David Ades serves as Executive Vice President, General Manager and Head of Sales for North America for Bank of America Merchant Services. In his current role, David oversees all aspects of large corporate client sales, service and retention across the enterprise, including a number of key operational and strategic initiatives in both the United States and Canada. David is a member of the Bank of America Merchant Services Executive Committee, Operations Committee and Strategic Council.

Prior to his current role, David served as Country Manager for Canada for Bank of America Merchant Services, playing a key role in organizing and launching the Canadian operations.

Most recently, David held the position of Chief Revenue Officer for Plastiq, a Boston-based online payment solution provider where he managed all aspects of sales, pricing, marketing, strategy, client outreach and general distribution. Prior to this, David served as the Senior Vice President of Sales and Marketing at Moneris Solutions Corp., a joint investment between RBC Financial Group and BMO Financial Group - the fifth largest process in North America. An original member of the Canadian Executive team, David played a key role in the strategic formation, growth and direction of the company for over 10 years.

A 20-year veteran of the payments industry, David has extensive experience in financial services and high-tech industries in both the United States and Canada.

Kelly D Andrus
Manager, Payment Card Services
Tesoro Refining and Marketing Company LLC

Kelly began her career in the payments industry in 1993 working for a large processor/acquirer specializing in settlement, product compliance and interchange optimization. She joined Tesoro Refining & Marketing in 2004 and in her current role manages all aspects of cashless payments for just under 2,300 convenience stores, operating through various channels of trade, under 3 proprietary and 3 third party fuel brands. In addition, Kelly manages the vendor relationships with Tesoro’s processor/acquirer, card brands and various payments service providers. Kelly actively participates with the Merchant Advisory Group (MAG®) and sits on both the Communications and Advocacy committees as well as the National Petroleum Energy Credit Association’s (NPECA) Retail Program Planning committee and Strategic Advisory board.
Frank Bisignano is Chairman and Chief Executive Officer of First Data Corporation. In 2014, First Data reported revenues of $11.2 billion. The company has 23,000 employees and operations in 34 countries, with clients comprising more than six million merchant locations and 3,500 financial institutions around the world.

Since arriving at First Data in 2013, Bisignano has worked to rapidly transform the 43-year-old company from its position as the world’s largest traditional payment processor into a technology innovator for the 21st Century, bringing an array of new products and services designed to help enterprises large and small grow their business. In June 2014, First Data announced an historic private placement of $3.5 billion of equity in the company, followed by its $2.6 billion initial public offering in October 2015, the largest U.S. IPO of the year. These transactions, along with substantial refinancing of First Data’s debt in 2015, served to ratify the transformation begun under Bisignano’s leadership and set the course for the company’s future.

Prior to joining First Data, Bisignano was the Co-Chief Operating Officer for JPMorgan Chase and the CEO of Mortgage Banking at JPMorgan Chase. Under Bisignano’s leadership, the Mortgage Banking unit reported 2012 net income of $3.3 billion, another impressive turnaround compared with a net loss of $2.1 billion in 2011. Earlier in his career, Bisignano was the chief executive officer for Citigroup’s Global Transactions Services business and a member of Citigroup’s Management Committee. During his time at Citigroup, he managed Citigroup's successful business continuity plan, which involved relocating 16,000 employees displaced by 9/11.

Clint Cady is the Director of Payments at W. Capra Consulting Group. Clint has been with W. Capra for 5 years where he manages and provides subject matter expertise to card present and card not present merchants related to retail transformation conversions, loyalty and consumer engagement, and security and compliance. For the past two years, Clint has focused on EMV, Encryption, and Tokenization where he helps omni-channel merchants prepare and navigate the multi-layered security journey across many verticals including Grocery, Quick Service Restaurant, Retail, Drug-Store and Petroleum.
Debby Cannon  
Director, Revenue Accounting  
Gap Inc.  

Wednesday, September 28th  
How EMV Has Changed Retail  
4:00 p.m.  

