



Forum Agenda



1:30pm Registration Opens

3:00pm - 4:30pm Payments Power Hour -

Advisors & Merchants tag team on various topics including tokenization, risk/fraud, customer experience, global expansion, real time payments, etc. ● ●

5:00pm - 6:00pm New Merchant Attendee Reception/Meet the Board

6:00pm - 7:30pm General Networking Reception

Key

Customer Experience & Global Unified Commerce ● Payments Strategy & Operational Excellence ● Risk Management and Fraud Mitigation ●
Multiple Topics Addressed ● Main Stage ● Merchant/Merchant Participation ●

7:30am – Registration Opens

7:30am - 8:30am – Breakfast

8:30am - 8:45am Welcome



8:45am - 9:30am – **PaymentsEd Merchant Board Panel** (*Dotdash Meredith, Netflix, Yahoo, CNP Mentors*) – Discuss Merchant Priorities, Concerns and Industry Trends  

9:30am-10:00am **Main Stage 1 – Optimized Payments & NBA: Achieving Recurring Payments Success Globally**  

10:00am-10:15am – Movement Break

10:15am-11:00am – **Concurrent Session 1**

Session 1: Visa Fireside Chat - Merchant Only Q&A sessions  



Session 2: Using Payments to Drive Business Innovation: *Checkout.com, Félix Pago, Sony PlayStation*  

Session 3: Unlocking the Potential of Alternative Payments: *J.P. Morgan, Spokeo*  

Session 4: Leveraging Dynamic Friction: Indispensable Tools for Decreasing ATOs: *Sift* 

11:00am-11:30am – **BIC Chat (Merchant led: Gen - Payments Optimization Journey) and Movement Break**  

11:30am-12:15pm – **Concurrent Session 2**







Session 1: Debit Optimization: How PINless Changes the Game for Online Channels: *Merchant Advisory Group, SONY and CMSPI*  

Session 2: Merchant Only Roundtable – Tokenization: *Rebar, Asurion, Dotdash Meridith, Yahoo, NewFold Digital*  

Session 3: From Hype to Reality: Exploring the True Potential of AI and ML in Fraud Prevention : *Cybersource*  

Session 4: How to determine and track Fraud and Payments KPI's in an ever changing world: *Pagos, iHerb*  

Key

Customer Experience & Global Unified Commerce  Payments Strategy & Operational Excellence  Risk Management and Fraud Mitigation 
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12:15pm - 1:30pm Lunch – 12:45pm Podcast from the Main Stage - “Fraud Boxer” 

1:30pm – 2:15pm – Concurrent Session 3

Session 1: Merchant Only Roundtable – **Ask the Experts Session on Real-Time Payments (RTP):** *Faster Payments Council and Chicago Federal Reserve Bank* 

Session 2: Drive Subscription Economy With Payment Optimization Strategy: *Adobe Inc.*  

Session 3: How Financial Inclusion and a New Era of Payment Innovation Help Merchants and Consumers Thrive: *Block* 

Session 4: Combating Fraud and Increasing Auth Rates Through Issuer Collaboration: *Stripe*  

2:15pm – 2:30pm – Movement break

2:30pm - 3:15pm – Concurrent Session 4

Session 1: Update on Legal and Card Rule Compliance Issues for CNP Recurring Billing Programs: *Cobalt LLP* 

Session 2: Leveraging Technology and Data to Streamline Chargeback Recovery; *Optimized Payments / Hyatt Hotels*  

Session 3: Merchant Only Roundtable: Considerations for Business Expansion interaction with Treasury / Finance 

Session 4: Navigating Increasing Interchange and Network Costs: *Stripe, Optimized Payments and U-Haul*  






3:15pm - 4:00pm – **BIC Chat (Merchant led: *Asurion & Spokeo*: - How AI/ML Impacts Your Roadmap Strategy) and Movement Break**  

4:00pm - 4:30pm: **Main Stage 2 – Ethoca:** Fraud Trends and Where to Find Them 

4:30pm - 5:00pm: **Main Stage 3 – PULSE, a Discover Company:** The Evolving Debit Landscape: Key Happenings and Current Trends 

5:00pm - 5:15pm – Wrap Up


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7:30am – Registration Opens

7:30am - 8:30am – Breakfast

8:30am – 8:45am – PaymentsEd Welcome to Day 2

8:45am - 9:15am – **Main Stage 4 – Adyen:** Creating a Comprehensive Fraud Management Strategy for Digital Marketplaces 



9:15am – 9:45:am – **Main Stage 5 - Mastercard:** The Power of PAR (Payment Account Reference) 

