<table>
<thead>
<tr>
<th>Tuesday, September 11, 2018</th>
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<tbody>
<tr>
<td>6:30pm - 8:30pm</td>
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<tr>
<td>Networking Evening Event Sponsored By</td>
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<tr>
<th>Wednesday, September 12, 2018</th>
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<tbody>
<tr>
<td>7:30am - 8:30am</td>
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<tr>
<td>Networking Breakfast (All Attendees)</td>
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<tr>
<td>8:00am - 9:30am</td>
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<tr>
<td>Optional Education Session: Payments 101: An Overview of the US Payment Networks</td>
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**Payments Framework:** This section offers a way to organize the world of payments, identifying the roles and the relative functions of payment networks, payment instruments, and some of the newer payment technologies.

**Credit and Debit Card Network Overview:** This section reviews the mechanics of card based payment networks. It describes the different payment card types, 3- and 4-corner card networks, single message and dual message networks, and credit cards vs. debit card networks. It describes the details of the different processing steps (e.g. Authorization, Clearing, and Settlement) and it outlines how disputes and exceptions are handled by these networks.

**Automated Clearing House (ACH) Network Overview:** This section reviews the mechanics of the ACH payment network. It describes its origins, how it is being utilized in retail situations. It describes ACH transaction flows as well as the dispute and exception handling for this network. This section will also discuss the introduction of the new payment "rails" such as Real Time Payments and Zelle®

**Payment Network Economics:** This section contains a high level comparative overview of the economics of cards and ACH networks, including:
- A high level overview of interchange and network fees paid by merchants on each transaction initiated by a payment card.
- A high level overview of ACH fees and who pays/collects them.

**Presenter:** Rene Pelegero (President & Managing Director, Retail Payments Global Consulting Group)

| 9:30am - 10:00am                              |
| Networking Break                               |
| 10:00am - 12:00pm                             |
| Optional Education Session: Finding Oz, Defining a Purposeful Payment Path |
| True Group is excited to teach participants how to move from Decks, Vision and Roadmaps, to operating a successful payments strategy that fits the business’ needs. Leveraging adult learning tactics and strategies, True will provide tools and direction that will help attendees |
map out near term and future features (such as digital integration, consumer journey mapping, fraud, loyalty integrations and others) and define a plan to integrate the new definition of payments into the organization. Within the interactive, immersive session, True will touch on the latest payment trends such as fraud, digital enablement, and consumer engagement and provide best practices associated with organizational design, change management and cross functional program management.

The program is tailored to deliver value to all.
• 101 Participants: Learn how requirements and projects impact the broader organization and the challenges faced to add payment features to new channels
• 201 Participants: Learn tactics and strategies to better organize your payment product and project portfolios
• Strategist: Hear about near term payment innovation and learn about change management strategies and org constructs that will drive strategy adoption

Presenters: Doug Rodewald (Chief Digital Officer, True Group, Inc.), Jennifer Lundgren Salerno (Managing Partner, True Group, Inc.), Kara Kizior (Vice President Digital Services, True Group, Inc.)

12:00pm - 1:00pm Networking Lunch
1:00pm - 3:00pm MERCHANT ONLY Special Interest Groups (SIGs)
3:00pm - 3:30pm Networking Break
3:15pm - 5:30pm *Sponsored Ted Talks

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<tr>
<th>TRACK 1</th>
<th>TRACK 2</th>
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<tr>
<td>3:15pm - 3:45pm</td>
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<tr>
<td>Accelo Tender Retail</td>
<td>Fortiva Retail Credit</td>
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<tr>
<td><em>Is a Payment gateway or host switch the right choice for in-store payments?</em></td>
<td><em>Online Sales Aren’t New, But Successful Strategies Are Evolving</em></td>
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<td>3:55pm - 4:25pm</td>
<td>3:55pm - 4:25pm</td>
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<tr>
<td>ACI Worldwide, Inc.</td>
<td>Wells Fargo</td>
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<td>Real-Time Payments and the Opportunity for Merchants</td>
<td>Cost Optimization</td>
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<td>4:35pm - 5:05pm</td>
<td>4:35pm - 5:05pm</td>
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<tr>
<td>SHAZAM, Inc.</td>
<td>Optimized Payments Consulting</td>
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<td>Standards in Payments</td>
<td><em>Using Big Data to Gain Payments insights</em></td>
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<td>5:10pm - 5:30pm</td>
<td>5:10pm - 5:30pm</td>
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<td>MagTek, Inc.</td>
<td>Whitepages Pro</td>
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<tr>
<td>An Introduction to the Open Secure Payments Standard (OSPS)</td>
<td><em>The $100B Opportunity</em></td>
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* Ted Talk full descriptions below

5:30 pm Adjourn
5:30pm - 8:00pm Networking Evening Event Sponsored by J.P.Morgan

Thursday, September 13, 2018

7:30am - 8:30am Networking Breakfast (All Attendees)

***GENERAL SESSION ***

8:30am - 8:40am Opening Remarks
Mark Horwedel (CEO, Merchant Advisory Group)

8:40am - 9:40am 10th Anniversary Recognition
MAG veterans review highlights and challenges of the first ten years and provide their thoughts on the future.

