



Day 1 – September 20, 2021

Time <i>*all times in ET</i>	Session	Speaker(s)
8:00 AM - 9:00 AM	Networking Breakfast	
9:00 AM – 10:00 AM	Exhibit Time & Networking	
10:00 AM - 10:20 AM	Welcome & What’s Ahead	MAG CEO: John Drechny Event Emcee: Rachel Sheerin
10:20 AM - 11:20 AM	<p>Education Session: A Taste of Merchant Payments 101</p> <p>Get a live taste of the MAG’s Merchant Payments 101 eLearning Course. This engaging foundational session is designed for anyone seeking a role in the merchant payments industry, or anyone who has a stake in the acceptance of payments looking to brush up on their skills. Whether or not you’ve taken the eLearning course or not, this session is designed to give you a taste of the more in-depth content the course provides.</p> <p>This live Merchant Payments 101 session will discuss how payments affect the customer journey and answer the following questions:</p> <ul style="list-style-type: none"> - What is an authorization? How does it affect the customer and the merchant? - What’s clearing and settlement? - When do funds actually switch hands? - What happens if there is a dispute or the customer wants a refund? 	Presenter: Rene Pelegero, Retail Payments Global Consulting Group
11:20 AM - 11:30 AM	Networking Break	Event Emcee: Rachel Sheerin
11:30 AM - 12:00 PM	<p>MAG Studio: Fraud and Authentication KPIs</p> <p>Tune in to our MAG Studio for short discussions coming directly from the MAG Annual Conference in Orlando, Florida! The MAG Studio will live-stream a variety of 15-minute segments on relevant topics from the Hilton Bonnet Creek to our virtual audience. Payments experts will provide insights to complement breakout sessions during our MAG Studio conversations. You won’t want to miss the opportunity to learn more from our seasoned panelists!</p>	<p>Moderator: Beth Provenzano, Merchant Advisory Group</p> <p>Panelists: Kris Zanuldin, Forter Ian Poole, CardinalCommerce</p>
11:30 AM - 12:35 PM	<p>BREAKOUTS: Fraud Prevention & Chargeback Management</p> <p>Preventions: Biometrics to AI – The best way to lower payment cost is to prevent fraud from occurring, of course the trick is to do it without turning away good customers. There have been great advancements made in using both new customer identifications methods and data to better make approval decision. Whether it is the use of biometrics or artificial intelligence this group of experts will discuss them and what kind of results they see.</p> <p>Chargebacks: Automation to Friendly Fraud – Sometimes even the best fraud prevention strategies fail, and a chargeback occurs but, it doesn’t always have to result in a cost to the merchants. Through the use of data and proper representation merchants can be successful in defending a chargeback but you need to have a strategy. Hear the latest on defending chargebacks whether</p>	<p>Fraud Prevention Presenter: Bob Walker, Elavon</p> <p>Chargeback Management Presenter: Suresh Dakshina, Chargeback Gurus</p>