Debby currently leads the Revenue Accounting team for Gap Inc. at the company’s Corporate Shared Service Center in Albuquerque, NM. Her responsibilities include both the operational and financial aspects of the Revenue function and processing sales information for the global brands in the Gap Inc. organization including Gap, Banana Republic, Old Navy and Athleta. Her team supports initiatives impacting the Revenue footprint and transaction processing and has been the finance lead in the current EMV implementation. Debby has been with Gap for 15 years and was previously the Director of Inventory Control.

Debby is an accounting professional with over 30 years’ experience in the Accounting and Finance functions in a variety of roles. Prior to joining Gap, Debby held Controller roles in wholesale beverage distribution, manufacturing and professional services organizations in New Mexico. She started her career at KPMG in Albuquerque. Debby received her MBA and BA in Accounting from the Anderson School of Management at the University of New Mexico.

Troy Carrothers  
Senior Vice President – Retail Payment Solutions and Multi-Channel Sales & Service  
Kohl’s Department Stores, Inc.  

Wednesday, September 28th  
Optimizing Omni-Channel  
3:00 p.m.  

With more than twenty years in the industry, Mr. Carrothers is responsible for leading the Kohl’s Card Program, managing Kohl’s credit operations, service centers and risk management for Kohl’s and non-Kohl’s Card business in-store and on-line. These responsibilities include the full servicing for credit card issuance, underwriting, risk management, as well as support functions for Kohl’s omni-channel sales initiatives.

Mr. Carrothers has held management and senior management leadership roles in investments, risk management, collections, finance, underwriting, customer service and credit operations in the U.S. and Latin America with Kohl’s, Citigroup, and Fidelity Investments. Prior to entering the financial services industry, Mr. Carrothers worked in retail management.

As an active member of several charitable organizations for children (Junior Achievement, Bright, etc.), Troy is highly involved in the community. He is also on the board of several professional and charitable organizations in Wisconsin and has previously worked as a part-time college professor. Troy holds Bachelor’s and Master’s Degrees in business administration from the University of Texas at Arlington and Thunderbird School of Global Management.
Liz Chaffin is responsible for the overall product development and management of Visa’s dispute platform, Visa Resolve Online, and has been with Visa since 1994. She has over 20 years of experience in back office dispute processing and is currently managing the roll-out of the Visa Claims Resolution initiative.

During her time in Visa’s Product division, she developed and managed the Back Office Adjustment System and Visa Exceptions. Liz led the efforts to launch Visa Resolve Online, which revolutionized the way disputes were processed for the industry. Liz also was the first to integrate the dispute resolution process for both credit and debit into a single product. Prior to her role in Product, Liz was a member of Visa’s Arbitration and Compliance Committee.

Beth Costa is a Partner in Oliver Wyman’s Payments practice. Beth brings a unique blend of experiences and perspectives to her clients, having worked for many years in payments both in industry and also as a consultant. Her industry experience includes leadership roles at banks and payment processors, as well as C-level responsibilities with Merchant Customer Exchange (MCX). Her diverse background enables her to provide a 360° view of payments from consumer, merchant, bank, network, and processor perspectives – across any form of payment or channel.

Prior to MCX, Beth was the Americas Market Lead at Edgar, Dunn & Company, and was Co-Practice Lead of Financial Services at Dove Consulting. She holds an M.S. in Statistics and a B.S. in Applied Mathematics, both from Carnegie Mellon University.
Jim DuBoyce  
Director  
W. Capra Consulting Group  

Wednesday, September 28th  
ACH: The Path to Lower Cost Payments  
1:00 p.m.

With experience in finance, payment operations, risk management, procurement and supply chain management roles in his career, Jim brings a diverse background to W. Capra and his clients. Jim specializes in assisting clients develop their payment acceptance strategy, reduce processing costs, and improving payment operations. His client engagements include major oil companies, convenience store chains, drug stores, quick serve restaurants, specialty retailers, card issuers and online merchants.

