

Marketplace Risk.

The Conference.

MAY 21 - 22

#MarketplaceRisk



Marketplace Risk.  
Management Conference  
2019  
San Francisco

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# Welcome

## GREETINGS!


Welcome to the sixth-annual Marketplace Risk Management Conference. Since its inception in 2014, this event has become the cornerstone for risk management and legal strategy for the web and mobile marketplace technology industry. We owe this to you, who support this event each year. Thank you.

Marketplace Risk has grown to become the most comprehensive source of education, networking and information sharing for an industry that is finding its way through outdated laws and archaic regulation. Despite this, Marketplace Risk has grown from an annual conference to include Road Shows, Webinar Series, Slack Forum and, new this year, the Global Summit. All this in an effort to equip startups with resources to mitigate risk and avoid distraction so they can focus on becoming successful.

Sitting ringside as startups launch, grow and exit has been a passion project. It has not come without challenges. Put simply, most startups are not focused on risk management and legal strategy. So, I am grateful for all who have supported this effort from the beginning, as well as those who have witnessed the value of what we are building.

I hope that you are able to consume as much as reasonably possible. After all, we know that there is a lot to learn. As always, please reach out if I can ever be of assistance. I look forward to spending this time with you and to our continued collaboration.

Best,



Jeremy Gottschalk  
Founder, Marketplace Risk

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15-19	Payments, Fraud, Data Privacy & Cybersecurity Track
20-22	Compliance, Regulatory, Legal & Insurance Track
24-26	Product, Technology & Innovation Track
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# The Future is Now.

Seyfarth Shaw LLP is thrilled to continue our partnership with the 2019 Marketplace Risk Management Conference, and for the opportunity to collaborate with an association that is on the forefront of trends in the web and mobile marketplace technology industry.

## **futureenterprise**

As a law firm known for our role in transformational legal industry, the attorneys at Seyfarth Shaw believe it is our responsibility to help our clients forge a path into the future. That is why we created Future Enterprise, your guide to the fourth industrial revolution. We invite you to join this community of in-house legal and business leaders who are pioneering new approaches to technology, human workers and innovation.

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# Schedule At-a-glance

## TUES 21

### 12:00 PM - 1:00 PM

Lunch & Learn: Technology Marketplace Collaborative  
*Room D*

### 1:00 PM - 5:30 PM

Marketplace Risk Boot Camp  
*Room D*

### 6:00 PM - 8:00 PM

Welcome Reception  
*Checkr, 120 Kearny Street  
San Francisco, CA*

## WED 22

### 8:00 AM - 9:00 AM

Check In & Registration

### 9:00 AM - 9:15 AM

Opening Remarks  
*Rooms A and B*

### 9:15 AM - 9:45 AM

Keynote: Assume the 'Boom': What Every Business Leader Needs to Know  
*Rooms A and B*

### 10:50 AM - 2:00 PM

Crisis Management & Media Training Workshops  
*Green Room*

### 2:05 PM - 5:00 PM

Effectively Communicating Trust & Safety Workshops  
*Green Room*

### 10:00 AM - 10:45 AM

Golden Rules for Crisis Communication  
*Room A*

Layered Approach to Preventing Fraud; Tools & Resources  
*Room B*

Preparing for Your IPO: Things to Know  
*Room C*

Impact of Ownership & Governance Over Risk & Safety  
*Room D*

### 10:50 AM - 11:20 AM

Driving Regtech Effectiveness with Digital Identities  
*Room A*

Thinking Like a Bad Actor  
*Room B*

Insurance Q&A: What, Why and How  
*Room C*

Shared Mobility: Putting Risk to Work  
*Room D*

### 11:25 AM - 11:55 AM

Background Checks & the Gig Economy  
*Room A*

The Blurring of Identity Proofing and Authentication  
*Room B*

Insurance Products for Marketplaces  
*Room C*

AI & Predictive Analytics to Minimize Marketplace Risk  
*Room D*

### 12:00 PM - 12:30 PM

"Give it a Fair Chance", and End to "Criminals Need Not Apply" ... It's the Law!  
*Room A*

Art of the Breach: Risks and Prevention for Marketplaces  
*Room B*

### 12:00 PM - 12:45 PM

What Keeps You Up at Night? Litigation Updates  
*Room C*

Identity Innovators  
*Room D*

### 12:30 PM - 1:15 PM

Box Lunches Served; Eat with a colleague or take to a session  
*Lobby*

### 1:00 PM - 1:45 PM

The New Standard of Trust & Safety in Hiring  
*Room A*

Effective GDPR Strategies for CCPA Compliance  
*Room B*

### 1:15 PM - 1:45 PM

California Peculiarities  
*Room C*

Leveraging Machine Learning for Customer Experience and Risk Management  
*Room D*

### 1:50 PM - 2:35 PM

Marketplace Perspectives from Background Screening Companies  
*Room A*

Achieving the Trifecta of Trust, Security and a Smooth User Experience  
*Room B*

Your First Line of Defense: Terms of Use and Online Dispute Resolution  
*Room C*

Global Trends in the Sharing Economy  
*Room D*

### 2:40 PM - 3:10 PM

Assessing Your Financial Crime Compliance Risk and Controls  
*Room A*

Dynamic Friction: Applying Pressure on Fraud  
*Room B*

Risk Management from the General Counsel Perspective  
*Room C*

Engaging Law Enforcement for Marketplace Trust & Safety  
*Room D*

### 3:15 PM - 3:45 PM

Scaling Cross-Border: Lessons for Marketplaces  
*Room A*

Growing Risk with Payments  
*Room B*

ADA Compliance: Website & Mobile App  
*Room C*

Creating a Safer Ecosystem for Children  
*Room D*

### 3:50 PM - 4:20 PM

When Background Checks Aren't Enough  
*Room A*

Using Dynamic Data for Identity Proofing  
*Room B*

(Increasing) Regulatory Landscape for Marketplaces  
*Room C*

The Future of Work 2.0  
*Room D*

### 4:25 PM - 4:55 PM

Sponsor Preview 2020  
*Room A*

Global Fraud Trends  
*Room B*

### 4:25 PM - 5:10 PM

When the Government Calls  
*Room C*

Building Trustworthy Marketplaces  
*Room D*

### 5:15 PM - 5:30 PM

The Future of Marketplace Risk  
*Rooms A and B*

### 5:30 PM - 8:00 PM

Post-Conference Networking Party, sponsored by Checkr  
*Bespoke*

### 8:00 PM - MIDNIGHT

Trust and Safety NOW Afterparty, sponsored by Sift and Whitepages Pro  
*Hotel Zetta, 55 5th Street  
San Francisco, CA*

*\*Some titles have been abbreviated. Please see the agenda for full details.*

See

# DATA for its HUMAN SIDE

To learn more, contact:  
Jillian Slyfield  
Digital Economy Practice Leader  
[jillian.slyfield@aon.com](mailto:jillian.slyfield@aon.com)



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# Agenda TUES 21 - WED 22

**12:00 PM - 1:00 PM**

Room D

Lunch & Learn: Technology Marketplace Collaborative

**1:00 PM - 5:30 PM**

Room D

Marketplace Risk Boot Camp

**6:00 PM - 8:00 PM**

Checkr

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San Francisco, CA

Welcome Reception, sponsored by

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## WEDNESDAY

**8:00 AM - 9:00 AM**

Bespoke, 845 Market Street  
San Francisco, CA

Check In & Registration

**9:00 AM - 5:30 PM**

Bespoke, 845 Market Street  
San Francisco, CA

Conference Sessions

*CLE credit has been awarded for sessions marked \*\*\* in the following states: CA, IL, NJ, and NY. For all other jurisdictions, credit can be applied for but not guaranteed.*

## OPENING REMARKS & KEYNOTE ADDRESS

**9:00 AM - 9:15 AM**

Rooms A and B

**Welcome and Opening Remarks, Jeremy Gottschalk, Founder, Marketplace Risk**

**9:15 AM - 9:45 AM**

Rooms A and B

**Keynote Address: Assume the 'Boom': What Every Business Leader Needs to Know about Preparing for Crisis (Lessons from Disaster Management), Juliette Kayyem, CNN National Security Analyst and Co-Founder and CEO, Grip Mobility**

Kayyem explores how rhetoric that somehow we can stop all bad things from happening is not only inaccurate, it's a dangerous framework for thinking about risk. Bad things will happen, but marketplaces can minimize the damage by creating conditions that favor the most positive outcome possible. Kayyem reveals the five Components of Resiliency, with real-life lessons for marketplace leaders drawing on her experiences handling crises and disasters including terrorism, to the BP Oil Spill, H1N1 Outbreak, and others.

## WORKSHOPS

**10:50 AM - 2:00 PM**

Green Room

**Crisis Management & Media Training, Andrew Moyer, SVP, Crisis & Risk Management; Public Affairs Lead, Edelman**

Crisis communication skills are almost always overlooked until there is a crisis - and that's too late. Come learn tips and tricks that will prepare you for the eventual crisis (or crises) that all marketplaces face. From early stage startups, to the unicorns among us, we can all use some training to deal with the media when things go wrong in order to mitigate further damage and even turn a negative situation into a less-damaging one. Andrew will be conducting table-top crisis communications scenarios for you to experience and improve your skills. First-come, first-served, so stop by and sign up!

**2:05 PM - 5:00 PM**

Green Room

**Effectively Communicating Trust & Safety, Elle Tucker, Director & Gang Leader, GangHut**

We all know that effectively communicating trust & safety to customers is more art than science. Join journalist, advertising creative and media expert Elle Tucker to learn how you can effectively communicate trust & safety to your customers without scaring them away. She will be conducting mini workshops throughout the afternoon. So, stop by and get some tips and tricks that you can leverage for your marketplace. First-come, first-served, swing by and sign up for a time to meet with Elle!

Leverage identity data  
**built for marketplace  
risk models** to expedite  
quality onboardings on  
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## Protect your brand and users



### Proactively prevent abuse

Reduce fraudulent content by up to 90% with technology that defends in real time.



### Safeguard your brand

Create better customer experiences, reduce churn, and preserve your brand's integrity.



### Work efficiently

Slash long review queues by 60% or more with powerful workflow automation.

**70%** reduction in flagged content

**70%+** decrease in spam

**80%** decrease in manual review

**5x ROI** after switching from legacy system



"Our partnership with Sift has really allowed us to focus on growth and enable our community to have a secure and trusted environment where they can share their personal style."



**Robbie Fritts**  
Director, Fraud and Payments at Poshmark

## Grow revenue without risk, with a single unified solution.



### Increase revenue

Remove unnecessary friction for good users to increase sales conversion



### Strengthen your brand

Block fake accounts, and stop spam / scams to protect your users and brand



### Decrease fraud

Take chargebacks and bad actors out of the equation to improve your bottom line

Reduce chargebacks by **80%** or more

Increase accepted orders by **2x**

**80%** decrease in manual review

**5x ROI** after switching from legacy system



"Sift is a holistic and well-rounded fraud solution — we can send any and all the data that we want, and we get back all of the actionable information that we wouldn't have found on our own."



