more revenue for your business.

Reducing Payment Processing Costs

Payment processing fees are one of only a handful of bank fees that are not heavily regulated. Meaning, they can vary quite a bit, depending on the bank or processor, the merchant's volume, level of Risk the merchant provides and a myriad of other factors. Additionally, while interchange that is assessed by the issuer/card brands and cannot be negotiated, it can be optimized in several ways. In this panel you will learn:

- How to ensure you're receiving a fair rate from your payment processing partner
- How to understand your merchant statement and strategies to reduce interchange assessment rates

Evaluating ACH as a Payment Method

With banks moving to enable same-day ACH, more CNP merchants than ever are considering accepting ACH as a payments method for online and mobile transactions. With the flat processing fee and less reason code options for reversals, this is a very attractive option and could potentially provide a great amount of cost-savings. But what else should a merchant know before adding ACH as a payment method? In this session, our experts will discuss:

- The checklist of items you should consider, including system changes necessary and if ACH will be popular for your customer base and business model
- Pros and Cons of accepting ACH, including fraud prevention timelines, responding to reversal disputes and suggestions for the management and reporting of fund transfers

When Marketing Meets Payments: What to consider when your marketing department suggests adding a new payment method

As new alternative payment methods become available, more companies are seeing these as marketing opportunities for various reasons. It may be in the form of publicity like OverStock.com received when they started accepting BitCoin before most other companies, in the form of new customers loyal to the payment particular wallet or in the form of a large check from the company in order to build the number of companies accepting their form of payment. In this session, our panelists will share:

- Things to consider when asked to add new payment methods of acceptance to determine an ROI, such as: how to know it will be adopted by your customer base, technical and accounting requirements and considerations, fraud prevention differences and pricing methods
- How other merchants have worked with other departments with different interests and motivations to evaluate the benefits and challenges of new payment methods to come to a collaborative agreement as a company

PINless Debit in a CNP World

PINless debit in CNP channels is becoming more widespread as the limitations of verticals this is available for has been changing. This capability has the potential to significantly reduce payment acceptance costs and greatly limit chargeback potential. However, there are challenges and guidelines that need to be understood before making this change. Learn from experts:

- Which verticals and business models are the best candidates for processing debit cards on a network outside Visa and MasterCard
- Technical and accounting specifications, fraud risks and all other aspects that should be considered prior to changing the method in which debit cards are processed

Policy Review: How are Governments Affecting CNP Businesses This Year?

Legal and regulatory insiders discuss how decisions in Washington, Brussels, Beijing and local jurisdictions around the world affect merchants, banks and service providers that support card-not-present transactions.

- The current CNP challenges and opportunities presented by consumer protection, tax, security, privacy and KYC regulation and legislation
- Will an unpredictable election in the U.S. change payments policy?
- Developments in Europe: Brexit, PSD2 and other matters affecting cross-border e-commerce

Other probable topics:

Identifying and preventing false positives

Why authentication is important

How omnichannel problems can affect businesses even if they haven't implemented omnichannel solutions

Challenges implementing mobile payments

Important considerations in PCI compliance

Integrating Payment and Fraud Services

Effectively utilizing fraud and payments data to understand your customers

Intro to machine learning

Behavioral and physical biometrics: compare & contrast

Account abuse

Cross-border with emerging markets

Cross-border with established markets

Reducing declines

Career/personal development in fraud & payments