Jinee Ellis  
Senior Vice President, Wholesale Internet Solutions  
Wells Fargo & Company  

Wednesday, September 28th  
Corporate Strategies for Preventing Payments Fraud  
11:00 a.m.

Jinee Ellis is a senior vice president and manager of Wells Fargo’s Wholesale Internet Fraud Prevention and Authentication team. In this role, she is responsible for all aspects of fraud management, including fraud detection and protection, authentication solutions, and customer and team member education.

Prior to her current role, Jinee was responsible for the CEO Mobile® service, Wells Fargo’s award-winning mobile banking platform for corporate and commercial customers. Jinee earned her bachelor’s degree in economics and mathematics from the University of Virginia and her M.B.A. from Harvard Business School.
Maureen Elworthy  
Director of Treasury  
Ahold

**Wednesday, September 28th**  
**Optimizing Omni-Channel**  
**3:00 p.m.**

Director of Treasury for Royal Ahold an international retailing group based in the Netherlands, with strong local consumer brands in Europe, and the United States. In her current role she has global responsibilities for payments which includes management of the card acquiring and card associations for Royal Ahold. In addition she has responsibility for US operations cash management, financial risk management, corporate finance and liquidity and investment strategy. With over 10 years international experience in the Corporate Treasury and Finance arena, supporting the business in various aspects for a multinational company.

Representing AHOILD on the Food Marketing Institute (FMI) as past chairperson for the Electronic Payments Committee, a board member and Vice Chair for the Merchant Advisory Group, a member of the Euro Finance Committee on Payment systems. Is a member of the Association of Financial Professionals and Corporate Treasures council. A graduate of Emmanuel College with a BS and MBA in Finance.

Peter Forbes  
President  
Worldpay US Corporate Business Unit

**Tuesday, September 27th**  
**Optional Education Session: Fraud and Chargeback Management - Best Practices and Real World Solutions**  
**8:30 a.m.**

Peter Forbes, a Brit now living in Atlanta, uses his extensive background in retail payments, operations, and financial services to advance Worldpay’s US operations. Peter heads up Worldpay's Corporate Business Unit, overseeing sales, implementation and client relationships for our larger clients. Before he joined Worldpay (formerly RBS) in 2004, he served for 14 years as financial controller for British retailer Marks and Spencer—a retail powerhouse with $15 billion in annual revenues from the clothing, home goods and food industries. While at Marks and Spencer Peter lived successfully abroad in Paris, France, with responsibility for Marks and Spencer store financial operations across Continental Europe, before returning to the UK and taking responsibility for its UK store financial operations.

Peter has seen payments from both sides – he was responsible for POS payments as a retailer and, as a member of the British Retail Consortium’s National Financial Services Steering Committee he was a key player in the introduction of EMV (Chip & PIN) as well as the migration to the single European currency across six countries. As a recognized leader in payments and merchant services, Peter worked closely with government and industry organizations and took a leading position with other British retailers in negotiations with card
associations. Further, he helped write the successful interchange complaint that resulted in lower fees for UK merchants.

From 2004 to 2008 Peter was responsible for sales and customer relationships in RBS’s European merchant services (now Worldpay) division before accepting his current role at Worldpay in the US. Peter daily uses his retail insights and customer perspective to leverage Worldpay’s role as merchant services seller and relationship champion. Our largest national clients value Peter’s diverse, valuable knowledge of finance, cash management and the inner workings of electronic payments.

Adam Frisch
President/CEO
BIM Networks Inc.

Wednesday, September 28th
ACH: The Path to Lower Cost Payments
1:00 p.m.