**Nicole Grazioso**  
Payments & Risk Manager at SeatGeek



# Agenda - WED 22

## TRUST & SAFETY, DIGITAL IDENTITY & SCREENING TRACK HOSTED BY LEXISNEXIS RISK SOLUTIONS

- 10:00 AM - 10:45 AM** **Golden Rules for Crisis Communication, Andrew Moyer, SVP, Crisis & Risk Management; Public Affairs Lead, Edelman**  
Room A  
Companies face the likelihood they will experience a major crisis - over the last decade the chance has increased more than 400%. Today's heightened stakeholder expectations and activism, combined with continued media disruption and segmentation, has embedded considerably more risk into corporate operating realities. Come hear about the *Golden Rules for Crisis Communication* and how to effectively use them during a crisis response to control the conversation and define the narrative before it is defined for you. Crises can be transformative events, offering opportunity for a company to establish its leadership, and to emerge stronger than before - but it comes down to meeting your stakeholders' expectations for transparent and timely communications.
- 10:50 AM - 11:20 AM** **Driving Regtech Effectiveness with Digital Identities, Jose Caldera, Chief Products and Marketing Officer, IdentityMind; and Lisa Lechner, Chief Compliance Officer, Mercari, Inc.**  
Room A  
Regtech was designed to solve an operational problem: reducing the cost to address online compliance and risk problems. Ultimately, the goal is to automate your way to more effectiveness. But, the issue is that you don't fully solve the problem if you simply operate more efficiently, but not smarter. Digital identities change the fundamental equation. They allow you to make smarter decisions at scale based on a more accurate assessment of your users and the risk that they pose. This presentation is about using digital identities to put you on a better risk curve at scale.
- 11:25 AM - 11:55 AM** **Background Checks & the Gig Economy: What You're Getting, How to Get It, & Ways to Avoid Legal Headaches, Pamela Devata, Partner, Seyfarth Shaw LLP; and Marco Piovesan, CEO, InfoMart**  
Room A  
Protecting your customers, workers, platform, and brand are vitally important - especially given the competition in the gig and sharing economies. But not all background checks are equal. This session will cover the types of background checks available and the differences between them. Join Piovesan and Devata - experts in background screening and legal compliance - as they lay out the best practices to ensure your company remains compliant when requesting information or taking adverse action based on background information.
- 12:00 PM - 12:30 PM** **"Give it a Fair Chance", and End to "Criminals Need Not Apply" ...It's the Law! Pamela Devata, Partner, Seyfarth Shaw LLP; and Bon Idziak, Chief Compliance Officer and Government Relations Officer, Accurate Background \*\*\***  
Room A  
Getting the best talent while balancing risk is an art not a science, especially in the gig economy. Having bright-line rules about hiring persons with prior criminal convictions may not only violate numerous "ban the box" laws but also preclude you from finding committed and talented workers. This session will focus on what and when you can ask about criminal history and which factors you should be considering to determine if a person with a prior conviction can perform services for you. We will discuss best practices and interpretations of laws covering these topics.
- 
- 12:30 PM - 1:00 PM** LUNCH BREAK
- 
- 1:00 PM - 1:45 PM** **The New Standard of Trust & Safety in Hiring, Kristen Faris, VP of Industry Strategy, Checkr; Cory Louie, CTSO, Checkr; Chad Prohaska, Sr Manager, Safety & Enforcement, Rover; and Alix Rosenthal, VP of Compliance, Lyft**  
Room A  
Companies in the sharing economy have access to more technology and data than ever before. However, only few have been able to incorporate it into their acquisition and retention processes to make smarter, more informed decisions. Checkr's VP of Industry Strategy Kristen Faris will lead a discussion with three panelists to discuss the evolution of trust and safety practices in hiring. Panelists include Cory Louie, CTSO at Checkr and former CISO at the White House, Chad Prohaska, Sr. Manager, Safety & Enforcement at Rover, and Alix Rosenthal, VP of Compliance at Lyft. The conversation will include how to apply a holistic approach to hiring, one that's rooted in data to manage the people within your organization and ensure trust and safety across your platform. They'll discuss the evolution of trust and safety; role technology and data can play; and benefits of adopting a real time approach.



# Agenda - WED 22

**1:50 PM – 2:35 PM**

*Room A*

**Marketplace Perspectives from the Leading Background Screening Companies, David Bloom, General Manager of the Gig Economy & SMB, Sterling; Pamela Devata, Partner, Seyfarth Shaw LLP; Kristen Faris, VP of Industry Strategy, Checkr; Bon Idziak, Chief Compliance & Government Relations Officer, Accurate Background; and Marco Piovesan, CEO, InfoMart. \*\*\***

Background checks are an essential component of marketplace trust and safety. But how does each background check provider approach background checks when used for marketplace screening? Join background check and FCRA expert Pamela Devata for a discussion and Q&A with industry-leading background check providers. Pamela will explore each background check provider's perspective on screening and how they approach marketplaces.

**2:40 PM – 3:10 PM**

*Room A*

**Assessing Your Financial Crime Compliance Risk and Controls, Jennifer McEntire, Director of Financial Crime Compliance Strategy, LexisNexis Risk Solutions**

For many organizations, managing complex financial crime risks creates roadblocks to conducting day-to-day business. How well do your financial crime compliance objectives balance out with core business operations? Join this session to explore how to assess the myriad of financial crime compliance risks facing your business and see how to effectively manage these risks to facilitate optimal performance across the enterprise. Jennifer will cover sanctions at corporations and non-bank financial institutions; adverse media associated with third-party relationships; third-party risk management, anti-bribery and corruption, and supply chain; and best practices expected by regulators and bank partners.

**3:15 PM – 3:45 PM**

*Room A*

**Scaling Cross-Border: Lessons from the Marketplace Trenches, David Bloom, General Manager of the Gig Economy & SMB, Sterling, and marketplace representatives**

Cross-border growth presents new challenges for marketplace companies. Maintaining brand consistency, scaling operations, navigating regulatory environments...even basic communication across time zones. International ain't all glamorous. This panel will discuss the issues and learnings from expansion out of or into the U.S. market and from country to country around the world. You will walk away with a better understanding of the pros and cons of important international decisions your business faces – or may soon face.

**3:50 PM – 4:20 PM**

*Room A*

**When Background Checks Aren't Enough: How Identity Proofing Contributes to Company Growth, Rob Bauer, Head of Sharing Economy & Mobility Group, Marsh; Stephen Gikow, Senior Counsel, Product, Airbnb; Ryan Giordano, former EVP Customer Success & Operations, Wag!; and David Thomas, CEO & Founder, Evident**

Nearly 35% of the U.S. workforce is part of the gig economy, and while automated background checks are effective for filtering employees and platform users for sharing-economy startups, it's tough to scale when those growing companies start seeing hundreds of thousands of weekly account registrations. Identity proofing picks up where background checks leave off, in that it ties accounts, background checks, and professional licenses to the actual individual associated with those specific credentials. Sharing economy businesses are especially vulnerable to cases of employment identity theft, given the large volume of new hires being regularly onboarded, and cybercrime, given the amount of personal data being collected and stored. In this panel, we'll talk with partners about key identity proofing concepts, applications, and case studies. Learn how to implement identity proofing successfully to support your growing gig economy platform.

**4:25 PM – 4:55 PM**

*Room A*

**Sponsor Preview 2020, Jeremy Gottschalk, Founder, Marketplace Risk**

Sponsors are the backbone of Marketplace Risk – they enable the platform to be a resource to the web and mobile marketplace technology industry. To that end, we invite sponsors to join us for a short session about upcoming opportunities, including those that lead up to the 2020 Global Summit (February 5-6, 2020, London, England) and 2020 Marketplace Risk Management Conference (May 2020).

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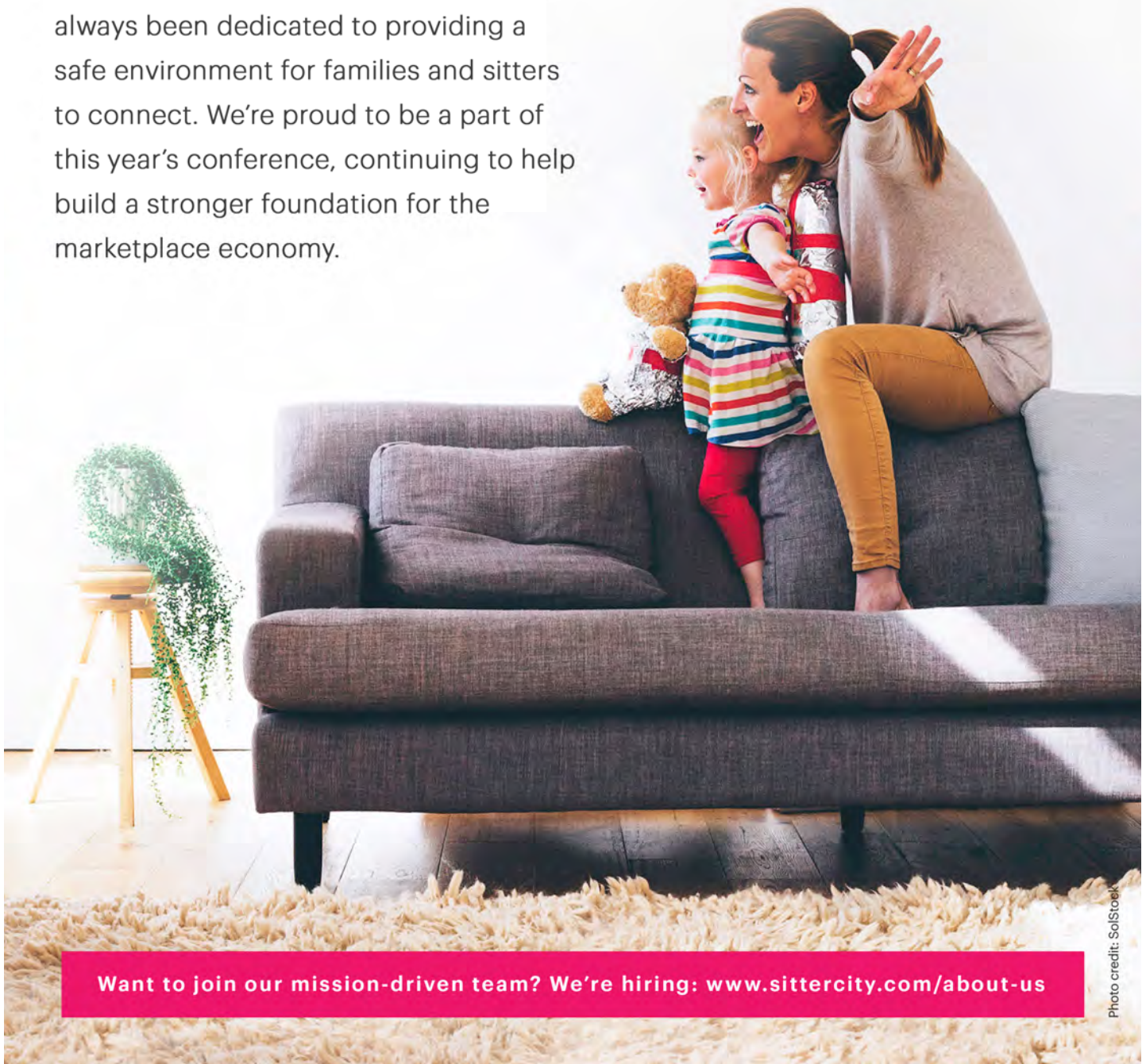
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# Agenda - WED 22

## PAYMENTS, FRAUD, DATA PRIVACY & CYBER SECURITY TRACK HOSTED BY EMAILAGE

**10:00 AM - 10:45 AM**

Room B

**Layered Approach to Preventing Fraud; Tools & Resources, Conor Garside, Marketplace Risk Solutions Manager, Whitepages Pro; Craig Lewis, Founder & CEO, Gig Wage; and Jeff Sakasegawa, Trust and Safety Architect, Sift; and Siavash Shiva, COO & General Counsel, ShareGrid**

Fraud is an increasingly complex issue and more companies are finding a layered approach to best address it. Machine learning and data, when viewed as an asset, are becoming fundamental to fraud prevention efforts but can sometimes seem inaccessible to early-stage marketplaces. Learn from trust and safety experts as they share their experiences and insights around how all sizes of marketplaces can employ a layered approach to fraud prevention.

**10:50 AM - 11:20 AM**

Room B

**Thinking Like a Bad Actor, Steve Kirkham, Co-Founder and CEO, Berbix; and Eric Levine, Co-Founder and CTO, Berbix**

Understanding the underlying motivations of past, present, and future bad actors is paramount to mitigating harm to your marketplace. Most bad actors are ultimately motivated by money. It's critical to invest sufficient time into thinking through ways money can be extracted from you, your users, or your data. Hear from the original product and engineering leaders that built Airbnb's Trust & Safety platform. Learn how to put yourself in the shoes of the bad actors that already are - and undoubtedly will - cause harm to your users, your platform, and your brand.



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How well do your financial crime compliance objectives balance out with core business operations?

Attend the **“Assessing Your Financial Crime Compliance Risk and Controls”** session featuring Jennifer McEntire, Director of Market Planning, Financial Crime Compliance. Learn how to assess the myriad of financial crime compliance risks facing your business.

-  **Sanctions** at corporations and non-bank financial institutions
-  **Adverse media** associated with third-party relationships
-  **Risk management** in regard to Third-Parties, Anti-Bribery and Corruption and Supply Chain
-  **Best practices** expected by regulators and bank partners

Discover how a strong compliance program can support more effective and efficient core business operations and create synergies that deliver benefits across the enterprise.



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# Agenda - WED 22

**11:25 AM - 11:55 AM**

*Room B*

**The Blurring of Identity Proofing and Authentication, Clayton Roth, Director of Sales, Americas, Jumio**

The worlds of identity proofing (verification) and authentication have long been separate and distinct – and ripe with vulnerabilities. Historically, enterprises have used knowledge-based verification and credit-bureau lookups to verify new users and tools like knowledge-based authentication and two-factor authentication to unlock online accounts. Unfortunately, these methods have proven vulnerable to fraudsters, phishing attacks and malware, rendering them unreliable in terms of ensuring that the person behind a login is who they claim to be. Clayton Roth will discuss a new way to unlock your users' digital identities by comparing a 3D face map (captured via a selfie) to the face map captured at enrollment.