**The Early Years - 8:40am - 9:00am**
**Presenters:** Dee O’Malley (Vice President Financial Services, Best Buy), Dodd Roberts
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<tr>
<th>Time</th>
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<tbody>
<tr>
<td>9:05am - 9:25am</td>
<td><strong>MAG Progress and Future</strong></td>
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<tr>
<td><strong>Presenters:</strong></td>
<td>Dee O’Malley (Vice President Financial Services, Best Buy), Dean Sheaffer (SVP, Financial Services and Chief Compliance Officer for Boscov’s Department Stores), Kelly Andrus (Manager, Payment Card Services, Tesoro Refining and Marketing Company LLC), Troy Carrothers (SVP, Kohl’s Department Stores, Inc.) and Eric O’Brien (Manager Electronic Payments, Dunkin’ Brands)</td>
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**9:40am - 10:10am**  
**KEYNOTE: A Decade in Payments: An Evolution of Innovation for Merchants**  
Technology continues to drive incredible change in how consumers shop. And as the world becomes more digital and more connected globally, there is a stronger need to have trusted partners at your side. As one of the founders of MAG, J.P. Morgan has spent the past decade working side by side with businesses to navigate the ever-changing world of payments to grow, manage costs and design experiences for a customer base that now embraces technology in every aspect of their lives. Hear how innovation and technology have moved payments from an operational transaction just a decade ago, to an experience where invisible payments and contextual commerce now build brand, loyalty, personalization and engagement with your customers across all channels. Let’s take a look at how far we as an industry have come and where payments technology might take us in the future.  
**Presenter:** Kim Fitzsimmons (President, J.P.Morgan, Merchant Services) and Mark Horwedel (CEO, Merchant Advisory Group)

**10:15am - 10:45am**  
**Networking Break**

**10:45am - 11:50am**  
**The International Payments Revolution**  
Payments innovation is occurring at a rapid pace in many parts of the world as consumers demand more convenience and begin to use financial services we’ve long taken for granted. Experts will discuss some of these developments and what it means for the US.  
**Moderator:** Mario DeArmas (Senior Director International Payments, Walmart)  
**Presenter:** Souheil Badran (President, Alipay Americas, ANT Financial), Robert Clarkson (Vice President & GM North America, Merchant & Retail Solutions, PayPal) and Nitish Asthana (Managing Director, First Data)

**12:00pm - 1:00pm**  
**Networking Lunch**

**1:00pm - 1:45pm**  
**Brand Network Panel on Future of Authentication**  
Global networks discuss their views on where payment authentication is headed.  
**Moderator:** John Drechny (Senior Director Payment Services, Walmart)  
**Presenter:** Mark Nelson (Visa), Bob Reany (SVP/Group Head Authentication Product Strategy, Mastercard), J.J. Kieley (Vice President, Payments Consulting Group, US & LAC, American Express), Michael Canady (Vice President Acquirer Relations, Discover), Tom Pouliot (ChinaUnionPay, USA) and JCB International Credit Card Co., Ltd.