	created through a fraudulent transaction or when consumer doesn't recognize the transaction.	
11:30 AM - 12:35 PM	<p>BREAKOUTS: KPI Best Practices & 3rd Party Partner Considerations</p> <p>Developing KPIs – With so much data available, how do you know what is important and how to use it to understand the health of your payment acceptance business? One way is to develop key performance indicators which can be monitored and tracked over time. But where do you start? Come learn from this group of experts what they feel are the most important ones for merchants to monitor to help optimizing the payment experience.</p> <p>Choosing third-party providers – One of the most critical jobs of a merchant payment professional is choosing someone to partner with in everything from acceptance to fraud prevention. Many times, the merchant is at a disadvantage because of the lack of experience in performing this task. This session will help you understand the questions you should be asking and some of the strategies you should consider in choosing a partner in the payment industry.</p>	<p>KPI Best Practices Presenters: Angie Grunte, Redbridge Debt & Treasury Advisory; Chelsey Kukuk, Redbridge Debt & Treasury Advisory; Sherry Macy, Lowe's Companies, Inc.</p> <p>3rd Party Partner Considerations Presenters: Clint Cady, W. Capra Consulting Group; Baljit Puri, Domino's</p>
12:05 PM - 12:35 PM	MAG Studio: Strategic Partner Engagement	<p>Moderator: Beth Provenzano, Merchant Advisory Group</p> <p>Panelists: Robert Mau, Oliver Wyman</p>
12:35 PM - 1:30 PM	Networking Lunch & Exhibit Time	
1:30 PM – 2:30 PM	<p>BREAKOUTS: Buy Now Pay Later Overview With so many new market entries on buy now pay later solutions, how do you determine which one might be the best for you or if you should engage with several of them. The MAG recently worked with several of our members to create a matrix of the options. If you are interested in learning about this effort as well as hearing directly from several of the providers in the space, this is the perfect session for you.</p>	<p>Moderator: Eric O'Brien, Merchant Advisory Group</p> <p>Panelists: Larry Diamond, Zip;Zahir Khoja, Afterpay; Paul Paradis, Sezzle; Gary Stein, Opy USA; David Sykes, Klarna;</p>
1:30 PM – 2:30 PM	<p>BREAKOUTS: Choosing Alternative Currencies</p> <p>You can't read payment news today without hearing about someone helping customers use crypto currency to perform transactions at a merchant or the enablement of loyalty points as an alternative currency. But very few merchants are actually accepting payment in the crypto or have enabled alternative currencies like loyalty. This session will talk about the different models currently being used to enable the use of alternative currencies for purchases and more importantly what might be coming in the future.</p>	<p>Moderator: Randy Gibbons, Southwest Airlines</p> <p>Panelists: Cuy Sheffield, Visa, Inc.; Paul Kelly, Blackhawk Network</p>
1:30 PM – 2:35 PM	MAG Studio: Fraud Prevention & Chargeback Management	<p>Fraud Prevention Presenter: Elad Cohen, Riskified</p> <p>Chargeback Management Presenter: Pallavi Kuppa-Apte, Chargehound</p>
2:30 PM – 2:45 PM	Networking Break	

2:45 PM – 3:45 PM	<p>Women in Retail & Payments</p> <p>How do women navigate the dynamic payments industry? What are the challenges within the payments community that are unique for women? How do organizations along with all individuals within those organizations enable an environment to enhance diversity, overcome barriers, and drive towards a balanced workforce in payments? Join a panel of women in payments to learn about their journey where connections, relationships, and experiences have guided them through triumphs, challenges, and transitions bringing them to where they are today. Listen as these women leaders engage in dialogue regarding tips for increased diversity and ideas around how to gain professional exposure and support from mentors and advocates within and beyond your organization.</p>	<p>Moderator: Jamie Landheer, FIS/NYCE Payments Network</p> <p>Panelists: Kathy Hanna, The Kroger Company; Amy Parsons, Discover® Global Network; Kothai Senthil, Albertsons Companies; Maria Smith, Walgreens</p>
3:45 PM - 4:00 PM	Closing	<p>MAG CEO: John Drechny Event Emcee: Rachel Sheerin</p>
4:00 PM – 4:15 PM	Networking Break	
4:15 PM – 5:15 PM	<p>Merchant Only Roundtable Discussions (SIGs)</p> <p>The ultimate networking session! Come join the most highly rated sessions of a MAG conference - these merchant-only discussion groups - led by merchant leaders - give you an opportunity in a no-pressure environment for an open and honest chat with your peers about what keeps you up at night.</p> <ul style="list-style-type: none"> - Mass Merchant - Small Ticket - Petroleum/Convenience Stores - eCommerce 	
5:30 PM – 8:30 PM	Networking Reception Sponsored by J.P. Morgan	

Day 2 – September 21, 2021

Time <i>*all times in ET</i>	Session	Speaker(s)
8:00 AM - 9:00 AM	Networking Breakfast	
9:00 AM – 10:00 AM	Exhibit Time & Networking	
9:00 AM – 10:00 AM	<p>Next Generation of Payments Professionals</p> <p>Join this fresh virtual panel session, created with young professionals and newcomers to the payments industry in mind! Young payments professionals and MAG member industry experts will come together to discuss topics most relevant to the next generation of payments professionals.</p>	<p>Moderators: Mary Platz, Merchant Advisory Group Beth Provenzano, Merchant Advisory Group</p> <p>Panelists: Sarah Arnio, Walmart; Gina Powers, Inspire Brands; Ryan Zupancic, The Home Depot</p>
10:00 AM - 10:20 AM	Welcome & What's Ahead	<p>MAG CEO: John Drechny Event Emcee: Rachel Sheerin</p>
10:20 AM - 11:20 AM	<p>Keynote: So, What's Next for the U.S. Economy?</p> <p>Are you struggling to understand what might be coming next in our economy and how to prepare your organization for upcoming changes?</p>	<p>Moderator: John Drechny, Merchant Advisory Group</p> <p>Panelist: Wayne Best, Visa, Inc.</p>