**12:00 PM - 12:30 PM**

*Room B*

**Art of the Breach: Risks and Prevention for Marketplaces, Richard D. Lutkus, Partner, Seyfarth Shaw LLP; and David Thomas, CEO & Founder, Evident \*\*\***

In a world of convenience, made possible by marketplaces, data is considered both an asset and a liability. It can create rich, customized user experiences, but can also be stolen and monetized by cybercriminals. Marketplaces collect more personal information than most organizations, but without proper cyber-defense mechanisms, holding any amount of data can be risky. Learn more about today's biggest cybersecurity trends, and how implementing data protection measures up front can help prevent future data breaches. Also, take a journey through a simulated data breach response and remediation workflow from the legal side.

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**12:30 PM - 1:00 PM**

LUNCH BREAK

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**1:00 PM - 1:45 PM**

*Room B*

**Effective GDPR Strategies for CCPA Compliance, Janis Kestenbaum, Partner, Perkins Coie LLP; and Kevin Trilli, Chief Product Officer, Onfido \*\*\***

As the California Consumer Privacy Act (CCPA) effective date draws near, learn the key similarities and differences between the General Data Protection Regulation (GDPR) and CCPA. Hear how to leverage your GDPR compliance efforts to get ready for the CCPA, and better understand how to tailor your efforts in anticipation of additional new state privacy laws. You will also learn operational and product implications of converting the GDPR and CCPA regulations into product.

**1:50 PM - 2:35 PM**

*Room B*

**Achieving the Trifecta of Trust, Security and a Smooth User Experience for the Future of Marketplaces, Mike Sasaki, Head of Global Customer Success, Mitek and Premal Shah, Co-Founder, Kiva**

Join this fireside chat with Mitek's head of global customer success, Mike Sasaki, and identity innovator Premal Shah, Co-Founder of Kiva. We'll be diving into consumer mentality around identity theft and PII, finding the new relationship between security and user experience, the array of fraud types that affect digital marketplaces and how digital identity verification can help elevate trust within marketplace communities when implemented at key points in the customer journey.

**2:40 PM - 3:10 PM**

*Room B*

**Dynamic Friction: Where, When and How of Applying Pressure on Fraud, Robbie Fritts, Sr Director, Fraud and Payments, Poshmark; and Kevin Lee, Trust and Safety Architect, Sift**

Friction is a double-edged sword – you want to reduce risks associated with marketplace fraud, but friction drives good users elsewhere. Dynamic friction increases roadblocks for bad actors while giving trusted users the best experience. Here we cover the how of dynamic friction and ways machine learning and behavioral analytics enable growth and retention while preventing fraud, spams and scams. Learn from managers that have led various risk and trust and safety teams at Poshmark, OpenTable, Facebook and Square.

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# Agenda - WED 22

**3:15 PM - 3:45 PM**

*Room B*

**Growing Risk with Payments: On-Demand, Same-Day, Chargebacks, Global Variations, Joe Crenshaw, VP Channel Development, Rev19; Tom Donlea, Marketplace Risk Advisory Board Chair & VP Business Development & Partnerships, Whitepages Pro; and Rich Stuppy, Chief Customer Experience Officer, Kount**

Today's payment and fraud landscape is more dynamic and potentially more expensive than ever before. With the advent of rideshare companies, consumers began to expect a seamless and nearly invisible payment process. No longer needing to sit in the back of the taxi after arriving at the destination fumbling with cash or a card reader, the rest of us are left attempting to replicate this frictionless experience for our platform users. Decreasing friction often increases exposure. This session will include leading providers of payment and risk solutions to address how they help their customers achieve global growth without compromising the bottom line.

**3:50 PM - 4:20 PM**

*Room B*

**Using Dynamic Data for Identity Proofing while Managing Fraud Trends, Regulatory Issues and Customer Experience, Maritza Dominguez, Risk Operations Manager, Patreon; and Dan Roberts, Director of Enterprise Accounts, Emailage**

Picture this: You're late as you hop into the rideshare. Rather than simply hit the 'navigate' button, your driver insists on using a map. In fact, he's already begun unfolding it to determine the best rush hour route to the airport. Of course, you'd be upset - why rely on a static map, when real time navigation, complete with dynamic route updates and alerts, is widely available? But that's exactly the approach taken when only static data is used to confirm digital identity. Change is constant, especially in our digital lives. Dan Roberts will share why a competitive edge is granted to companies who invest in robust fraud risk analytics supported by dynamic, precise and validated data elements. We'll also cover developments in analysis of underlying transactional data; trends, concerns & regulatory challenges; and why customer experience matters most.

**4:25 PM - 4:55 PM**

*Room B*

**Global Fraud Trends: East meets West, Francesco Montuori, Key Account Manager for Risk Solutions, CashShield**

Fraud complexity evolves as the digital world grows. With all the talk on Artificial Intelligence in fraud protection, why does it matter and how can businesses benefit from it? Hear from the experts whose partners include Alibaba (China), Grab (SEA), Razer and Scalefast (North America), as they share the latest trends and insights on fraud patterns in Marketplaces and Super-Apps, and unfold key differences between the East and the West of the world. Join CashShield as it demystifies how Artificial Intelligence and Machine Learning are used in Fraud Management to unlock real-time analysis and fully automated, revenue-optimizing decisions.

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# Agenda - WED 22

## COMPLIANCE, REGULATORY, LEGAL & INSURANCE TRACK HOSTED BY AON

**10:00 AM - 10:45 AM** **Preparing for Your IPO: Things to Know, Lawrence Bowlus, SVP, Financial Services Group, Aon; Jeff Chen, VP, Trust & Safety, Upwork; and Chris Veatch, Partner, Perkins Coie LLP \*\*\***  
*Room C*

An IPO can be very beneficial to your company, as well as its founders, employees, and investors. However, it can also mean opening your books, records, and practices to government regulators and the public, and exposing officers and directors to a host of new legal risks. We will discuss an overview of the risks that auditors, banks, and regulators might look for when assessing an IPO and how one company successfully passed the risk assessments. We will also discuss high-level risks and pitfalls you may not have thought of, including insurance considerations.

**10:50 AM - 11:20 AM** **Insurance Q&A: What, Why and How, Wendy Dowd, CFA, Head of Innovation and Solutions Design, Y-Risk; George Haitsch, Global Client Advocate | Silicon Valley Tech Center of Excellence Leader, Willis Towers Watson; Philip Mason, CIC, President, Mason & Mason Technology Insurance Services; Chris Moore, Deputy Head of ibott, Apollo Syndicate; and Robert F. Wright, CPCU, EVP, AmWINS Insurance Brokerage of CA**  
*Room C*

Do you understand the differences in insurance types and how to procure the best program for your marketplace? This session will give you everything you need to know about procuring and maintaining the best insurance policies designed for your business. Five critical players focused on insurance in the sharing/marketplace economy will engage attendees in a dialogue about the interaction between the new world of the sharing economy and the evolving world of those insurers and brokers immersed in this space.

**11:25 AM - 11:55 AM** **Insurance Products for Marketplaces, Chris Gunston, Senior Account Executive, Embroker; Tedd Merrill, SVP - Sharing Economy, OneBeacon; Chris Moore, Deputy Head of ibott, Apollo Syndicate; Chad Nitschke, Co-Founder & CEO, Bunker; and Jillian Slyfield, Digital Economy Practice Leader, Aon**  
*Room C*

An experienced panel will discuss the innovation disrupting the current insurance products available to marketplaces. They will cover current insurance products available in the market and explain how many are unfit for purpose. They will discuss how new innovative products need to adapt to fundamental changes to key insurance principals such as 'Who is an Insured?' and embrace the use of digital insurance platforms for product delivery. The panel will also talk about interesting trends being witnessed as a result, including the rise of Captives, new compliance considerations, the evolving role of insurance intermediaries, and what we can expect for the future.

**12:00 PM - 12:45 PM** **What Keeps You Up at Night? Litigation Updates Under the TCPA, FCRA, CDA, and Relating to TOUs, Worker Classification and Biometrics Statutes, Debra Bernard, Partner, Perkins Coie LLP; Justin Curley, Partner, Seyfarth Shaw LLP; Pamela Devata, Partner, Seyfarth Shaw LLP; Albert Giang, Partner, Boies Schiller Flexner LLP; and Brian Powers, Founder & CEO, PactSafe \*\*\***  
*Room C*

This panel will survey the current state of the law and litigation risks under various federal statutes and business regulations in connection with text messages/robocalls (Telephone Consumer Protection Act), credit and background checks (Fair Credit Reporting Act), internet provider liability (Communication Decency Act), Terms of Use, the world after *Dynamex*, and the use of biometrics in products and/or services. In addition, the panel will discuss best practices for companies to reduce litigation risk while maintaining innovation and product development.

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**12:45 PM - 1:15 PM** LUNCH BREAK

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**1:15 PM - 1:45 PM** **California Peculiarities - How Doing Business in California is Different and What You Need to Know, Candace Bertoldi, Partner, Seyfarth Shaw LLP; and Albert Giang, Partner, Boies Schiller Flexner \*\*\***  
*Room C*

California continues to be "where the future happens." As a company doing business in California, you are undoubtedly aware that it is more important than ever that companies in California understand their peculiar legal obligations. Come learn about the most vexing aspects of California law. This panel will examine the world after *Dynamex*, Private Attorneys General Act ("PAGA") and Unfair Competition Law ("UCL") lawsuits, district and city attorney enforcements, and the California Consumer Privacy Act ("CCPA").

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Come see the CEO of Bunker, Chad Nitschke, at the "Insurance Products for Marketplaces" session on Wednesday. For more information visit [marketplace.buildbunker.com](https://marketplace.buildbunker.com).



# Agenda - WED 22

**1:50 PM - 2:35 PM**

Room C

**Your First Line of Defense: Terms of Use and Online Dispute Resolution, Stephen Kane, Founder & CEO, FairClaims; Aurora Kaiser, Sr Litigation Counsel, Upwork; Brian Powers, Founder & CEO, PactSafe; and Mike Wilkins, Trust & Safety Director, Turo \*\*\***

Any online marketplace hoping to scale will face litigation risk. The first line of defense: a strategy that mitigates that risk leveraging your Terms of Service and online dispute resolution. In this session, you'll learn everything you need to know about creating and deploying bullet-proof clickwrap terms of service, and get tips on how to resolve disputes cheaper, better, and quicker, without going to court.

**2:40 PM - 3:10 PM**

Room C

**Risk Management from the General Counsel Perspective, Nathan Garnett, General Counsel, OfferUp; Danielle Merida, General Counsel, TaskRabbit; Brian Powers, Founder & CEO, PactSafe; and Alon Rotem, General Counsel, thredUp \*\*\***

In this panel, hear the general counsel perspective on risk management for online marketplaces, including how and when to establish risk management strategies and policies, why it is important for early startups to think about risk management, trust & safety, and what they should be focusing their attention.

**3:15 PM - 3:45 PM**

Room C

**ADA Compliance: Website & Mobile App Accessibility, Kristina M. Launey, Partner, Seyfarth Shaw LLP \*\*\***

The internet has opened up opportunity for companies as well as customers with disabilities. Those opportunities come with significant legal risk. Enterprising plaintiffs' attorneys have capitalized on the legal void created by statutes and regulations that have not kept pace with changing technologies and caught companies largely unaware of or unable to keep up with the technology or law. ADA Title III specialist Kristina Launey explains what it means to have an accessible website and mobile application and provides legal background, tips, strategies to help businesses spot and manage the risks they face in complying with the Americans with Disabilities Act and other applicable laws, accessibility requirements (or lack thereof) for websites, mobile apps, and other technologies.

**3:50 PM - 4:20 PM**

Room C

**(Increasing) Regulatory Landscape for Marketplaces, Albert Giang, Partner, Boies Schiller Flexner LLP; Paul Monticello, Director of Business Development, PerformLine; Alix Rosenthal, VP, Compliance, Lyft; and Derek Smith, Associate General Counsel, Homes, Airbnb \*\*\***

You've no doubt seen the news from every corner of the world about increased regulation for marketplaces. And, the expectation is that regulation will only continue to increase. It is incumbent upon marketplaces now more than ever to contemplate how they may be regulated and prepare for it. Join Airbnb, Lyft and PerformLine for a discussion about how exactly the regulatory environment is changing for marketplaces across the industry. You'll hear details about existing regulations, along with specific legislation that is coming down the pike.