Adam is the President/CEO of BIM Networks Inc., a next-generation mobile/web payments & commerce platform. For consumers, BIM provides a fast, convenient, and secure method to enroll and use a merchant-branded ACH debit tender, streamlining the typical 1-3 day enrollment process for most customers to as fast as 30-40 seconds, without requiring SSN or bank account details in most cases. For merchants, BIM offers a white-label ACH debit solution that reduces transaction processing costs by up to 95%, augments growth, strengthens brand equity, and helps create better customer experiences. BIM’s approved transactions are guaranteed with quick and reliable settlement schedules. In addition, BIM’s consumer authentication/verification capabilities and risk scoring algorithms significantly mitigate the potential for transaction fraud on the merchant’s app.

Prior to BIM, Adam led the coverage of the payments industry at UBS and Morgan Stanley in equity research and investment banking.

Elley Frost
President
CMS Payments Intelligence

Wednesday, September 28th
Optimizing Omni-Channel
3:00 p.m.

Elley Frost, President at CMS Payments Intelligence, has over 10 years’ payments advisory experience, working with large merchants from a number of different sectors. During her time as President, Elley has been at the forefront of an international expansion, driving a significant period of growth for the company and recently opening CMSpi’s new offices in Atlanta, GA. Elley is a regular speaker at payments industry conferences and has been an active campaigner for fairer interchange fees on behalf of merchants.
Over the past couple of years Ira has been responsible for many ACG Industry Roundtables, mostly related to customer-facing functions, such as fraud, customer service, and compliance, in card, consumer banking, and auto finance. As a 35-year payment industry veteran, he has held senior positions in customer service, operations, finance, and marketing at JPMorgan Chase. He is a strategic thought leader in operational excellence and business process re-engineering. Ira managed annual budgets of nearly $200 million and delivered hundreds of millions of dollars in value through cost cutting and revenue growth. He directed Visa and MasterCard on all operational matters to meet Chase's strategic objectives. During the period he was Department Head - Customer Service, Ira managed a staff of 650 employees in multiple sites, where he significantly increased performance stemming predominately from process improvement. He received an MBA in Finance from Fordham University.

Kalyani Iyer works closely with global and domestic card networks, from a product and operations role at Square. Kalyani has experience building card acceptance and Acquiring capabilities, working with financial partners, payments processors and other partners in the payments ecosystem. In a product capacity, Kalyani has worked with a number of large merchants to develop innovative payments products.

Current areas of focus are optimal routing strategies, pricing negotiations and transaction-level cost-savings opportunities.
Rue A. Jenkins  
AVP and Treasurer  
Costco Wholesale Corporation  

Wednesday, September 28th  
Corporate Strategies for Preventing Payments Fraud  
11:00 a.m.  

Rue Jenkins is currently AVP and Treasurer for Costco Wholesale Corporation where he is responsible for a wide range of Treasury and Cash Management activities. His responsibilities include all US treasury management and short-term investing activities, global bank relationships, and foreign exchange. Mr. Jenkins also oversees the company’s payment strategies. Under his direction, the Treasury department is also responsible all debit and credit card processing arrangements, armored carrier relationships, and warehouse ATM machines. He is beginning his 25th year with.

Mr. Jenkins began his finance career in the Corporate Income Tax department at Taco Bell Corporation, where he later became Assistant Controller. Thereafter, he joined Paragon Restaurant Group where he served as Vice President – Treasurer. While at Paragon he was responsible for corporate income tax, treasury management and financial planning. After spending 12 years at Paragon, Mr. Jenkins joined The Price Club in 1992, which subsequently merged with Costco Wholesale Corporation, in 1994.

Mr. Jenkins holds an MS in Taxation from Golden Gate University and BS in Business Administration from Woodbury University. He is an active member of the Association for Financial Professionals, the Federal Reserve Faster Payments initiative, and other industry payment forums. Mr. Jenkins was also a member of the APF’s Treasury Advisory Group.

Lee Jurgens  
CEO  
Prociant  

Tuesday, September 27th  
Optional Education Session: Fraud and Chargeback Management - Best Practices and Real World Solutions  
8:30 a.m.  

