

# Security of Payments

Underwriting the balance between  
security vs. convenience



**LITIGATION  
CONFERENCES**

# Speakers

Moderator: Chris Calnon | Chubb



David  
Herron  
**Hyperwallet**



Edward  
Li  
**Mandiant**



Dawn-Marie  
Hutchinson  
**Optiv**



Dave  
Molitano  
**OneBeacon**

# Security vs. Convenience

*Why is BankAmericard changing its name?*

Because of you. You've been changing. You're doing more. Eating better. Visa will be the bigger shopping and travel card, honored and recognized in over 110 countries around the world by one name and one familiar design. Visa will open doors for you at two million shops, hotels and restaurants. And get you cash at more than 42,000 bank locations.

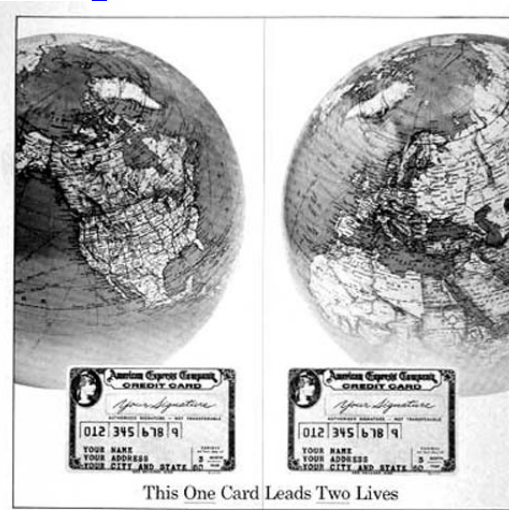
You'll see Visa being used by Americans in Paris and by Parisians in America. And until now, we're not changing overnight. And until you're given your new Visa card, your BankAmericard will be the card you see the familiar Plus, White and Gold sign. But soon, the name you'll be seeing and the card you'll be using is Visa.

We're changing, because you're changing.



*We're keeping up with you.*

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**This One Card Leads Two Lives**

*(Travel Arranger Before You Go... Genial Host When You Arrive)*

Your American Express Credit Card is the most widely used in your sector... the perfect companion to your American Express Executive Platinum Card. The American Express Credit Card will take you wherever... back home and abroad. Charge and bill, and we'll handle the rest. Call your agency displaying the American Express Credit Card, or at any American Express office.

With the American Express Credit Card, you can charge most anything... Where else at home or abroad all over the world for needs of the free traveler... for dining... for entertainment... for everything... and so much more!

Your American Express Credit Card adds so much more enjoyment to travel... wherever. The American Express Credit Card is used by people who are going places.

**American Express Company**

Member since 1850. Member of the American Express Company. American Express Company, New York, NY. American Express Company, London, England. American Express Company, Hong Kong. American Express Company, Singapore. American Express Company, Tokyo, Japan. American Express Company, Manila, Philippines.

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# Key Topics

1. Omni-Commerce and the future of payments
  - eCommerce,
  - mobile
  - cloud-based payments (ApplePay, GooglePay, SamsungPay)
2. Securing these new technologies
  - PCI validation
  - EMV
  - Tokenization, MFA, and Geolocation
  - **Blockchain...**
3. What underwriters need to be asking
4. Questions and Payment Technology Predictions



A graphic showing a globe with a network of glowing blue lines and nodes overlaid on it, representing blockchain technology.

**BLOCKCHAIN  
TECHNOLOGY**

# Key Topics

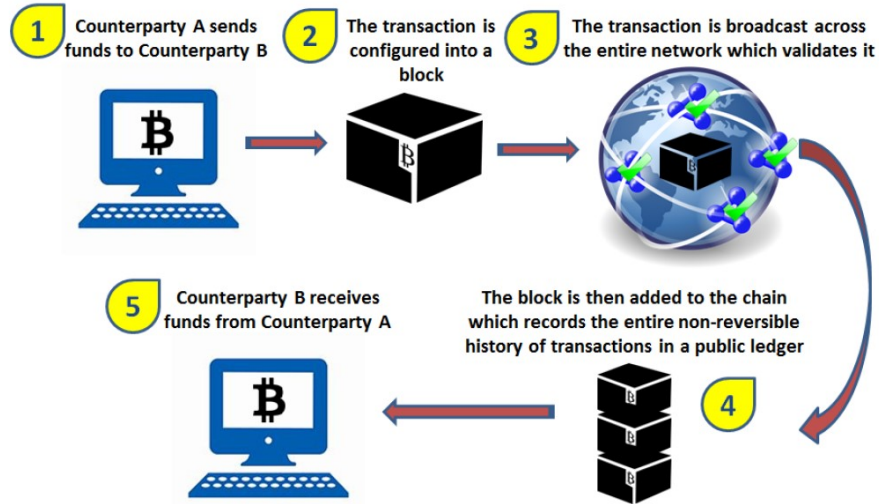


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# Block Chain

Exhibit 1: The Blockchain is a distributed, public ledger, most commonly known as the core underlying technology for Bitcoin



Source: Goldman Sachs Global Investment Research.

# Questions & Predictions

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