**4:25 PM - 5:10 PM**

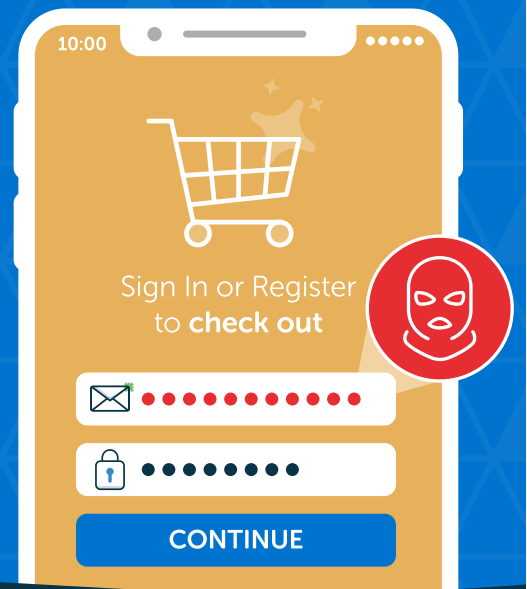
Room C

**When the Government Calls - From Responding to Regulatory Fires to Articulating Your Policy Vision, Albert Giang, Partner, Boies Schiller Flexner LLP; Heather Lewis, Government Affairs, Rover; Andrea Lobato, SVP of Legal and Compliance, Eaze; and Loni Mahanta, VP, Public Policy Development, Lyft \*\*\***

The days of government ignoring tech are over! Governmental agencies are increasingly aggressive in regulating (and penalizing) tech companies. Whether you are a disruptive startup or a tech giant, you will interface with different regulators and policymakers - agencies overseeing compliance, commissions developing new rules, and even district/city attorneys investigating misconduct. Hear how sophisticated platforms use all of the tools at their disposal - governmental relations, legislative policy, compliance teams, legal counsel - in responding to regulatory scrutiny. And learn how maturing companies move from reactive responses to proactive policy, including advocating a long-term vision to regulators and the public.



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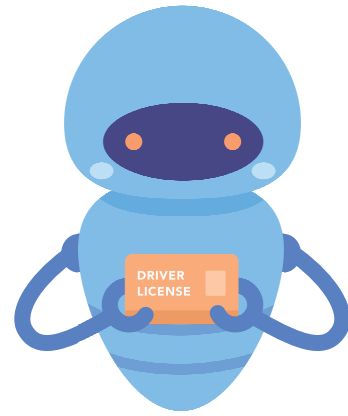
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# Agenda - WED 22

## PRODUCT, TECHNOLOGY & INNOVATION TRACK HOSTED BY SEYFARTH SHAW LLP

- 10:00 AM - 10:45 AM** **Impact of Ownership & Governance Over Risk & Safety, Neal Gorenflo, Executive Director, Shareable**  
*Room D*
- Ever wonder why startups are behaving so badly, from the fraud at Theranos to the calculated law breaking of some of the biggest unicorns? It's not just greed. Neal Gorenflo, long-time observer of the sharing economy, will share insights about the unique historical circumstances that have given rise to more risky behavior by startups, which all point to a glaring governance crisis in startup land. He will also cover the trend that's emerging in parallel to this crisis, and sometimes in direct reaction to it, which calls for better behavior through more inclusive ownership and governance structures. Learn why ownership and governance matters to risk, safety, and business performance in this exploratory talk.
- 10:50 AM - 11:20 AM** **Shared Mobility: Putting Risk to Work, Rachel Allen, Group Product Manager, Shared Mobility, Arity, founded by Allstate; Iain Boyer, Chief Underwriting Officer, Y-Risk LLC, an Underwriting Company of the Hartford; and Jason Sellers, Director of Insurance, Fair**  
*Room D*
- What are unexpected risks in shared mobility, for both operators and insurers? How does risk affect their potential for success? This session will cover risk analytics that are key for shared mobility companies to track early and often to ensure success. Attendees will learn about principles that help refine revenue models and open conversations about customizing coverage with insurers.
- 11:25 AM - 11:55 AM** **AI & Predictive Analytics to Minimize Marketplace Risk, Mike Gramz, Chief Risk Officer, Yapstone; and Piko Nikolov, VP, Risk, Yapstone**  
*Room D*
- Machine learning and predictive analytics are valuable tools to help estimate and minimize risk. This is especially important in marketplaces with high-risk and/or high-ticket transactions. We'll share how we use analytics to minimize risk and useful applications for high-risk marketplaces.
- 12:00 PM - 12:45 PM** **Identity Innovators - A Survey of Digital Identity Verification Technology Utilized in the Sharing Economy and Beyond, Tom Donlea, Marketplace Risk Advisory Board Chair & VP, Business Development & Partnerships, Whitepages Pro; Anatoly Kvitnitsky, VP of Growth, Trulioo; Madhu Nori, Chief Product Officer, Yoti; Bill Russell, Product Strategy, Acuant; and John Whaley, Founder & CEO, UnifyID**  
*Room D*
- While identity verification and authentication solutions are evolving rapidly, one solution will not fit all business use cases. Learn how industry-leading identity solutions address core business problems globally (like reducing friction, fighting fraud and increasing automation) with an emphasis on leveraging multiple technologies and creative partnerships. This expert panel will also discuss how marketplace companies can: achieve reliability and control over required supply-side and demand-side identity information, especially with increasing regulation and mass numbers of data breaches; reassure consumers that information they provide is secure and used only as needed; and, ensure your company has tools in place to be compliant in a complex and shifting regulatory landscape.
- 
- 12:45 PM - 1:15 PM** LUNCH BREAK
- 
- 1:15 PM - 1:45 PM** **Leveraging Machine Learning for Customer Experience and Risk Management, Dean Harvey, Partner, Perkins Coie LLP; Shwetank Kumar, Chief Data Officer, Turo; and Matheus Riolfi, Co-Founder & CEO, Tint.ai**  
*Room D*
- Machine learning is all the rage. But what is it? More importantly, how can you leverage it effectively for the benefit of your customers' experience and to protect the marketplace? Three industry experts will explore machine learning from different angles, including how machine learning is used at Turo, the largest car-sharing marketplace in the world, and how machine learning has helped Turo to minimize risk and protect customers. You will also learn about risks associated with machine learning, including algorithmic risk, bias, model drift and model imperfection, and how to manage those risks.

# Instant ID checks.



## ① Capture



Image courtesy of the California Department of Motor Vehicles

*Don't keep your users waiting:  
Verify an ID in seconds,  
not minutes.*

## ② Extract

```
{
  "status": "completed",
  "id_issuer": "USA-CA",
  "id_type": "DL",
  "id_number": "I1234568",
  "expiry_date": "2014-08-31",
  "first_name": "IMA",
  "last_name": "CARDHOLDER",
  "date_of_birth": "1977-08-31",
  ...
}
```

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Accurate background checks:



Rely on the full name and date of birth from an ID to ensure you're screening the right identity.

Block fraudulent users:

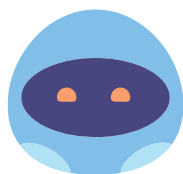


Permanently block any ID and detect duplicates when the same ID is used with another account.

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- ✗ Expired in 2014
- ✗ Sample ID detected

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# Agenda - WED 22

**1:50 PM – 2:35 PM**

*Room D*

**Global Trends in the Sharing Economy, Adam Broadway, CEO, platformOS; Neal Gorenflo, Executive Director, Shareable; Rob Israch, CMO, Tipalti; Marta Mainieri, CEO, Collaboriamo; Hideaki Ninomiya, Manager of International Affairs, Sharing Economy Association, Japan; and Patrick Wong, President, Sharing Economy Association of Singapore**

Hear the latest trends in the global sharing economy from a diverse set of leaders from platforms, infrastructure providers, and trade associations. The sharing economy has gone through various stages since emerging 10 years ago to become a large, dynamic, and controversial new industry. This panel will explore where it is now, where it's heading, and the implications for risk management.

**2:40 PM – 3:10 PM**

*Room D*

**Engaging Law Enforcement for Marketplace Trust & Safety, Elvis Chan, Supervisor Special Agent, Federal Bureau of Investigation; Juliette Kayyem, Co-Founder and CEO, Grip Mobility; Mike Sullivan, Head of Global Law Enforcement Operations, Uber; and Bill Wiltse, President, Child Rescue Coalition \*\*\***

This panel will discuss considerations for engaging law enforcement before and after an incident has occurred at your organization, whether it be one that involves a physical crime, cybercrime or data breach. Focus will be placed on when and how to best engage law enforcement; referring investigations, setting reasonable expectations and balancing corporate responsibility and liability against law enforcement needs.

**3:15 PM – 3:45 PM**

*Room D*

**Creating a Safer Ecosystem for Children (User-Generated Content), Jide Akanbi, Principal, Digital Protection Services, Microsoft; Caroline Chang, Product Marketing Manager, Thorn; Alex Ortiz, Director of Business Development, Child Rescue Coalition; and Lisa Thee, Vice President, Bark**

The age of social media, mobile devices and applications, and cloud computing have created an amazing opportunity for marketplaces to scale. Unfortunately, they can also expose platforms to risk from contraband being generated or traded on their platforms. Learn about commercially available tools and resources to manage your marketplace risk and protect children and your users proactively as you grow.

**3:50 PM – 4:20 PM**

*Room D*

**The Future of Work 2.0 (Now That it's a Thing, What's Next?), Matthias Halimi, Co-Founder & CEO, house of gigs; Craig Lewis, Founder & CEO, Gig Wage; Chad Nitschke, Co-Founder & CEO Bunker; and Doneric Norwood, Founder & CEO, MenuRunners**

The gig of work and the gig economy are in the news daily. But what do they mean exactly? More importantly, what do they need to succeed? From payment, credit and lending, to insurance products and benefits, aspects of traditional employment need to be replicated, or even improved, for this new world of work. This panel will explore the future of work and the gig economy and what is needed for it to thrive, as well as discuss worker classification, and the pros and cons of going with one over the other to fulfill demand.

**4:25 PM – 5:10 PM**

*Room D*

**Building Trustworthy Marketplaces: Identity, Reputation Systems, and Standardizing Rankings, Ratings, and Credibility Across Platforms, Sara Green Brodersen, CEO & Founder, Deemly; Jerry Howe, Chief Experience Officer, OfferUp; Stuart Stein, Director of Product, Peerspace; and Tarun Wadhwa, Founder & CEO, Day One Insights**

Learn how marketplaces approach building trust, including what it means, how it is defined, and what inputs go into measuring it. Panelists will discuss how to approach quality control and maintaining systems for building trust, including specific examples, challenges, and problems encountered along the way. They will also compare different systems for building trust and what is missing from the macro ecosystem to advance the way trust is handled, how marketplaces can advance the trust discussion with consumers, and what changes are anticipated as new technologies, services, and sources of data come online.

# Agenda - WED 22

## ENDNOTE

### 5:15 PM - 5:30 PM

Rooms A and B

#### The Future of Marketplace Risk, Jeremy Gottschalk, Founder, Marketplace Risk

What started with a handful of marketplace executives as a working group has evolved into the most comprehensive source of education, networking and information sharing for the web and mobile marketplace technology industry. Get an inside look into the evolution of Marketplace Risk and, more importantly, where it is going and how you can leverage the platform to protect your marketplace.

### 5:30 PM - 8:00 PM

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### 8:00 PM - MIDNIGHT

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# Speaker Bios

## JIDE AKANBI

Jide is a dynamic and visionary leader with a reputation for driving transformational strategies and leading organizations in the areas of Marketing, Product Development and Commercialization. He has driven transformational strategies across industries (Cloud, Mobile, IoT) and across business lifecycle (Startup, Midsize, Fortune 1000). As the Principal Program Manager for PhotoDNA & Content Moderation within Microsoft's Digital Protection Services organization, he is responsible for the shared technology platform leveraged across Microsoft businesses and commercialized through Microsoft Business units.

## RACHEL ALLEN

Rachel leads Shared Mobility for Arity, a technology company founded by Allstate, where she has been responsible for defining and bringing to market predictive risk and driving analytics. Prior to Arity, Rachel integrated complex systems at Accenture, built multi-model products at HERE Maps and helped customers target Ads based on geospatial patterns at Conversant Media. Rachel has a master of science from Northwestern University.

## ROB BAUER

Rob is Head of Sharing Economy & Mobility Group at Marsh in San Francisco. Previously he held leadership roles at AIG, Ronald Reagan Presidential Library Foundation, and the Motion Picture Association. He received his BA and JD from Georgetown University.

## DEBRA BERNARD

Debra is partner in the Commercial Litigation-Data Privacy and Security group at Perkins Coie LLP. She litigates and counsels clients across a range of legal issues and practices, including class action defense of claims under the Illinois Biometric Information Privacy Act (BIPA), the Telephone Consumer Protection Act (TCPA), and other consumer and privacy claims, as well as other areas of commercial litigation.

## CANDACE BERTOLDI

Candace is a partner in the Labor and Employment Department in the Los Angeles office of Seyfarth Shaw LLP. Her practice includes the defense of complex wage and hour class/collective actions and arbitrations involving worker classification, meal and rest breaks, piece-rate compensation, overtime, minimum wage,

expense reimbursement, wage statements, and various penalties available under the Labor Code. Her practice also focuses on the defense of single and multi-plaintiff claims involving allegations of discrimination, harassment, and whistleblower/retaliation.