**1:45pm - 2:30pm**  
**How the ACH lowers the Cost of Payments**  
Panelists will discuss recent developments in using the ACH to disrupt payments by lowering merchants’ cost of acceptance.  
**Moderator:** Gray Taylor (Executive Director, Conexxus)  
**Presenter:** Adam Frisch (CEO, BIM), Don Frieden (CEO, P97), Jim Macari (Director Innovation, Phillips 66) and Robert Carroll (US Payments Manager, Shell Oil Products Company)
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<tbody>
<tr>
<td>2:30pm - 3:00pm</td>
<td>Networking Break  Sponsored by Wells Fargo</td>
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| 3:00pm - 3:50pm | **The War Against Fraud**<br>Panels will discuss the present state of payments fraud and their ideas on how to mitigate the damages by employing new technology and through cooperation.  
**Moderator:** Jason Oxman (CEO, Electronic Transactions Association)  
**Presenter:** Jeff Zuehlke (Fraud Program Manager, Best Buy), Steve Scarince (Assistant to Special Agent in Charge, US Secret Service Los Angeles) and Michael Reitblat (CEO, Forter) |
| 4:02pm - 5:02pm | **KEYNOTE: The Future of Blockchain and Cryptocurrency**<br>David will discuss why merchants need to take blockchain and cryptocurrency seriously and discuss recent developments that are addressing many of the concerns attendant to cryptocurrency.  
**Presenter:** David Birch (15Mb Ltd.) |
| 5:20pm – 5:30pm | Closing Remarks  
Mark Horwedel (CEO, Merchant Advisory Group) |
| 5:30pm | Adjourn |
| 5:30pm - 8:00pm | Networking Evening Event Sponsored by Bank of America  
***MERCHANT ONLY SESSION *** |
| Friday, September 14, 2018 |  
7:30am - 8:30am | Networking Breakfast  
***MERCHANT ONLY SESSION *** |
| 8:00am - 8:35am | Anti-trust/NDA & Badge reminder/Intro Chairman Address |
| 8:35am - 8:50am | A Word from the MAG Board Chair  
Troy Carrothers (SVP, Kohl’s Department Stores, Inc.) |
| 8:50am - 10:05am | **Where Policy Intersects Payments**  
Expert panelists provide the audience with an update on recent legislative and court developments along with an overview of the specific legislative and regulatory policies that are actually in play this year for the payments industry, such as financial regulatory reform, the future of the Consumer Financial Protection Bureau, how non-bank FinTech companies may be brought into the regulatory sandbox, data security policy, and more.”  
**Moderator:** Kathy Hanna (Sr. Director of Enterprise Payments and Store Support, The Kroger Co.)  
**Presenter:** Duncan Douglas (Partner, Alston & Bird, LLP) and Beth Provenzano (Vice President, Public Affairs, Merchant Advisory Group) |
| 10:05am - 10:15am | Member Polling Executive Summary |
| 10:15am - 10:45am | Networking Break |
| 10:45am - 11:45am | Merchant Only Special Interest Groups (SIGs) |
| 11:45am - 12:50pm | Improving the Payments Landscape  
Join MAG representatives for updates on collaboration efforts with card networks to ensure a fairer payments ecosystem on behalf of our members.  
**Moderator:** Laura Townsend (SVP of Operations, Merchant Advisory Group)  
**Presenter:** Kristy Cook (Director of Payment Acceptance Technology, Target), Bryan Penny (Nordstrom) and Beth Provenzano (Vice President Public Affairs, Merchant Advisory Group) |
| 12:50pm – 1:00pm | Closing Remarks  
Laura Townsend (SVP of Operations, Merchant Advisory Group) |
| 1:00pm | Adjourn |
**Track 1**

**Acceo Tender Retail**  
*Is a payment gateway or host switch the right choice for in-store payments?*  
ACCEO Tender Retail discusses the alternatives to scale down payment processing costs with a direct to processor approach and the flexibility to choose payment hardware best suited for business needs.  

*Speaker: Michael Carrick (US Business Development, Acceo Tender Retail)*

**ACI Worldwide, Inc.**  
*Real-Time Payments and the Opportunity for Merchants*  
Real-time payments have the potential to cause significant change and disruption across the payments industry – and to alter radically the relationship between merchants, banks and card schemes. A 2018 research report by Ovum indicates that nearly 8 out of 10 merchants globally believe real-time payments will replace the use of cards over time.

As momentum builds for the development of domestic and wider international real-time payments schemes – there are 20 live schemes today and up to 50 in development across the globe, including The Clearing House (TCH) initiative in the US – merchants need to understand the opportunities and challenges that this new payment method will present and, crucially, the impact it could have on their business performance and customer relationships.

In this session Matt Williamson, Head of Omni-Channel Business Development, ACI Worldwide will look at the development of real-time payments initiatives and outline the benefits that can accrue to merchants who embrace an real-time payments acceptance strategy and discuss the technical and business issues that they will face in doing so.  

**Key takeaways:**  
- Examine recent research indicating merchant interest and desire for real-time payments and related benefits  
- Understand what real-time payments are and what their introduction domestically and across borders will mean for players in the payments chain  
- Explore the potential impact of real-time on risk, customer loyalty and retention  
- Examine the technology and business challenges to be addressed to enable merchants to plan for and take advantage of real-time payments opportunities as they arise

*Speaker: Matt Williamson (Head of Omni-Channel Business Development, ACI Worldwide)*

**SHAZAM, Inc.**  
*Standards in Payments*  

*Speaker: Terry Dooley (EVP CIO, SHAZAM, Inc.)*
An Introduction to the Open Secure Payments Standard (OSPS)

Attendees will be introduced to the Open Secure Payments (OSPS) Standard, an initiative of the Secure Remote Payments Council. This standard provides an alternative approach to proprietary standards such as PCI and EMV, fostering open participation and voluntary adoption. During this session you will learn about OSPS and see a live demonstration of a pilot technology developed by MagTek that conforms to OSPS.