9:45am - 10:00am – Morning break

10:00am - 10:45am – **Concurrent Session 5**

Session 1: Compelling Evidence 3.0 - Shifting Liability on First Party Misuse Disputes : *Verifi, Tenable, and Capital One*  

Session 2: American Express Fireside Chat - Merchant Only Q&A sessions  

Session 3: Maximizing Customer Insights: Leveraging Payment Data in Unified Commerce: *Adyen, Christy Sports*  

Session 4: Open Banking and FedNow - Everything You Need to Know: *Link Money and the Federal Reserve Bank of Chicago* 

10:45am - 11:30am – **BIC Chat (Merchant Led: Dotdash Meredith and Newfold – Tokenization/CIT/MIT Challenges) and Movement Break**  

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 Payments Strategy & Operational Excellence

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 Multiple Topics Addressed

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11:30am-12:15pm – Concurrent Session 6


Session 1: Mastercard Fireside Chat - Merchant Only Q&A sessions  

Session 2: Optimizing Your Payments Stack for Fast Checkout: *Spredly* 

Session 3: Things to Consider as You Craft an Omnichannel Experience: *Payment Operations Group* 


Session 4: Crypto & Payments: state of play for 2023 and beyond: *Checkout.com* 

12:15pm – 1:30pm – Lunch - 12:45pm Podcast from the Main Stage - “Off the Rails” 

1:30pm - 2:00pm – Main Stage 6 – dLocal: What You Don’t Know About Payments in Africa, Asia and Latin America 

2:00pm – 2:30pm – Main Stage 7 – Visa: Economic Update 

2:30 - 3:15pm – BIC Chat (Merchant led: *U-Haul* - Cost of Payments) and Movement Break  







3:15pm – 3:45pm – Main Stage 8 - Worldpay from FIS: Driving the Subscription Economy Forward – Optimizing Payment Success through Issuer Partnership 

3:45pm – 4:30pm – Merchant Panel – Takeaways from Conference  









4:30pm – 4:45pm – Conference Wrap Up

5pm – 6pm – Closing Reception


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Main Stages and Concurrent Session Detail

Session	Presenter	Key	Description
Compelling Evidence 3.0 - Shifting Liability on First Party Misuse Disputes	<i>Verifi, TENERITY, and Capital One</i>	 	In April 2023 Visa introduced new dispute rules to promote a fairer payment ecosystem by reducing first-party misuse on Visa 10.4 disputes. In this session, we will partner with a merchant and issuer to understand the impact this rule has had on the payment ecosystem. Lisa PT will also share key metrics on initial deflection results and Visa metrics focused on the reduction of first-party misuse globally.
American Express Fireside Chat	American Express	 	Merchant only Q&A Session
BIC Chat (Best in Class discussions)	Merchant Led		These are short 15 minute discussions led by merchants that focus on operational excellence, cost savings, revenue enhancement, customer experience, global expansion, omnichannel and more
BIC Chat 1	Gen	 	Payments Optimization Journey
BIC Chat 2	Asurion & Spokeo	 	How AI/ML impacts your roadmap strategy

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BIC Chat (Best in Class discussions)	Merchant Led		These are short 15 minute discussions led by merchants that focus on operational excellence, cost savings, revenue enhancement, customer experience, global expansion, omnichannel and more
BIC Chat 3	Dotdash Meredith and Newfold	 	Tokenization + CIT/MIT challenges - Merchants share their experiences, strategies, and success stories in overcoming hurdles around Tokenization and the challenges posed by Customer Initiated Transactions (CIT) and Merchant Initiated Transactions (MIT).
BIC Chat 4	U-Haul	 	Cost of Payments – Hear a merchant’s view on how they handle the cost of payments
Combating Fraud and Increasing Auth Rates Through Issuer Collaboration	Stripe	 	We’ll host a case study deep dive with another large merchant (TBA) on the impact of partnering with issuers to improve auth rates and lower fraud
From Hype to Reality: Exploring the True Potential of AI and ML in Fraud Prevention	Cybersource	 	Session will answer questions like , What role should AI and ML technology play in your fraud prevention strategy? What is the technology actually capable of in the context of fraud prevention? And what hidden limitations and drawbacks should you be aware of?