## DAVID BLOOM

David is General Manager of the Gig Economy team at Sterling, where his mission is to help customers make better hiring decisions with information they can trust. Before joining Sterling, David was Head of Product for Wirecutter, acquired by *The New York Times*. As an entrepreneur, David founded Ordrin, a Google Ventures-backed API startup named one of America's 100 most innovative companies by Entrepreneur Magazine.

## LAWRENCE BOWLUS

Larry serves as a Senior Vice President with Aon. He is responsible for managing Directors & Officers Liability, Employment Practices, and Kidnap & Ransom programs for publicly traded and private companies. Larry has a JD/MBA from Stanford and a BA from Harvard. He was admitted to the California and New York State Bars and earned a 2012 Power Broker award from the Risk and Insurance Magazine.

## IAIN BOYER

As Chief Underwriting Officer, Iain brings 28 years of experience as an underwriter & intermediary to Y-Risk and their clients. Iain is an Associate in Risk Management, and Licensed P&C and Surplus Lines Broker, and holds a BA from Hamilton College and an MBA from Bentley University's McCallum Graduate School of Business.

## ADAM BROADWAY

Adam has built successful companies and marketplaces for 20+ years. He sold his first computer hardware business at age 25 and most recently his SaaS company BusinessCatalyst to Adobe Systems in 2009. His latest PaaS company, platformOS, allows you to build your own customised 'Amazon', 'Airbnb for X', Services Marketplaces, white-label Facebook or LinkedIn and virtually any hosted business solution for web, native mobile and IoT. platformOS powers global brands like Intel, Hallmark, UiPath, Spark, DBSchenker through to successful startups like TheVolte, Spacer.com and DesksNear.me.

# Speaker Bios

## SARA GREEN BRODERSEN

Sara is the Founder & CEO of Deemly, a technology startup aimed at breaking down trust barriers for the sharing economy, by allowing users to leverage their data across marketplaces. An international public speaker, she enjoys sharing her passion about all things connected to trust in online communities and has quickly gained attention from industry leaders and sharing economy visionaries alike.

## JOSE CALDERA

For the last 20 years Jose has been developing and marketing products with a focus on the Enterprise, Information and Payments Security, Risk Mitigation and Compliance. He has worked for companies including Securify, McAfee and now is Chief Products and Marketing Officer at IdentityMind. Jose earned a master of science from Carnegie Mellon.

## ELVIS CHAN

Elvis is a Supervisory Special Agent assigned to the Federal Bureau of Investigations (FBI) San Francisco

and manages a squad responsible for investigating national security cyber matters. With over 13 years in the Bureau, he is a decorated agent who is recognized within the Intelligence Community. SSA Chan was the lead agent on significant cyber investigations and managed counterterrorism operations with domestic and foreign law enforcement agencies.

## CAROLINE CHANG

Caroline is the Product Marketing Manager supporting Thorn's mission to eliminate child abuse content by working in the technology arm of the non-profit organization. Caroline has previously worked as a product and growth marketing manager for early-stage startups and large enterprise software companies including AOL, Verizon, and censhare. Outside of work, she can be found enjoying the great outdoors of her native state, Colorado.



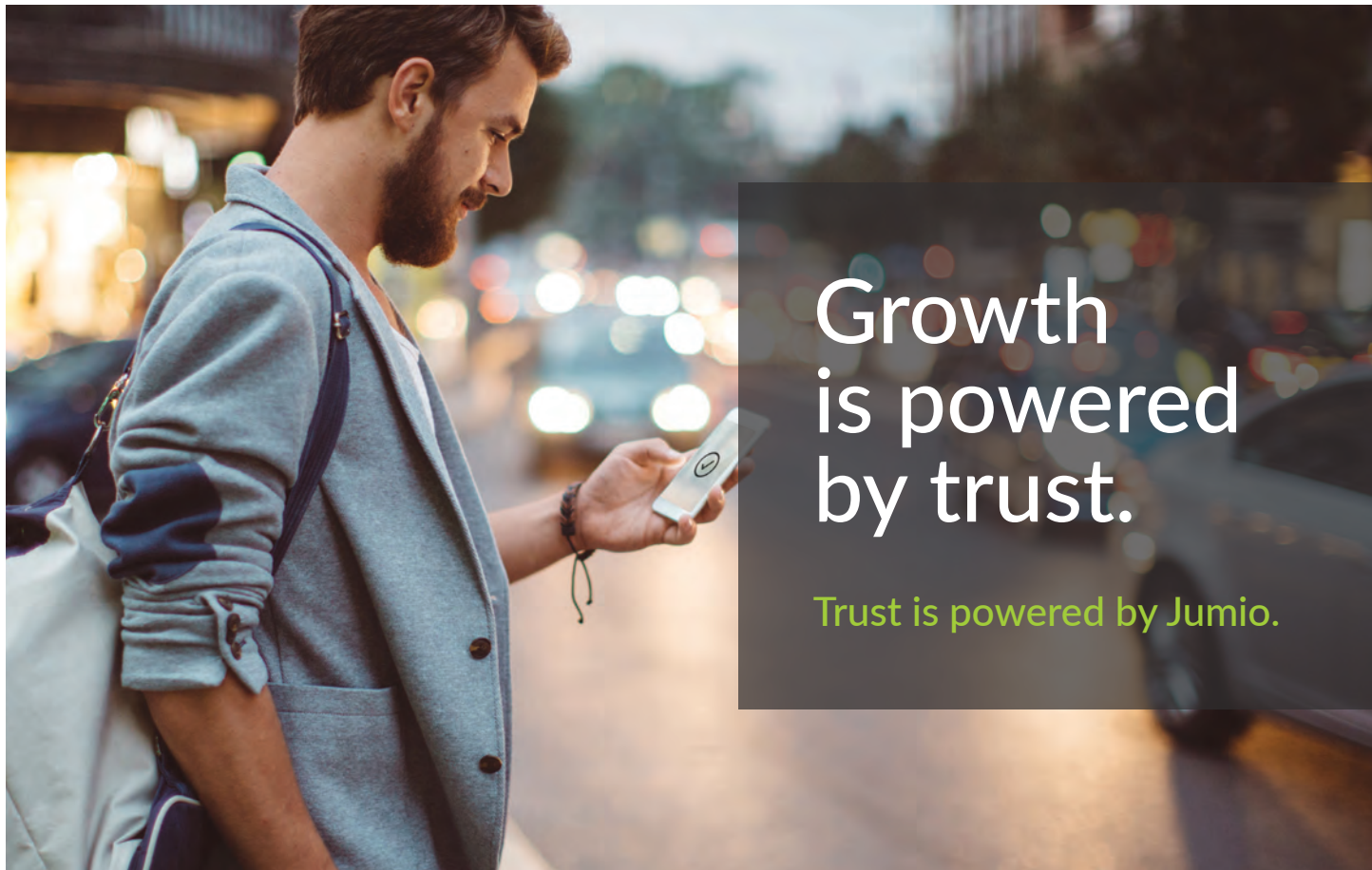
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# Speaker Bios



## JEFF CHEN

Jeff is the head of Trust and Safety at Upwork, the world's largest online workplace. He is responsible for improving job outcomes and keeping bad guys off the site. Before joining Upwork, Jeff held various leadership roles at eBay, most recently as Director of Managed Marketplaces. Jeff holds a BA from UC Berkeley in Statistics.

## JOE CRENSHAW

Joe has been an executive in the payment processing industry for eight years. He also draws on his experience as Executive Producer and Host of The Standouts, an Online Social Media Interview Series. He has a deep love of the payments industry and understanding of the intricacies and complexities that this landscape requires. He is currently VP of Channel Development at Rev19, and also serves on the Board of Directors for Western States Acquirers Association, the highest-rated and highest-attended regional payment processing trade show.

## JUSTIN CURLEY

Justin is a partner in the San Francisco office of Seyfarth Shaw LLP, and a member of the firm's Labor & Employment Department. His practice is focused on complex employment litigation, with a particular emphasis on defending clients in wage and hour class, representative, and collective action litigation. He is a co-leader of the firm's Gig Economy Team.

## PAMELA DEVATA

Pam is a Labor and Employment partner at Seyfarth Shaw LLP in Chicago, and leads Seyfarth's nationwide Background Screening, Litigation and Compliance Team. She's a national authority and firm go-to for all issues related to the Fair Credit Reporting Act (FCRA), background screening compliance, use of criminal and credit history, and Electronic Signature issues as well online and manual employment applications. A nationally recognized employment counselor, Pam has participated in numerous interviews, speeches, webinars, and trainings to employers on the subject of criminal history and credit checks. She has leveraged her niche area of expertise into a thriving class action practice. Pam serves on the Marketplace Risk Advisory Board.

## MARITZA DOMINGUEZ

Maritza is a fierce fraud fighter and seasoned chargeback guru. For the past nine years she has worked in different segments of e-commerce, developing fraud prevention strategies, identifying trends in payment failures, and creating chargeback best practices. As Risk Operations Manager at Patreon, Maritza oversees fraud rules and implementation, chargeback dispute policies and tooling, risk vendor management, and account security.

## TOM DONLEA

Tom heads partnerships and business development globally for Whitepages Pro, a global source for identity verification focused on name, address, phone, email and IP. Prior to Whitepages Pro, Tom was the founding Executive Director of the Merchant Risk Council, a trade association focused on preventing online fraud and promoting secure e-commerce. Tom has over 20 years of non-profit management experience including starting a network of venture philanthropy organizations as Executive Director of Social Venture Partners International. Tom serves as Chair of the Marketplace Risk Advisory Board.

## WENDY J. DOWD

Wendy is Head of Innovation and Solutions Design at Y-RISK, an underwriting company of The Hartford. She is responsible for creating solutions for insuring unique and emerging exposures of tomorrow's economy. Wendy came to Y-RISK in 2017 to build and launch the cyber and technology insurance division. Prior to joining Y-RISK, she held various global leadership roles in underwriting management, product development, and innovation with a focus on the technology and financial institutions industries. For over 25 years, she has been underwriting and managing professional liability and management liability insurance from Los Angeles, Bermuda, and New York. Wendy is a CFA charterholder and a graduate of Pomona College.

# Speaker Bios

## KRISTEN FARIS

Kristen has over 22 years of experience in the background screening industry and is now VP of Industry Strategy at Checkr. Kristen started her career as a court researcher in the San Francisco Superior Court, before founding her own screening firm, which was acquired by First Advantage in 2006. She has deep experience in scaling organizations to meet the unique needs of staffing agencies of all sizes.

## ROBBIE FRITTS

Robbie is the Sr Director of Fraud and Payments at Poshmark, the largest social marketplace for fashion. At Poshmark, Robbie is responsible for leading a team of 14 responsible for Strategy, Operations, Partnerships, and the Product Roadmap for all things Fraud and Payments. He brings 10 years of experience from complex marketplace businesses such as OpenTable and Upwork.

## NATHAN GARNETT

Nathan is General Counsel of OfferUp, where he oversees the company's legal and compliance matters. He has a background in technology law, securities reporting, corporate governance, commercial and regulatory matters, and mergers and acquisitions. Prior to joining

OfferUp, Nathan served in senior legal roles at Seattle-area technology companies, including Avalara, Inc., Blucora, Inc. and drugstore.com, and began his legal career at Perkins Coie LLP. An avid baseball fan, Nathan's favorite purchase on OfferUp is a Robinson Cano bobble head. Nathan also serves as President of the Technology Marketplace Collaborative and serves on the Marketplace Risk Advisory Board.

## CONOR GARSIDE

Conor is an expert on the unique needs of marketplaces and adept at finding solutions for the trust and safety challenges they face. In his two years at Whitepages Pro, Conor has worked to grow the marketplace vertical and help run the go-to-market efforts with enterprise customers.

## ALBERT GIANG

Albert is a partner at Boies Schiller Flexner LLP and is widely considered one of the "go-to" lawyers for tech companies - whether they are making their case to courtrooms, governmental regulators, or policymakers. His clients include some of the most respected platforms in the sharing economy and on-demand space. The Los Angeles Business Journal has named him one of the

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“Most Influential Minority Lawyers” for his “impressive track record for passionate advocacy on some of the most pressing legal issues – a pillar of influence in the technology [field].” Albert serves on the Marketplace Risk Advisory Board.

## STEPHEN GIKOW

Stephen is a senior product counsel at Airbnb. He advises the Experiences business (what you do on a trip) on the risks associated with their products and strategies. Prior to Airbnb, Stephen worked at Wilson Sonsini, where he represented technology clients in a wide range of litigation and regulatory matters. After graduating law school, he spent a year as a fellow at *The New York Times*.