Speaker: Roger Applewhite (SVP, MagTek, Inc.)

Track 2

Fortiva Retail Credit

Online Sales Aren’t New, But Successful Strategies Are Evolving

Innovative and lesser-known strategies to educate customers and seamlessly close big-ticket sales

What you’ll learn:

- Successful tactics leading retailers use to better inform and engage shoppers
- Omnichannel options for customers to purchase big-ticket items comfortably from anywhere.
- Consumer financing strategies and best practices to close more sales

A recent Salesforce report found that 67% of shoppers purchased products from a retailer’s online platform, leading today’s top retailers to become much more diligent in choosing which strategies to adopt when looking to meet the demands of an evolving marketplace. In this age of having information readily available at your fingertips, big-ticket purchases are made more deliberately and require higher levels of engagement from buyers. For this reason, it is more important than ever to have an omnichannel presence that creates a seamless, unified brand experience by showing all information about your products and in-store services across platforms throughout the customer journey.

Websites and mobile apps have, in many cases, replaced catalogues and sales personnel by offering a wealth of information that can help drive a customer to commit to a big-ticket purchase. To leverage online presence effectively, it is essential to offer access to as much information as possible, though quickly and easily. Consider leveraging interactive guides, instructional videos, and more visual representations of products. Several innovators, such as Ashley Furniture, use their websites to offer a highly visual, detailed product description. Ashley includes assembly instructions where needed and provides access to financing information throughout. They’ve even started to bring A/R into the mix, allowing customers to see what furniture would actually look like in their homes! By bringing this type of cutting edge information to your website, you can maximize your online potential for profitability.

Big-ticket purchases are also often driven by financing, either because the customer doesn’t have cash on-hand or because they’d prefer to spread the payments out over time. As such, it is essential that consumer financing information and the application itself be readily available and emphasized at every point of sale. Going a step further, FICO.com projects that more than 43 percent of Americans have FICO scores lower than 700 and would often not qualify for prime credit card offerings, meaning alternative solutions like a second look finance option can dramatically assist you in reaching a massive customer base. Understanding this, it’s imperative to work together with both your prime and second look financing providers to ensure they can seamlessly integrate into all digital application systems. This can be done through integration capabilities or third-party tech platform used to bring everything together in one place for an instantaneous application process. All financing solutions should be flexible in their terms to help bolster sales and improve the customer experience by meeting varying financial needs. While installment loans can offer predictability and stability, revolving lines of credit establish a financial resource for a more frictionless checkout and encourage repeat business.

Speaker: Jeff Howard (CEO, Fortiva Retail Credit)

Wells Fargo

Cost Optimization

This talk would cover ways merchants can manage their processing costs through Interchange optimization as well as programs such as Rules Based Payer Authentication, 3D secure and debit routing.

Speakers: Mark Dearing (Merchant Services Director, Interchange Management, Wells Fargo) and Paul Williams (Merchant Services Product Management, Wells Fargo)
Optimized Payments Consulting

Using Big Data to Gain Payments Insights

Big Data is a term you’ve probably heard and are trying to determine just how it can benefit your organization. It is used to describe data sets that are so large and complex that your basic Excel and other similar software applications are not able to handle them. Big Data can sound scary but it definitely doesn’t have to be, if you know how to organize your data and then break it down to extract meaningful pieces from it.

When it comes to payments, the data can come in many forms and from multiple sources. The mass amounts of data is complex and can be a challenge to determine how to capture just the right data and extract meaningful value from it. In addition to capturing it, you also must determine how to store it and perform analysis that will help you gain meaningful payments insights.

Attend this talk to learn how to capture just the right payments data and ways to organize it for easier analysis of:

- Interchange optimization
- Determine costs across MIDs, business units and payment tenders
- Track your Key Performance Indicators (KPIs)
- Manage chargebacks and fraud
- See performance against negotiated contractual thresholds/tiers
- Customer segmentation based on BIN analysis
- Authorization approval performance analysis

Speaker: Anand Goel (CEO & Founder of Optimized Payments Consulting)

Whitepages Pro

The $100B Opportunity

How do you, in a fraction of a second, make a “good enough” decision in a world of compromised cardholder data and sophisticated card not present fraud attacks? Convenience and seamless customer experience is surpassing security concerns for many cardholders, and declining a legitimate transaction can result in lost revenue well beyond that authorization amount. What if you had more information to enable better risk-based decisions than just the data that comes through the ISO message? We believe that by increasing approval rates by 200 BPS it would result in $100B growth in eCommerce and that the tools are available to do this while still managing fraud risk. Join this session to learn about the new stage of digital commerce where instantaneous and accurate responses are essential and where a bad customer experience can cost more than a fraud transaction.

Speaker: Tom Donlea (VP of Partnerships, Whitepages Pro)