	<p>In this keynote, you will hear from Wayne Best, Visa’s Chief Economist on what the data is telling him. Wayne has a knack for transforming all the different data feeds available to him from Visa and in the public domain, allowing him to create an actionable picture of what might be coming.</p> <p>Come prepared to get a full picture of what the indicators are telling Wayne and how they can help you in making decisions regarding investments in your payment’s infrastructure.</p>	
11:20 AM - 11:30 AM	Networking Break	Event Emcee: Rachel Sheerin
11:30 AM - 12:15 PM	<p>Customer Experience Series: In-Store</p> <p>Despite the periods of lockdown over the past year and a half, retail’s dependence on in-store commerce remains a high priority for the vast majority of both retailers and consumers. The in-store experience plays a vital role in overall commerce as it offers an opportunity to touch, feel, see, and trial goods and products. Retailers are evaluating not only alternative payments but alternative models to promote their products in order to drive consumers in-store as well as new models of delivery of in-store purchases to the consumer’s home. From charging stations on-site to personnel offering cashier-less payments, there are creative solutions retailers are implementing to satisfy the customer experience. In-store commerce is an integral support pillar for cross-channel experiences as well which requires special consideration from a retail experience standpoint. Join this panel to understand the perspective of both an acquirer and various merchants how in-store strategies are top of mind.</p>	<p>Moderator: Holly Worst, FIS/NYCE Payments Network</p> <p>Panelists: Michael Brundage, Inspire Brands; Jim Farrar, Discount Tire; Laura Felice, BJ's Wholesale Club; Dana Railsback, Giant Eagle; Susan DeVries, FIS/NYCE Payments Network</p>
12:15 PM - 1:15 PM	Networking Lunch & Exhibit Time	
1:15 PM – 2:00 PM	<p>Understanding the Shifting Landscape of Omnichannel Consumer Experiences Overview</p> <p>The need for digital growth over the last year has led to challenges in keeping up with consumer demand. Merchants in all industries are feeling the pressure to offer their consumers new experiences to take them beyond the buy button. Where does consumer expectation and merchant implementation intersect? In this session, Fiserv will share findings from ongoing analyses they are conducting on consumer preferences for omnichannel experiences, and how merchants are thinking and innovating around it.</p>	Presenter: Chris Abele, Fiserv
2:05 PM – 2:50 PM	<p>Customer Experience Series: Online</p> <p>Online shopping has accelerated significantly in the last year due to Covid - some analysts estimate e-commerce and m-commerce account for 20% of all purchases. In short, there has been a step change and it is imperative that every business enhance their digital offerings. In this Stripe-led discussion, you'll hear first-hand from merchants who've embraced innovation in response to the Covid challenge. Learn how advanced payments technology can boost conversion, lower fraud, and increase loyalty while also streamlining your business operations, reducing overhead and unlocking growth.</p>	Panelists: Steve Klebe, Stripe; Lauren Sickles, Stripe; Brad Lindenberg, Zip; John Willim, Guidewell
2:50 PM – 3:00 PM	Networking Break	