Lee Jurgens is the CEO of Prociant. Prior to his position at Prociant, Lee was Director of Sales and Cash Audit for Ralph Lauren, controller for Good Machine and Sales and Cash Audit Manager for Toys R US. He received his Accounting and Computer science degrees from the University van Amsterdam (UVA). Lee served on the Board of Directors for the Merchant Advisory Group from 2008-2015.
Kaz Nejatian is the CEO of Kash, the payment technology company with offices in San Francisco, California and Waterloo, Canada. Prior to starting Kash, Kaz was a corporate lawyer in New York advising clients on payment, banking, and financial issues.

David W. Nelms is Chairman of the Board of Directors and Chief Executive Officer of Discover. He is responsible for all Discover-branded financial services, including credit cards, student loans, personal loans, home equity loans, CDs, money market accounts, and checking accounts. He is also responsible for the Discover Network, a comprehensive payments network that supports multiple card products, issuers and processors; PULSE, one of the nation’s leading PIN debit networks; and Diners Club International, a global payments network. In addition, Mr. Nelms serves as Chairman of Discover Bank, the issuing bank for the Discover card brands.

Before his appointment at Discover in 1998, Mr. Nelms served as a Vice Chairman of MBNA America Bank. Prior to that, he held management positions at Progressive Insurance, General Electric Company, and Bain & Company Consulting.

Mr. Nelms holds a bachelor’s degree in mechanical engineering from the University of Florida and an MBA from the Harvard Business School. In addition to his responsibilities with Discover, he is a member of the boards of directors of CDW Corporation, the Federal Reserve Bank of Chicago, and The Executives’ Club of Chicago. Mr. Nelms is a board member of Junior Achievement of Chicago, the Financial Services Roundtable, and a member of the Civic Committee of The Commercial Club of Chicago.
Eric O’Brien
Manager, Electronic Payments
Dunkin Brands

Wednesday, September 28th
Optimizing Omni-Channel
3:00 p.m.

Eric O’Brien manages Electronic Payments for Dunkin’ Donuts & Baskin-Robbins in the U.S. He has been with the company for just over four years, and in that time has contributed to many high-profile initiatives such as the launch of the Dunkin’ Donuts mobile app in 2012, the DD Perks Rewards Loyalty Program rollout and now the mass-deployment of payment terminals nationally across both brands.

Rene Pelegero
President and Managing Director
RPGC Group LLC

Tuesday, September 27th
Optional Education Session: Payments 101
8:30 a.m.

Optional Education Session: Payments 201
11:00 a.m.

René founded RPGC Group LLC in 2002 after working for four years as the head of Global Payments at Amazon.com, where he was responsible for all aspects of payments processing for more than 30 million customers, managing relationships with banks, processors, credit card companies and for driving the adoption of new forms of payment.

For four thriving years René led RPGC, consulting for companies like Google, PayPal, Symantec, Cybersource, First Data, Visa International, American Greetings, Netgiro in Sweden and Pago in Germany. In 2006 René joined eBay/PayPal, as Senior Director, Strategy and Industry Relations. In this role, René was responsible for managing PayPal’s relations with the financial services industry, defining the strategies that maximize the benefits provided by the financial networks.

Growing restless after five years with eBay/PayPal, René re-launched RPGC in 2011 with the aim of bringing his views and ideas on how to make remote and global payments more efficient and cost-effective to a larger audience.

Already a seasoned payments professional with over fifteen years of experience in financial services prior to joining Amazon.com, René held senior management positions at Electronic Payment Services, Inc., a leading electronic funds transfer (EFT) processor; GE Capital, an international consumer lending group; and Tandem Computers, a hardware manufacturer of fault tolerant systems heavily used by the payments industry.
worldwide. René also provided strategic planning and systems integration advice to the bankcard and retail banking industry in a consulting capacity.