## RYAN GIORDANO

Ryan most recently was EVP of Customer Success & Operations for Wag!, with responsibilities that included the gig-economy company’s supply-side hiring, vetting, and general policies. Previously, Ryan served as VP of Business Analytics for LifeLock, VP/Sr Business leader

at MasterCard’s Merchant Loyalty Solutions, and various other leadership positions. Ryan holds an MBA and BSC from Santa Clara University’s Leavey School of Business.

## NEAL GORENFLO

Neal is Executive Director of Shareable, an award-winning nonprofit news outlet and action network exploring the latest innovations in resource sharing. He’s a speaker, consultant, and editor of multiple books including, “Sharing Cities: Activating the Urban Commons.” He advises leaders on how to meet their goals through sharing. As a social entrepreneur, Neal’s timely call to action is simple: let’s share!

## JEREMY GOTTSCHALK

Jeremy is an expert in risk management and legal strategy for web and mobile marketplace tech companies. With 15 years of experience as a lawyer, operator and consultant to venture capitalists, founders and operators, he has become an industry-leading voice for legal strategy and risk management. Jeremy founded the Marketplace

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## 5 IDENTITY PITFALLS TO AVOID

**FRAUD IS INCREASING**

16.7 million victims of identity fraud in 2017<sup>1</sup>

1,579 data breaches in 2017, a 44.7% increase from 2016<sup>2</sup>

**1 PROOFING WITHOUT VERIFYING**

Passively proofing a document against a database without verifying the holder's identity leaves you vulnerable.

**2 RELYING ON THE HUMAN EYE ALONE**

**FACIAL RECOGNITION ERROR RATES**

- Passport Officers<sup>3</sup>: 14% incorrect
- Police Officers<sup>4</sup>: 20% incorrect
- Cashiers<sup>5</sup>: 50% incorrect

Instead, combine manual processing with advanced machine learning. What humans can't detect, algorithms can. And vice versa.

**3 TRUSTING OUTDATED TECHNOLOGY**

Old and static tech won't pay off. Invest in innovations like biometrics to stay ahead of sophisticated fraudsters.

**4 ASSUMING YOU KNOW WHAT'S OUT THERE**

Levels of Fraud Sophistication

Tier 1	Tier 2	Tier 3	Tier 4
5%	35%	20%	40%

Make sure you're up to date on all the types of ID fraud—and how sophisticated each one is.

**5 REJECTING USERS TOO EARLY**

Instead of rejecting potentially valid users at the first issue, layer checks consecutively to safely onboard more users.

Average match rates drop to 65% for young users (ages 16-29).<sup>7</sup>

But simply adding a document check can bring 40% more millennials onboard.<sup>7</sup>

Identify more authentic users, so they can get where they need to go.

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Sources:

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Risk Management Conference as an industry networking and knowledge-sharing platform for the web and mobile marketplace ecosystem, and he regularly consults venture capitalists, tech startups and vendors in this ecosystem. Jeremy holds a JD from Loyola and an MBA from Kellogg.

### MIKE GRAMZ

As Chief Risk Officer, Mike is responsible for leading risk management functions at Yapstone and focused on delivering innovation that provides world class risk and fraud solutions making it safe, secure, simpler and easier for their partners and customers to process transactions. Mike is a payments-industry veteran, spending much of his career focused on credit, fraud, loss provisioning and reserves, compliance and regulatory policy, PCI, and data security. He has over 27 years of financial services experience at such FinTech companies as Merchant e-Solutions (a Cielo company) as Chief Risk Officer and Board Director and 17 of those years at Bank of America, where he was Chief Risk Officer for Bank of America Merchant Services (BAMS) and a key strategic contributor in the formation of the acquiring joint venture with First Data Corporation.

### CHRIS GUNSTON

Chris is a Sr Account Executive at Embroker, and a 15+ year risk and insurance professional. The majority of his career has been spent as an independent broker specializing in helping innovative companies efficiently manage complicated and often high stakes risks, complete strategic transactions, and address crucial regulatory matters. Chris' personal areas of expertise include merger and acquisitions, professional liability, and data security risks. His clients include some of the country's leading info tech, internet, and professional service firms as well as the venture capital and private equity firms that fund them. Chris serves on the Marketplace Risk Advisory Board.

### GEORGE HAITSCH

George leads the Silicon Valley Tech Center of Excellence for Willis Towers Watson, delivering a team-based, consultative risk strategy to technology clients, from small startups to the largest multinationals including those in the sharing and gig economy. He joined after 10 years as Global Risk Manager for SAP where he was responsible for all risk financing/management activities within the framework of a fully implemented enterprise risk (ERM) function. George is a founder and former Chair of the Tech Industry Risk Forum.

# Speaker Bios

## MATTHIAS HALIMI

Prior to launching house of gigs in January 2018, Matt was an executive in a recruitment startup. There, he witnessed the desire of American people to work on their own terms and the need for more structure for independent workers. Today, 100,000 workers are using the house of gigs app to thrive as independent business owners. Matt has a MSc in Business from emlyon (France) and lived in six countries before moving to the San Francisco Bay Area.

## DEAN HARVEY

Dean is Co-Chair of Perkins Coie's Artificial Intelligence, Machine Learning & Robotics practice. He counsels FORTUNE 100 clients, mid-tier clients and startups on AI and machine learning, including product compliance, related commercial transactions, and data privacy and security. He represents both providers and buyers in establishing templates for negotiating machine learning and AI transactions and has advised clients in AI projects involving issues such as fraud detection, disease risk and condition prediction, image recognition and identification,

pricing optimization, claims editing, RPA and e-commerce site optimization.

## JERRY HOWE

As Chief Experience Officer, Jerry is responsible for OfferUp's trust, safety, and customer experience teams, as well as all aspects of security, customer service, risk, and site moderation. Prior to joining OfferUp, Jerry was the head of North America customer experience at Airbnb, leading all aspects of internal and external operations teams. Jerry has more than 30 years of leadership experience in the customer experience, support, and services business.

## BON IDZIAK

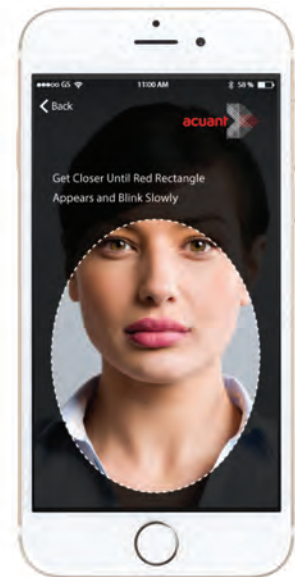
Bon is a 20-year industry professional and SME on the topics of Background Screening, Drug Testing and HR-Technology. He is currently Chief Compliance and Government Relations Officer at Accurate Background. Bon's philosophy is to minimize engagement and retention risk through the design, implementation

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# Speaker Bios



and management of an intelligent screening program, embracing industry standards and best practices, while ensuring compliance. Bon regularly consults with major corporations and associations to develop screening solutions that are cost-effective and compliant. Bon serves on the Marketplace Risk Advisory Board.

## ROB ISRACH

Rob has run Marketing and Alliances for Tipalti for over three years. During that time, Tipalti has grown revenues by 500%+, helping customers like Amazon, Uber, Houzz, Roku, GoPro, Twitter, GoDaddy, and Vimeo scale their global payables operation. Previously, Rob served as VP, Global Marketing Programs at NetSuite. Prior to this, he held management roles at Intuit and GE.

## STEPHEN KANE

Stephen is the founder and CEO of FairClaims, an online dispute resolution platform, and a fellow of Stanford CodeX Center for Legal Informatics. His previous work includes litigation associate at O'Melveny & Myers LLP, in-house at a communications company, small business attorney, and part of the early team at Lex Machina. Kane is also a founder, and Board Chair Emeritus of Los Angeles-based community development organization GRID110. Stephen serves on the Marketplace Risk Advisory Board.

## AURORA KAISER

Aurora is Sr. Litigation & Employment Counsel at Upwork, where she handles all aspects of the business concerning disputes, pre-litigation, litigation matters, and myriad related issues - like enterprise risk management, insurance, and trademark and domain matters. Aurora also supports Upwork's HR and contingent workforce teams and Upwork's diversity, inclusion, and belonging initiatives. Aurora holds a JD from UC Berkeley.

## JULIETTE KAYYEM

Juliette is co-founder and CEO of Grip Mobility, a B2B technology company providing safety and security in the mobility marketplace to support transportation companies looking to decrease risk for riders and drivers with greater in-ride transparency. A national leader in homeland and national security and frequent, on-air national security analyst for CNN, Kayyem also serves as the Faculty Director of the Homeland Security Project at Harvard's Kennedy School of Government where she is

also the Robert and Renee Belfer Lecturer in International Security. Previously, Juliette served as President Obama's Assistant Secretary for Intergovernmental Affairs at the Department of Homeland Security. Juliette provides strategic consulting to Fortune 500 companies and startups in technology, risk management, mega-event planning, and cybersecurity. A graduate of Harvard College and Harvard Law School, she is the mother of three children and married to First Circuit Court of Appeals Judge David Barron. Juliette serves on the Marketplace Risk Advisory Board.

## JANIS KESTENBAUM

Janis is a partner in Perkins Coie's Privacy & Security practice and has experience at the highest levels of the FTC. As the senior legal advisor to a former FTC chair, Janis oversaw the full range of privacy and data security enforcement and policy matters to come before the Commission, as well as advised on advertising substantiation, endorsements and influencer marketing, telemarketing and consumer fraud issues. She represents both major corporations and startups in investigations by the FTC, state attorneys general, and foreign data protection authorities.

## STEVE KIRKHAM

Steve is Co-Founder and CEO of Berbix, which offers identity verification and fraud deterrence as a service. Prior to founding Berbix, Steve spent five years leading the Trust & Safety efforts at Airbnb. His team was responsible for proactively mitigating risks both online and offline from payments fraud and account takeovers to property damage and personal safety issues. With a deep interest in behavioral economics and a technical background, Steve brings a unique perspective to the world of risk and fraud. Prior to joining Airbnb, Steve was a Product Manager at Google.

## SHWETANK KUMAR

As Chief Data Officer at Turo, Shwetank leads data science, engineering, and analytics to focus on informing the business and product through a combination of data, machine learning models and insights. Shwetank has a PhD in Applied Physics from Caltech and MBA from Wharton and in the past he has led R&D at Synaptics, Intel and IBM Research.



# Speaker Bios

## ANATOLY KVITNITSKY

Anatoly (Toly) is VP of Growth at Trulioo and has a wealth of experience working in strategy and corporate development within financial technology, credit, and consumer healthcare and identity markets. His deep understanding of the industry combined with his thoughtful and strategic approach to nurturing relationships has helped him win partnership, investment, and acquisition opportunities with global data companies.

## KRISTINA M. LAUNEY

Kristina is in the Labor & Employment Department of Seyfarth Shaw LLP, Managing Partner of the Sacramento office, and member of Seyfarth's ADA Title III Specialty Team. She specializes in employment and civil rights laws, and regularly advises and defends clients in litigation arising under Titles II and III of the Americans with Disabilities Act and related California disability access laws.

## LISA LECHNER

Lisa is Chief Compliance Officer with Mercari, Inc. Prior, Lisa has held compliance leadership roles at Rabobank, Venmo/Braintree, AVG Technologies, and PayPal, Inc. She received her JD from University of Nebraska and BS from Nebraska Wesleyan University.

## KEVIN LEE

As a Trust & Safety Architect at Sift, Kevin is driven by building high-performing teams and systems to combat malicious behavior. He has worked for the last 13+ years around developing strategies, tools and teams responsible for billions of users and dollars of revenue. Prior to Sift, Kevin worked as a manager at Facebook, Square and Google, where he led various risk, chargeback, collections, spam and trust and safety organizations. Kevin serves on the Marketplace Risk Advisory Board.

## ERIC LEVINE

Eric is Co-Founder and CTO of Berbix which offers identity verification and fraud deterrence as a service. Prior to founding Berbix, Eric spent five years at Airbnb where he led the Trust & Safety engineering team, built early machine-learning infrastructure, initiated Airbnb's transition to microservices, and enabled secure code collaboration. Prior to joining Airbnb, Eric was an Engineer at Google, shipping products to billions of end users.

## CRAIG J. LEWIS

Craig is the Founder and CEO of Gig Wage, a tech startup building modern payroll tools for the future of work. As an author, contributor to Forbes, and board member to Visit Dallas and Fair Park, Craig's ambition is only surpassed by his vision to meet the demands of the future workforce. Craig serves on the Marketplace Risk Advisory Board.

## HEATHER LEWIS

Heather represents Rover in legislative conversations, partners with internal stakeholders on items including safety and data privacy-related matters, and develops grassroots digital campaigns to encourage users to contact their lawmakers regarding relevant proposed legislation. In her spare time, she serves as a Western Governors University Advisory Board member and provides regulatory guidance to early-stage startup founders. Heather serves on the Marketplace Risk Advisory Board.