3:00 PM – 3:45 PM	<p>Customer Experience Series: EV Charging Stations: Energy Distribution as a New Payment + Platform</p> <p>The replacement of fuel vehicles with electric vehicles (EVs) has become a case of not ‘if’, but ‘when’. With battery technology developing at a rapid pace and costs coming down, 2023 is now tipped as the year when mass market EVs will reach cost and margin parity with internal combustion vehicles. A myriad of charging point companies, along with new mobility platforms, will take advantage of this, resulting in a huge combination of power and payment options.</p> <p>Customers will prefer user-friendliness and a single payment solution, meaning the demand for a harmonized payments platform will increase. Learn more about how the best platforms will deliver world-class user experiences, multiple payment options and will not be limited to the traditional players and offers significant competitive advantage to those developing their own payment and billing platforms.</p>	<p>Moderator: Laura Miller, J.P. Morgan</p> <p>Panelists: Tristan Attenborough, J.P. Morgan; Don Frieden, P97 Networks; Mike Gade, Boston Consulting Group; Tammy Gasan-Dzhalalova, Shell Oil Products Company</p>
3:45 PM - 4:00 PM	Networking Break	
4:00 PM – 5:00 PM	<p>Debit Drives Onward</p> <p>Debit spending has been a winner in the U.S. over the past year with accelerated usage.</p> <p>At the same time, merchant payments acceptance costs are on the rise in light of the shift in consumer behavior towards digital payments. This increase has been driven by the pandemic and is one of many financial pressures on retailers.</p> <p>Market practices have continued to impede merchants’ competitive network routing options for online debit transactions. In fact, the Federal Reserve recognized those practices and solicited comments from industry stakeholders on clarification to Reg II surrounding such practices.</p> <p>Join this session to hear from debit networks on the current state of the debit industry, considerations of the Federal Reserve’s efforts for clarifications of Reg II, and the implications of the market practices at play.</p>	<p>Moderator: Kelly Haren, Walmart</p> <p>Panelists: David Keenan, Fiserv; David Schneider, PULSE, A Discover Company Manish Nathwani, SHAZAM Lillie Platko, FIS/NYCE Payments Network</p>
5:00 PM – 5:15 PM	Closing	<p>MAG CEO: John Drechny Event Emcee: Rachel Sheerin</p>
5:30 PM – 8:30 PM	Networking Reception Sponsored by Sift	

Day 3 – September 22, 2021 (Merchant Only Day)

Time <i>*all times in ET</i>	Session	Speaker(s)
7:00 AM - 8:00 AM	Networking Breakfast	
8:00 AM – 8:15 AM	Welcome & What’s Ahead	MAG CEO: John Drechny Event Emcee: Rachel Sheerin
8:15 AM – 9:15 AM	SIG Leaders Unleashed The SIG sessions held throughout the year are the ultimate networking session that give merchants an opportunity in a no-pressure environment for an open and honest chat with their peers on what keeps them up at night. In this first-of-its-kind panel session, come hear from the merchant leaders of these discussions on the highlights, payments challenges, and key takeaways discussed during the 2021 Fall SIG sessions.	Moderator: Eric O’Brien, Merchant Advisory Group Panelists: Randy Gibbons, Southwest Airlines Ginger McDonald, The Home Depot Justin Staskiewicz, Restaurant Brands International Kelly Andrus, EG America
9:15 AM - 9:30 AM	Networking Break	
9:30 AM - 10:30 AM	Merchant Expert Panel This panel of experts will discuss the biggest challenges in the payment space and possible solutions. What would merchants like to see that isn't happening now? Where are the struggles?	Moderator: John Drechny, Merchant Advisory Group Panelists: Darrell Conn, Verizon Communications Kristy Cook, Target Chinmay Gupta, EG America Robert Savage, MAG
10:35 AM - 11:35 AM	Payments Policy: A Recap of 2021 Activity and What’s to Come in 2022 Expert panelists will provide the audience with an update on recent legislative, regulatory, and legal developments, including the Federal Reserve's efforts to clarify Regulation II, court cases, and the legislative landscape. The panelists will cover a lot of ground; you won't want to miss this informative session!	Moderator: Beth Provenzano, Merchant Advisory Group Panelists: Doug Kantor, NACS Stephanie Martz, National Retail Federation
11:35 AM - 12:00 PM	Networking Break (Box Lunches)	
12:00 PM - 1:00 PM	Improving the Payment Landscape The Network Best Practices Roadmap is a collection of key payments best practices and table stakes that MAG members collectively created that depict merchant priorities for the overall advancement and improvement of commerce. The roadmap is the backbone of the Collaboration pillar's mission to identify, prioritize, and execute strategies to improve payments operational challenges that are most relevant to MAG merchant members and to drive merchants' voice through industry participation and enhance payment partners accountability. A group of merchants representing the Collaboration Committee will share updates on the progress in each of the main categories within the roadmap: Fundamentals, Debit Routing, Digital, and Fraud/Chargebacks.	Moderator: Eric O’Brien, Merchant Advisory Group Panelists: Trent Addington, Walmart Ken Grogan, Wakefern Food Group Beverly Reilly, The Home Depot Lindsey Theiss, Wendy's

1:00 PM – 1:15 PM	Closing	MAG CEO: John Drechny Event Emcee: Rachel Sheerin
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