René has served as board member of the Direct Response Forum (DRF), co-chaired the e-commerce purchasing council of the Electronic Funds Transfer Association (EFTA), served as a member of the National Automated Clearing House Association (NACHA) Payments Institute Board of Regents, and was a member of the advisory board for ISO & Agent Weekly and of advisory panels for The Economist, BAI, and NACHA. He is currently a member of the Association for Finance Professionals (AFP) and represented PayPal to the Canadian Payments Association's Stakeholders Advisory Council (CPA), the International Payments Framework Association (IPFA), and NACHA's Global Payments Forum.

Quoted and published in many industry related publications, René's opinions are highly sought. He has been quoted in publications such as the Wall Street Journal, American Banker, Credit Card Management, USA Today, The Green Sheet, and many more. He has also contributed to specialized payment publications such as Association for Finance Professional's "The Exchange", the Canadian Payments Association "Forum", and Wiley Financial Series book "The Future of Finance after SEPA". During his tenure at eBay/PayPal, René filed for patents with the US Patent and Trademark Office for "Unified Identity Verification" and for "Payments Using Funds Pushing".

Bryan Penny
Vice President, Payment and New Markets
Nordstrom

Wednesday, September 27th
The Importance of Payments Strategy
8:45 a.m.

Bryan Penny is currently Vice President, Payment and New Markets for Nordstrom, supporting the all Payments functions companywide, as well as the launch of our credit card offerings in Puerto Rico and Canada. Prior to his current role, Bryan served as Vice President Vendor and Project Manager from 2012 – 2014 and Vice President, Accounting and Controller for the Bank from 2007 – 2012. Prior to joining Nordstrom, Bryan held various accounting and operations roles at Quark Software, First Data and Edison Brothers Stores.

Bryan graduated from the University of Illinois/Urbana with a BA in Economics and Accounting. Bryan also has a Masters of Business Administration from Webster University. Bryan is a licensed Certified Public Accountant in Missouri.
Chris Priebe is Director – Treasury Payments and Risk at Southwest Airlines. In his current role he is responsible for all payment acceptance strategy and relationships, as well as corporate insurance. Previously he was Director of Accounting Operations at Southwest. He has been with Southwest Airlines for the past 19 years. Chris received a degree in Finance and Accounting from Texas Tech University. Chris was a founding member of the MAG and has been on the Board of Directors since 2008 serving as the MAG Treasurer since 2011.

Nandan Sheth serves as President and COO of Acculynk. Mr. Sheth’s responsibilities cover corporate development, business development, alliances, product strategy and operations. Before joining Acculynk, Mr. Sheth co-founded Harbor Payments where he served as the Chief Operating Officer. Harbor Payments was sold to American Express in December 2006 where Mr. Sheth served as a Vice President & General Manager within the Global Commercial Card group.

Prior to Harbor Payments, Mr. Sheth started a payment technology company which served the credit and receivables industry. Mr. Sheth has also worked at major banks, professional service firms and Fortune 1000 corporations across North America and Europe. Mr. Sheth has held senior positions at Goldman Sachs, Deloitte & Touche, AT&T, IBM and has worked with clients such as JP Morgan Chase, Bank of America, Citigroup, HSBC, LloydsTSB and National Westminster Bank.

Mr. Sheth holds a Bachelor of Science Degree with Honors in Computing Science from City University (London, UK) as well as an MBA from Cass Business School (London, UK).
Jessica Calfee Stahl is a Senior Economist in Payment System Studies at the Federal Reserve Board of Governors in Washington, DC. She works on issues related to retail payments, in particular interchange fees, fraud prevention, faster payments and technological developments in payments. She also conducts academic research on a variety of topics related to industrial organization, such as pricing strategies and the effects of mergers. In previous roles at the Federal Reserve Board, she has analyzed the financial stability impact of bank mergers, and monitored trends in the production and capacity of the industrial sector for purposes of FOMC policy decisions. She holds a BA in economics from Williams College and a PhD in economics from Boston University.