## ANDREA LOBATO

Andrea has a long track record of providing strategic legal and business advice to industries with emerging, complex regulatory structures. As SVP of Legal and Compliance at Eaze, she is at the cutting edge of cannabis business law. Prior to joining Eaze, Andrea was the Director of Regulatory Compliance at Lyft for over three years, and practiced appellate law at Latham & Watkins and Horvitz & Levy.

## CORY LOUIE

Cory leads information & physical security, risk & compliance, privacy and strategic trust & safety initiatives at Checkr. Cory was previously Chief Security Officer at WeWork, Chief Information Security Officer at Planned Parenthood and The White House, where he also managed the White House Personnel Security Office, including background checks and clearances. He also held previous security leadership roles at Dropbox and Google and started his career as a Special Agent with the United States Secret Service.

## RICHARD LUTKUS

Richard is a certified ethical hacker, forensic expert, and practicing attorney as partner at Seyfarth Shaw LLP. He advises clients on data breach preparedness and response, including threat mitigation, investigations, data



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assessments, legal notice requirements, and remediation. Richard co-leads the cybersecurity practice for his firm and is a technology and legal thought leader in the areas of data protection and security.

## LONI MAHANTA

As VP of Public Policy Development, Loni focuses on high-level strategic solutions to Lyft's long-term policy issues, as well as shaping and driving operational and programmatic priorities within the company. Primary focus areas include future of work, sustainability, future of cities, safety, and policy research and analytics. Previously, Loni was Associate General Counsel, overseeing all of Lyft's labor and employment issues.

## MARTA MAINIERI

Marta is the author of *Collaboriamo* (Hoepli, 2013), the first book about the sharing economy published in Italy, and founder of Collaboriamo, a platform that provides content and services around the topic of collaborative economy. Curator of Sharitaly, the first event in Italy focused on the sharing economy (2013-2017) and editor of the *Italian Sharing Economy Report* (2014-2017),

Marta is a consultant and trainer specialized on issues concerning the sharing economy, platform design, community design and growth; she also collaborates as a freelance journalist with some national newspapers. From 1998 to 2013, before she started studying and working in the sharing economy field, Marta collaborated with several important digital marketing agencies, initially as Project and Client Manager and then as Head of Strategy.

## PHILIP MASON

Phil is founder and President of Mason & Mason, an insurance broker specializing in venture capital, technology, Internet and life science industries. Phil's clients include high-growth, innovative businesses operating in complex regulatory environments. Areas of expertise include M&A insurance diligence, securities liability, cyber and Internet marketplace risk management. He also is a co-founder of Techassure, a global association of leading technology and venture capital specialty insurance brokers. Phil is a Certified Insurance Counselor and a graduate of Bates College. Phil serves on the Marketplace Risk Advisory Board.



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## JENNIFER MCENTIRE

Jen is Director of Financial Crime Compliance Strategy at LexisNexis Risk Solutions. LexisNexis Risk Solutions delivers comprehensive Financial Crime Compliance data and technology solutions, designed to help organizations effectively comply with BSA, AML, Economic Sanctions, and Anti-Bribery and Corruption regulations. Jen is a Certified Anti-Money Laundering Specialist (CAMS) and serves as Co-Chair on the ACAMS Central Florida Chapter Board of Directors.

## DANIELLE MERIDA

Danielle is General Counsel at TaskRabbit where she manages all aspects of TaskRabbit's liability and oversees Government Affairs and People Operations. Danielle is a true business partner to colleagues focused on helping the business grow and providing practical, timely advice. Danielle received her law degree at Columbia Law School and her Bachelor of Science from UC Davis.

## TEDD MERRILL

Tedd joined OneBeacon's Accident & Health group as SVP in 2008. His business focuses on providing insurance solutions for marketplace platforms and their independent contractors. Prior, Tedd managed distribution for

OneBeacon's trucking and courier products. Previously, he held various senior level sales and underwriting positions with Zurich Insurance Company, within the employee benefits, medical stop loss and transportation segments.

## PAUL MONTICELLO

Paul is Director of Business Development at PerformLine and a leader in enterprise SaaS solutions and regulatory technology expert. Paul helps companies in regulated markets to utilize PerformLine's advanced compliance monitoring services to mitigate regulatory risk and ensure brand safety. Paul is a thought leader on FinTech and Consumer Lending regulations and currently works with some of the leaders in those industries to grow and scale while adhering to regulatory requirements.

## FRANCESCO MONTUORI

Francesco is an accomplished Key Account Manager for Risk Solutions at CashShield, who has been fostering Cybersecurity partnerships in a number of industries and geographies. Highlights of his prior experience include the shaping of Anti-Fraud, Defence and Air Traffic collaborations. He holds an Executive MBA and has an innate passion for breakthrough technologies.

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## CHRIS MOORE

Chris is Deputy Head of ibott. He has been with Apollo since 2013 and was instrumental in the setup of ibott. With over a decade of experience with Casualty and innovation, for which he has a passion, Chris believes in insurance products being an enabler for new, progressive business models such as the sharing economy. He is FCII and CRIS qualified, as well as sitting on the Lloyd's innovation panel and the Lloyd's Market Association Committee for both US and International Casualty.

## ANDREW MOYER

Andrew is SVP, Crisis & Risk Management and Public Affairs Lead at Edelman. He works with clients on proactive and reactive crisis and issues preparedness and reputational risk mitigation strategies. Andrew has managed issue and risk management campaigns and crisis communications for a variety of local and global clients, across a wide range of sectors, providing tactical execution support, campaign leadership and strategic counsel. Andrew joined Edelman after spending 14 years working in state and federal government.

## PIKO NIKOLOV

Piko serves as the VP of Risk for Yapstone, a global provider of online and mobile payment solutions for global marketplaces, software, and large verticals.

## NINOMIYA HIDEAKI

Hideaki (Hide) is a secretariat member of the Sharing Economy Association Japan (on loan from Gaiax Co. Ltd.). He has been working for the development and improvement of the online sharing economy market in Japan, engaging in the "Sharing Economy Trust Mark" (safety and security certification system for online platformers) project or the "Sharing City" (alliance scheme between local governments and online platformers) project.

## CHAD NITSCHKE

Chad is an active entrepreneur, angel investor, and insurance executive with over 15 years of experience at several Fortune 1000 insurance companies. He's the Co-Founder & CEO of Bunker, the insurance & COI compliance platform for on-demand marketplaces and the Future of Work. He is also the host of the Ready. Set. Work. podcast, in addition to the Co-Founder & Managing

Partner of Insure VC, an angel fund focused exclusively on funding emerging insurtech startups.

## MADHU NORI

Madhu heads Product at Yoti, working with businesses globally to make consumer verification and authentication easy and secure. Prior to Yoti, Madhu was CEO of the JV between SoftBank Corp, Yahoo! Japan and Bharti Group based in Delhi. Earlier in his career, Madhu spent over a decade in the US working with startups in the Silicon Valley and later on with Sprint and Verizon Wireless, based in Washington, DC.

## DONERIC NORWOOD

Doneric is founder and CEO of MenuRunners. He is dedicated to boosting profits for local restaurant and retail merchants in underserved markets. His daily grind consists of coffee and hustle! He resides in Dallas with his wife and two daughters.

## ALEX ORTIZ

Alex is a mission-driven development and data visionary who is skilled in child protection, K-12 education, and early childhood welfare and safety technology solutions. He passionately advocates to deliver innovative tools to protect those at risk of online and offline threats that erode trust, safety and security of children in the digital age. As Director of Business Development at Child Rescue Coalition, Alex is on the frontline supporting a global law enforcement network tasked with detecting and tracking online predators trading child pornography, exploitation and child sexual abuse material.

## MARCO PIOVESAN

Marco has over 20 years' experience in global identity, credit, and screening programs, serving corporations and governments worldwide. An active consultant for the International Monetary Fund and advocate for a global approach to identity and screening, Marco combats the identity verification obstacles that restrict financial access and employment opportunities. As CEO of InfoMart, he's led organizational innovation with first-to-market, global identity and screening solutions.

## BRIAN POWERS

Brian is the founder and CEO of PactSafe and a licensed attorney. As the CEO of PactSafe, Brian leads the strategic



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vision of the company's high-velocity contract acceptance platform. Prior to founding PactSafe, Brian's law practice focused primarily on representing the transactional needs of tech companies. Brian is a frequent speaker, instructor and author on topics ranging from clickthrough contract acceptance to privacy-related consent management.

## CHAD PROHASKA

Chad is Sr. Manager, Safety & Enforcement at Rover and has held a series of positions at Amazon. He is an expert in fraud, policy, and affiliate marketing.

## MATHEUS RIOLFI

Matheus is the Co-founder and CEO of Tint.ai. Before this, he was the Director of International at Turo, where he launched the company in Canada and in Europe and pioneered the insurance policies offered to its customers outside the US. He holds an MBA from Harvard Business School and a dual degree in business from the University of São Paulo and Kedge Business School.

## DAN ROBERTS

Dan is a high-energy business development professional with a passion for applying technology to solve real-world problems. At Emailage, Dan is Director of Enterprise Accounts and works with the largest online companies across the West Coast to understand their identity and risk strategies, explore how Emailage intelligence can help achieve their objectives, build business cases, and ultimately deliver the most from the Emailage signals.

## ALIX ROSENTHAL

Alix Rosenthal leads the team responsible for Lyft's compliance as to ridesharing, bikes and scooters, health care, and autonomous vehicles - in the fifty states and Canada. Her team owns the company's background checks, internal and external audits, and data reporting to regulators. Before she joined Lyft, she served as General Counsel of Sidecar, the first platform in the US to offer peer-to-peer ridesharing.

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## ALON ROTEM

As General Counsel at thredUP, Alon is responsible for managing all legal affairs, including corporate, litigation, product and marketing counseling, intellectual property as well as employment and ethics/compliance matters. Prior to thredUP, Alon served as general counsel at Rocket Lawyer, an online legal technology company and practiced law at Goodwin Procter LLP and Ropes & Gray LLP representing technology companies and VC firms.

## CLAYTON ROTH

Clayton is Jumio's Director of Sales, Americas. Clayton has extensive expertise in online identity verification and has worked with a number of organizations within the sharing economy to help streamline their customer onboarding and ongoing authentication processes.

## BILL RUSSELL

Bill is in product strategy at Acuant and has over 20 years of experience in the architecture and development of information technology (IT) solutions. His experience ranges from application and embedded software

development to establishing best practices for managing security risks for companies around the world. He is the architect for the U.S. Passport digital signature system, inventor of the Ozone Identity Management and Passport Validation systems, now owned by Acuant, and provides subject matter expertise for identity management.

## JEFF SAKASEGAWA

Jeff is a Trust and Safety Architect for Sift. He has spent over 10 years fighting fraud for Google, Facebook, and Square. He's excited to be a part of Sift and helping to democratize access to best-in-class machine learning to protect payments, maintain content integrity, and defend accounts.

## MIKE SASAKI

Mike leads the Global Customer Success organization at Mitek - partnering with existing customers to achieve their business objectives through optimal use of Mitek products. Mitek's Global Customer Success drives long-lasting relationships and evangelizes the customer perspective within Mitek. With over a decade of



The image shows a presentation slide for UnifyID. The slide features the UnifyID logo, which consists of a red circle with a white keyhole icon inside, followed by the text "UNIFYID™" in white and red. Below the logo is a white box with the text "AUTHENTICATION REINVENTED" in blue. The slide also includes the text "See UnifyID at 12:00 - 12:45 Room D, Track: Product Technology and Innovation". To the right of the slide, a man in a black UnifyID t-shirt and blue jeans is standing on a stage, presenting. The background of the stage is a large screen displaying the UnifyID logo and the text "Combining 100+ attributes: 99% True Rejection Rate".



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# Speaker Bios



experience in SaaS/Customer Success (CallidusCloud and Oracle), Mike has worked with some of the largest brands around the globe including top marketplace companies.

## JASON SELLERS

Jason has proven expertise in developing insurance products for emerging risks. In his 15 years in insurance he has held positions at AIG, Marsh & McLennan Agency, Arthur J. Gallagher and various insurance startups and is now Director of Insurance at Fair.com. Jason has a Masters in the Management of Risk from St. John's University and a Bachelors of Business Administration from The College of Charleston.

## PREMAL SHAH

Premal leads Kiva.org, a website that allows anyone to lend \$25 to the working poor. Since 2005, Kiva lenders have financed over 1 million low-income entrepreneurs from 75 countries, with a 98% repayment rate. The site has been named as one of Oprah's Favorite Things and a Top 50 Website by TIME Magazine. Premal's inspiration for Kiva came in 2004 when he took two months off work at PayPal to volunteer in India. There, he worked with low-income women to help them sell handicrafts online. While the project had mixed results, it strengthened his belief that the right combination of technology, business and love can dramatically accelerate opportunity for those most left out. Today, with a burgeoning community of 1 million Kiva lenders, this belief becomes more of a reality each day. For his work as a social entrepreneur, Premal was named on FORTUNE magazine's "Top 40 under 40" list. Premal is a graduate of Stanford University.