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Session	Presenter	Key	Description
Debit Optimization: How PINless changes the game for online channels	Merchant Advisory Group, SONY and CMSPI	 	<p>With the Federal Reserve clarification deadline come and gone, the path forward regarding debit transactions is long, complex, and changing route. While much of the discussion has been on cost opportunities, PINless debit brings all payments considerations into the fold, including customer experience, authorization performance, and fraud trends. Not to mention, as tokenization becomes a more prominent solution in the industry, merchants need to be aware of the benefits and challenges associated with all of their transactions.</p> <p>Join a panel of experts and merchants to discuss the best paths forward for digitally focused enterprises and learn about the technological innovations in the debit space.</p>
Drive Subscription Economy With Payment Optimization Strategy	Adobe Inc.		<p>Topics of discussion: 1) How can we leverage a multi-processor strategy to improve payment success rate. Issuing bank-based routing strategy. Decline code base routing strategy. 2) Pinless debit - Data Driven Routing Strategy. 3) Understand why payments are Increasing and how to treat each failure type. 4) Key metrics to watch</p>
Economic Update	Visa		Economic update presented by Visa

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Five Steps to Building an Effective Chargeback Management Team;	Optimized Payments / Hyatt Hotels	 	This discussion outlines a five-step process to develop a high performing chargeback management team focused on financial recovery of chargebacks. After reviewing each step in detail, associated key performance indicators (KPIs) and best practices are highlighted by Hyatt Hotels.
Fraud Boxer	Podcast		16 - 30 minute live podcast performed from the main stage
How to determine and track Fraud and Payments KPI's in an ever changing world	Pagos, iHerb	 	You can't improve what you can't measure and you can't measure what you can't see. All merchants have some form of blind spots in their payments and fraud data that can help them uncover and address costly issues or opportunities to improve. And what could be more relevant today—in an economy where companies, teams, and people are being asked to do more with the same (or less) resources—than finding ways to optimize your existing payment stack?
Leveraging Dynamic Friction: Indispensable tools for decreasing ATOs	Sift		Sift's VP of Trust and Safety, will share data on the Fraud Economy and demonstrate how easily fraudsters can access user account information on the dark web, the unrecognized, long-term impact/risk of brand abandonment of ATOs and the importance of leveraging dynamic friction to ultimately mitigate takeovers without sacrificing the user experience.
Mastercard Fireside Chat	Mastercard	 	Merchant only Q&A Session

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Session	Presenter	Key	Description
Maximizing Customer Insights: Leveraging Payment Data in Unified Commerce	Adyen	 	In this speaking session, we will explore how unified commerce merchants can leverage payments data to gain valuable insights into customer behavior and preferences. We will cover topics such as segmentation, shopper identification, feeding data into CRM systems, recognizing and rewarding VIP customers, bid optimization, and combating reseller fraud.
Merchant Only Roundtable			Join a merchant only discussion regarding considerations for Business Expansion interaction with Treasury / Finance.
Merchant Only Roundtable - Tokenization'	Asurion, Newfold, Dotdash Meredith and Yahoo	 	Join a merchant only discussion led by Josh Mathers (W.Capra/Rebar Technologies and PaymentsEd Eagle Adviser) focused on tokenization and what concerns/experiences other merchants are having.
How Financial Inclusion and a New Era of Payment Innovation Help Merchants and Consumers Thrive	Block		How Merchants should consider the next generation of payments- focus on attracting underbanked, unbanked clients
Off the Rails	Podcast		15 - 30 minute live podcast performed from the main stage, "Thinking 3D-Strategically!"
Open Banking and FedNow: Everything You Need to Know	Link Financial Technologies, Inc./FedNow		Discussion on the latest trends, use cases, and benefits of open banking, which is expected to revolutionize the payments space by offering cheaper, safer, and more convenient payment options that benefit both merchants and consumers.

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Session	Presenter	Key	Description
Optimized Payments & NBA: Achieving Recurring Payments Success Globally	Optimized Payments		We will discuss the NBA's and the NFL's payments evolution, including decisions to go global, payment methods to accept, strategies to reduce involuntary churn in the US and abroad, and review various pain points experienced along the way to growth -and how the NBA & NFL has overcome them or has plans to do so. Also can discuss how they plan to expand their payments capabilities.
Optimizing Your Payments Stack for Fast Checkout	Speedly		Customers today expect their ecommerce experiences to be low friction and fast when making a purchase, especially on mobile devices. Typing in a credit card, scrolling to find their preferred way to pay from a long list, or a barrage of authentication steps are sure fire ways to reduce conversion and increase cart abandonment. Discover ways to reduce these risks by designing your experience and back end systems ahead of time to keep customers transacting.
Navigating Increasing Interchange and Network Costs	Stripe, Optimized Payments and U-Haul		After the largest price increase in over a decade last year, costs have become front and center for businesses in 2023. This session is aimed at helping IC+ businesses minimize and/or reduce new recently announced and existing network fees.
Things to Consider as You Craft an Omnichannel Experience	Payment Operations Group		There are stages to crafting an Omnichannel approach to commerce and not all of these stages are limited to the Customer Purchase Experience. First we'll look at a design approach. Then we'll look at an experience definition. Finally, we'll look at the impact of your Brand.