Claudia Swendseid, senior vice president at the Federal Reserve Bank of Minneapolis, is a member of the Bank’s Management Committee and provides executive oversight to the following functions at the Bank: Electronic Access Customer Contact Center (CCC), Program Assurance Function, and Payments, Standards and Outreach Office. Claudia conducts industry relations on behalf of the Federal Reserve Banks, serving as a liaison to selected national banking associations and corporate payments groups. She represents the Federal Reserve to the Accredited Standards Committee (ASC) X9 and serves as the vice chair of the X9 Board of Directors. Claudia joined the Minneapolis Bank in 1985 as a senior marketing research analyst in Business Development and has since worked in most financial services and support areas of the Bank. She was named assistant vice president in 1989, vice president in 1996, and senior vice president in 2000.

She holds a bachelor of arts degree in English, humanities, and religion from Concordia College in Moorhead, Minnesota and a master's in business administration from the University of Minnesota.
Gray Taylor literally grew up in the convenience store industry with the opening of the family’s first convenience store in 1963. Involved in the family business, comprised of 87 stores, Gray gained experience in all phases of convenience store and chain retail operations.

After graduating from Denison University with a BA in Economics, Gray was a Market Maker on the floor of the Chicago Board of Trade.

Upon joining the family business in 1982, Gray founded a fuels retailing business and a store-based consumer POS banking/debit system that was operational across New York state, the first such service offered by a retailer.

Since selling his retail interests, Gray has been involved on a variety of projects, including recapitalization of a public alternative fuels company, heading global product management for three of the world’s largest retail petroleum equipment and systems suppliers and Vice President of Research & Technology for the National Association of Convenience Stores (NACS).

Gray managed product portfolios that included payment platforms for EMV migration markets from Malaysia to Canada, as well as mobile/RFID payments initiatives.

While at NACS, Gray co-authored the initial strategy for reducing interchange and the creation of the Merchants Payment Coalition. Gray also established NACS’ card payments program which saved the industry $60M in its first year of operations, and currently serves over 1,500 stores, doing 100m transactions annually.

Gray is currently consulting with NACS (www.nacsonline.com) on card payment policy and serves as Executive Director for Conexxus (www.conexxus.org), a Washington-based non-profit focused on interoperability, card payment policy and security issues within the petroleum and convenience retail segment.

Under Gray’s leadership, PCATS is a member of the Boston and Atlanta Federal Reserve Banks’ Mobile Payment Initiative Workgroup & Faster Payments Workgroup, Richmond Federal Reserve Bank’s Payments Roundtable, ANSI X9 Standards Body, Coalition of Associations for Data Security (CARDs), PCI, Worldwide Web Consortium, National Petroleum Energy Credit Association, FS-ISAC and Smart Card Alliance.

Gray lives in Georgetown, TX with his wife Rachel and their 5 kids. He can be reached at +1 512.508.3469, or gtaylor@conexxus.org.
Jon Wallgren has more than 15 years in the retail private label credit card industry with both merchant and issuer experience. For the last five years, he has held roles at Kohl’s Department Stores with varying responsibilities including payment acceptance, card compliance, operations and credit technology. Prior to Kohl's, he managed the Kohl's relationship for Chase Card Services for five years. His earlier experience at HSBC/Household Retail Services comprised of positions in relationship management, operations and Six Sigma quality. He holds Bachelor's and Master's Degrees from Northwestern University.

Gavin Waugh is the Vice President and Treasurer for The Wendy’s Company, operator and franchisor of the Wendy’s® restaurant brand. He is responsible for global Treasury and Risk Management functions including capital markets, cash management operations, non-cash consumer payments, insurance placement, claims management, and business continuity planning. He currently serves on the Merchant Advisory Group Board and is a regular presenter at industry conferences. Waugh, an 18-year Treasury veteran, holds a Bachelor’s degree in Economics and Business Management from the University of South Africa, an MBA from Kennesaw State University, and is a Certified Treasury Professional (CTP).