## SIAVASH SHIVA

Siavash is COO and General Counsel at ShareGrid, where he manages the company's operations, trust and safety program, and legal affairs. He designed ShareGrid's anti-fraud and predictive risk systems, and focuses the majority of his time on building trust within ShareGrid's community. Siavash has a background in corporate law and commercial litigation, and is admitted in Washington, New York, and the District of Columbia.

## JILLIAN SLYFIELD

Jillian serves as Aon's Digital Economy Practice Leader. In this role, she addresses digital disruption of traditional industries and the on-demand economy. Her focus areas are Mobility as a Service, The Future of Work, and

New Economy Digital Risk. Through this practice, Jillian ensures Aon's market leadership, technology platforms and deep analytics capabilities are harnessed for their clients. Jillian was Business Insurance Women to Watch award winner, 2017 and a Risk & Insurance Power Broker award winner, 2018. She also proudly serves on Aon's Diversity and Inclusion Board.

## DEREK SMITH

Derek is the Associate General Counsel for Airbnb's core Homes business. He has also held in-house positions at Palantir in Palo Alto and LivingSocial in Washington, D.C. Previously, Derek clerked on the United States Court of Appeals for the District of Columbia Circuit and worked in the Washington, D.C. office of Latham & Watkins. Derek is a graduate of Harvard University, earned a doctorate in International Relations from Oxford University, and received his JD from Yale Law School.

## STUART STEIN

Stu has focused on product at Peerspace for 4.5 years. In that time, the marketplace grew 150X to 10,000 spaces nationwide in 120 cities, serving thousands of guests a week. Before Peerspace, Stu worked at the management consulting firms Embarcadero Partners, Censeo Consulting, and Marakon, advising top executives across government and the Fortune 500. Stu graduated from the Wharton School at the University of Pennsylvania.

## RICH STUPPY

In his role as Chief Customer Experience Officer, Rich is responsible for client success, data analytics, and ensuring Kount's users have the best customer experience. Collaborating directly with customers, he works to inform Kount's product roadmap, identify new and emerging threats, and drive innovation for ultimate customer satisfaction.

## MIKE SULLIVAN

Mike is Uber's Head of Global Law Enforcement Operations, which includes Law Enforcement Response, Liaison, and Initiatives. Prior to joining Uber, Mike was an Assistant District Attorney with extensive experience across Criminal and White Collar caseloads. Mike holds his BS and JD degrees from the University of San Francisco, is a member of the California State Bar, and a San Francisco native.



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- Jeremy Gottschalk  
Former SitterCity General Counsel

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# Speaker Bios

## LISA THEE

An Artificial Intelligence startup founder with expertise in child safety, Lisa uses AI to keep kids safer online and in real life. She is passionate about bringing leading-edge technology to protect vulnerable populations while helping parents to keep their kids safe in the digital age. She leverages AI to proactively address societal issues including human trafficking, cyberbullying, mental health, and self harm. Lisa has led the implementation of technology solutions to improve the lives of children in collaboration with Intel, Google, Microsoft, Thorn, and the National Center for Missing and Exploited Children. Lisa serves on the Marketplace Risk Advisory Board.

## DAVID THOMAS

David is an accomplished cybersecurity entrepreneur. He has a history of introducing innovative technologies, establishing them in the market, and driving growth - with each early-stage company emerging as the market leader. Today, as CEO of Evident, he and his co-founders help

businesses confidently and accurately verify individuals without handling sensitive personal data. David serves on the Marketplace Risk Advisory Board.

## KEVIN TRILLI

Kevin is Chief Product Officer at Onfido. Previously, Kevin served as SVP of Product at Data Privacy Management company TrustArc. Kevin has over 20 years of product and entrepreneurial experience in digital data security, privacy and governance, having led the full process from strategy to execution to scale at companies including VeriSign (acquired by Symantec), TrustArc (formerly TRUSTe) and AssertD. He leads the strategic evolution of the Onfido product platform.

## ELEANOR (ELLE) TUCKER

Elle is director and 'Gang Leader' of GangHut, which provides specialist marketing for two-sided marketplaces. Passionate about the potential of P2P to democratize individuals and empower communities, Elle is originally

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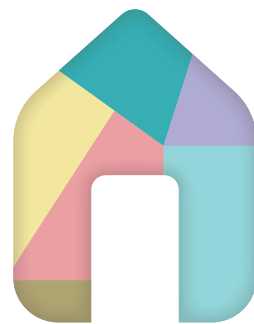
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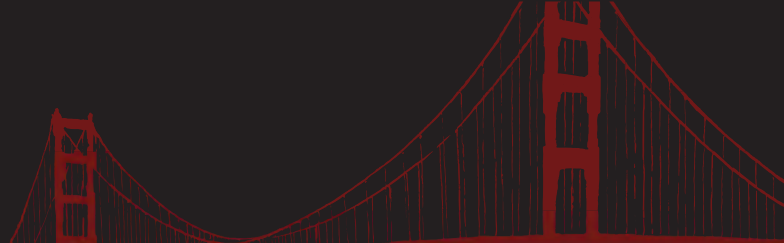
GangHut is where you come to tell your story to the world. To noisily disrupt the traditional way of doing things. To meet new partners, grow, explore, inspire and change, well, everything...

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## GangHut





from Oxford and was educated at Edinburgh University, where she now lives. She divides her time between the Scottish capital, London and Google Hangouts, thanks to GangHut's international client base. Elle serves on the Marketplace Risk Advisory Board.

#### CHRIS VEATCH

Chris is a partner in the White Collar & Investigations practice group at Perkins Coie LLP. Chris is the former Chief of the National Security & Cybercrimes Section at the U.S. Attorney's Office in Chicago, and a former SEC Enforcement Attorney. His practice includes matters involving cybercrime; securities and other financial fraud; the FCPA; trade secret theft; and export controls and U.S. sanctions programs.

#### TARUN WADHWA

Tarun is an entrepreneur, academic, and writer working at the intersection of technological advancement, innovation, global growth, security, and public policy. He writes for Forbes, and his work has appeared in CNN Business, WSJ, and many other publications. He's a Visiting Instructor at Carnegie Mellon University's College of Engineering, and the author of the upcoming book *Identified: The Digital Transformation of Who We Are*.

#### JOHN WHALEY

John is Founder and CEO of UnifyID. He was previously Founder and CTO of Moka5, and was a Visiting Lecturer in Computer Science at Stanford. He holds a doctorate in Computer Science from Stanford University, bachelors and masters degrees in Computer Science from MIT, and is the winner of numerous awards, including the Arthur L. Samuel Thesis Award for Best Thesis at Stanford.

#### MIKE WILKINS

As Trust & Safety Director at Turo, Mike is responsible for investigations, fraud prevention, and marketplace safety. Prior to building out and leading the trust & safety team, and with a background in financial services and estate management, Mike helped scale the customer support and claims teams at Turo. He is currently optimizing fraud prevention tools and processes, reducing friction, and looking ahead at global expansion. Originally from the Boston area, Mike lives in San Francisco with his fiancé and schnauzer, and enjoys hiking, biking, and using Turo cars to explore California.

#### WILLIAM WILTSE

Bill is a former law enforcement officer and technology instructor who has specialized in Internet Crimes Against Children (ICAC) investigations for more than 12 years. He is president of Child Rescue Coalition, a 501(c)(3) non-profit that provides investigative tools to law enforcement officers in 90 countries around the world.

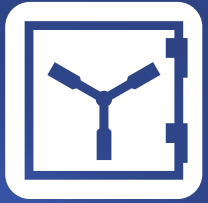
#### PATRICK WONG

Patrick heads GOGO VAN Singapore, the Uber for Logistics. The sharing platform connects users with over 1 million registered drivers for their real-time, same-day logistics needs. GOGO VAN is present in over 300 cities in China, Hong Kong, India, South Korea, Singapore, Taiwan, and Vietnam. Patrick is also President of the Sharing Economy Association of Singapore, bringing together startups involved in the sharing and collaborative economy.

#### ROBERT F. WRIGHT

Bob is EVP and long-time employee of AmWINS Insurance of CA. His background is high hazard commercial property and casualty, excess and surplus lines. Bob's expertise is advanced technology risks. Bob focuses on products that properly address myriad exposures in today's fast changing economy and is a leader within AmWINS on the advanced technology space, working on all manner of marketplace economy companies. Bob joined Stewart Smith in 1990, a predecessor of AmWINS.





# PactSafe™



## TAKE CONTROL OF YOUR TERMS OF SERVICE

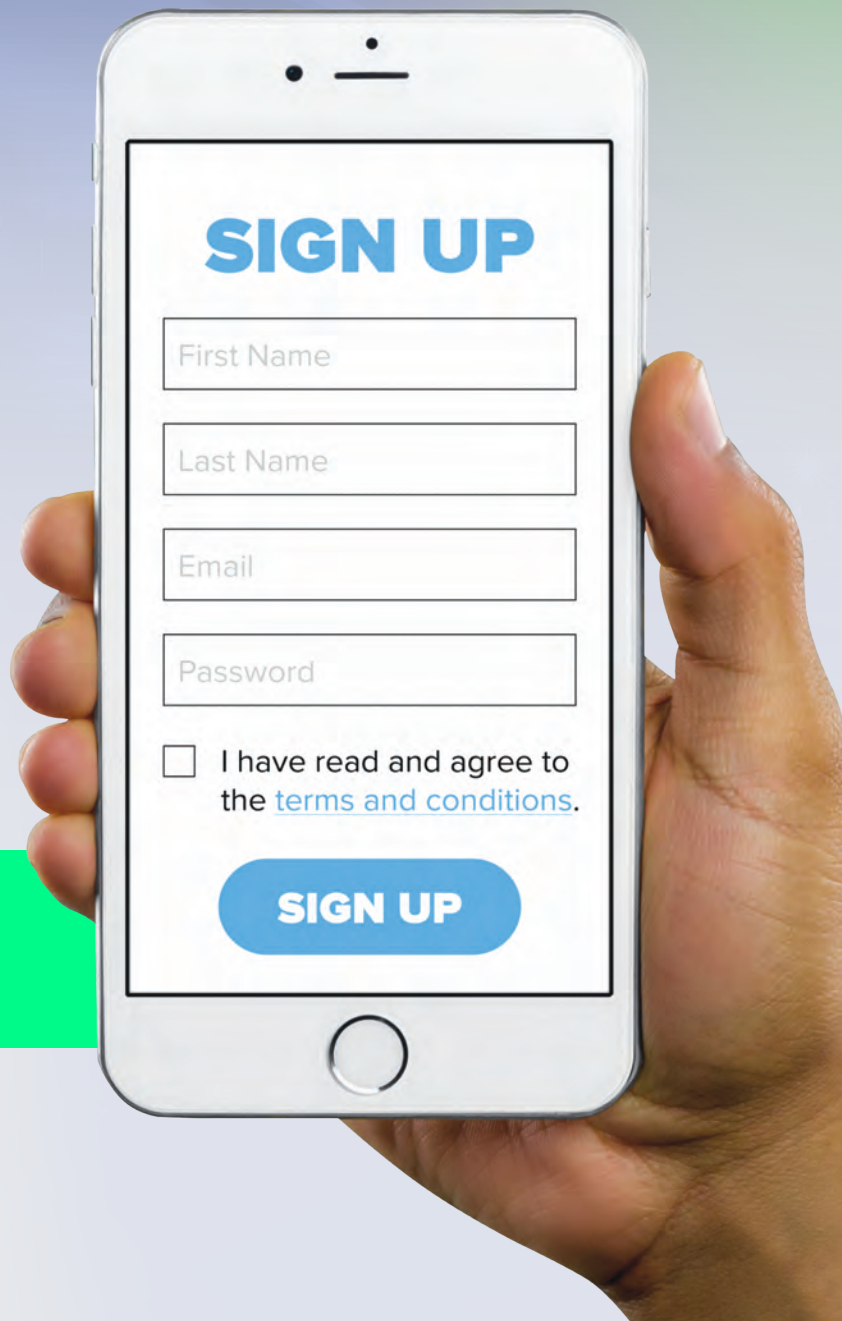
### Are you ready to litigate your ToS?

Litigation around clickthrough terms of service has increased 626% since 2002.

**The bad news** for online marketplaces is that they are at increased risk for ToS litigation because of the sheer volume of agreements they have to track.

Legal teams need a comprehensive and future-proof strategy to deploy updated terms quickly in anticipation of evolving regulations in a global market.

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