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Unlocking the Potential of Alternative Payments	J.P. Morgan, Spokeo	 	Discover how offering your customers a range of payment methods can be the key to capturing, growing and protecting market and wallet share.
Update on Legal and Card Rule Compliance Issues for CNP Recurring Billing Programs	Cobalt LLP		This session will provide attendees with a review of the laws and card association rules governing auto renewal billing programs and what regulators are looking for when conducting investigations, including marketing practices considered to be "Dark Patterns."
Using Payments to Drive Business Innovation	Checkout.com, Félix Pago, Sony PlayStation	 	Hear how leaders have unlocked the strategic value of payments in their organizations in different ways and how they see this as an enabler of innovation in their business.
Visa Fireside Chat	Visa		Merchant only Q&A Session
Crypto & Payments: state of play for 2023 and beyond:	Checkout.com		During this session, we will review where we are in this nascent industry, look at real-world use cases that have emerged, and look to the future and what we may see in the years ahead.

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Session	Presenter	Key	Description
Payments Power Hour	Merchant led	 	Advisors & Merchants tag team on various topics including tokenization, risk/fraud, customer experience, global expansion, real time payments, etc.
PaymentsEd Merchant Board Panel		 	Discuss key industry trends/merchant priorities

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Session	Presenter	Key	Description
Main Stage Sessions			
Main Stage 1 - Achieving Recurring Payments Success Globally	Optimized Payments & NBA	 	We will discuss the NBA's payments evolution, including decisions to go global, payment methods to accept, strategies to reduce involuntary churn in the US and abroad, and review various pain points experienced along the way to growth -and how the NBA has overcome them or has plans to do so. We will also discuss how they plan to expand their payments capabilities.
Main Stage 2 - Fraud Trends and Where to Find Them	Ethoca		Explore trends shaping the fraud landscape and review common fraud events and the data points most useful for businesses to help spot and stop them.
Main Stage 3 - The Evolving Debit Landscape: Key Happenings and Current Trends	PULSE, a Discover company		Here about the latest developments, emerging technologies and evolving customer preferences that are shaping the debit industry.
Main Stage 4 - Creating a comprehensive fraud management strategy for digital marketplaces	Adyen		Informative session where we explore effective strategies for combating fraud, including advanced tools and techniques to detect and prevent fraudulent activities being perpetrated by organized rings using synthetic and stolen identities.
Main Stage 5 – The Power of PAR (Payment Account Reference)	Mastercard		Payment Account Reference (PAR) is more than just a unique identifier - it is key to unlocking deeper customer insights and transforming your business strategies. This session will give you a comprehensive overview of PAR and its utilization alongside network tokenization. Learn how PAR

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Main Stage Sessions (Continued)			
Main Stage 6 - What You Don't Know About Payments in Africa, Asia and Latin America	dLocal	●	Get a feel for the size of the market and the untapped potential in Latin America. Remote payments have grown, fee waivers have accelerated small-dollar transactions, and many countries are pressing ahead with new systems to enable better, faster payments. Among the newest and most exciting entrants in this space is PIX, shaking up the Brazilian payment market since 2020. By 2030, fund transfers via Pix are expected to be about one-fifth of the total electronic payments in the country. Meanwhile, crossborder merchants struggle to gain over Argentina's volatile FX currency.
Main Stage 7 – Economic Update	Visa	●	Offering unique insights on key macro and microeconomic developments, this session explores the trends affecting commerce and payments industry, helping to answer the question: How should leaders navigate the current environment?
Main Stage 8 - Driving the Subscription Economy Forward – Optimizing Payment Success through Issuer Partnership	Worldpay from FIS, Acestry.com	● ●	Attendees hear plenty on the routing choices that they have, and what roles the merchant themselves have in ensuring payments are successful, but this presentation, alongside http://Ancestry.com , we can explore the issuer's ability to impact success – and how optimizing for the issuer experience brings greater value to all participants.


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Session	Presenter	Key	Description
More from the Main Stage			
PaymentsEd Merchant Board Panel			Discuss merchant priorities and industry trends
Merchant Panel			Takeaways from the PaymentsEd Forum. Hear what merchants felt were important key takeaways from this year's conference.

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