Doug Whiteside resides within MasterCard’s St. Louis office where he is responsible for managing MasterCard global arbitrations, compliance case rulings and the MasterCard Dispute Resolution Management Team. In his role, Doug also helps manage the MasterCard global chargeback rules.
In his previous roles with MasterCard, Doug was a business leader within MasterCard’s US Region Customer Fraud Management Team where he helped manage risk, fraud, compliance and operational performance in the MasterCard Payment System. Prior to this role, Doug worked as a Technology Account Manager in MasterCard Operations and Technologies where he was responsible for collaborative efforts and managing the technology and operations relationship between MasterCard’s key customers and MasterCard. Overall, Doug has worked at MasterCard for over 19 years in multiple risk and operational-related management roles, both domestically and internationally, where he has gained extensive chargeback, risk, operations, and technology knowledge within the card industry.

Prior to joining MasterCard, Doug gained valuable experience and knowledge in the retail loan and telecommunication sectors. Doug worked for a large national US bank where he helped manage the centralization of retail loan servicing and bank operations. Prior to the bank, Doug worked with a large national telecommunication company where he was responsible for helping manage vendor management, operations, fraud services and customer service.

David Wiles
CEO
Chargeback

Tuesday, September 27th
Optional Education Session: Fraud and Chargeback Management - Best Practices and Real World Solutions
8:30 a.m.

David S. Wilkes is the CEO of Chargeback.com. in this role he is responsible for the overall vision, strategy, and capital. He has put in place a solid executive team to help him lead each core area of the business.

Wilkes has over 25 years of management experience, including more than 16 years as an SVP to C-level leader, Wilkes is an established serial entrepreneur. He has founded, funded and successfully managed startups in the Hi -Tech, SaaS, Mobile, and Payments industries, with multiple profitable exits as shown below.

Wilkes is also a seasoned venture capital and private equity investor with first-hand funding, negotiations and deal structuring experience. His deep sector expertise has enabled him to develop an extensive and enviable network of venture related relationships with key industry leaders and has been a key driver in obtaining Kickstart Ventures funding for FUZE Network, Galileo Processing, and 729 Inc.

Wilkes is an active Member of the Network Branded Prepaid Card Association ("NBPCA"), the prepaid card industry's leading trade organization for the major brand-name associations (i.e., American Express, Discover, MasterCard and Visa) and their top tier partner banks, payment networks, processors and card program managers, and he regularly attends industry events and conferences across the country.
Prior to Chargeback.com, Wilkes founded and served as the CEO of FUZE Network, an innovative payments technology that created the first and only consumer-direct, digital account funding platform for mobile and retail channels. In 2015, After growing the FUZE payment partner and affiliate network to over 17,000 banks and over 100,000 retail locations across the U.S., FUZE was successfully sold to Ingo Money, a digital payments industry leader, where Wilkes assumed the position of Head of Innovation.

Wilkes also founded and served as the CEO of PrepaidWireless.com, a leading natural search portal for prepaid top-up wireless minutes and services that was sold to AccountNow (acquired by GreenDot) in 2014.

Before that, Wilkes co-founded One Global Finance where he was instrumental in building an industry leading prepaid card program portfolio that included WiredPlastic, Silver Card, Buy Right, First Vineyard, Only 1 (sold to BlackHawk Networks) and MetroPCS Visa (sold to Precash). One Global was subsequently sold to Galileo Processing in 2009, a market leader in specialized processing platforms for prepaid card program managers. Serving as Galileo’s Chief Marketing Officer after the acquisition, Wilkes was responsible for driving overall sales & marketing strategy, sales management and product development.

As Senior Vice President of Strategic Alliances at ProPay USA, Wilkes managed all business development strategy and activities, including channel management, joint ventures, partnerships and alliances. He also managed product development activities, including the creation of a unique P2P payment solution tailored for small business owners and marketers in the direct sales industry before ProPay was sold to TSYS in 2012.