

ANNUAL MEETING

Tuesday, April 29, 2025

Hyatt Regency San Francisco Downtown SOMA

50 Third Street, San Francisco, California

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WiFi Network: RSAC2025

Passcode: Rsac20SF25

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RSAC™ eFraud Global Forum

eFraud Global (eFG) Forum is a closed-door, invitation-only program dedicated to the discussion of fraud and scams among practitioner leaders in the fraud prevention community. This unique Forum encourages learning through the sharing of information about how fraud occurs and how to prevent it, using best practice examples from leading organizations. The agenda is driven by a global Program Committee who has collaborated over several months to develop a focused, impactful program..

Our Mission Statement

The mission of RSAC™ eFraud Global Forum is to bring together a cross-industry group of global fraud prevention leaders for closed-door events dedicated to sharing information about reducing fraud. Through case studies and facilitated discussions, senior level decision-makers can make an impact on diminishing fraud affecting their organizations and their customers. Our goal is to create a collaborative community of global fraud prevention leaders by fostering the types of discussions and conversations that get at the heart of why fraud continues to persist—and how to get ahead of fraudsters—while maintaining the sense of trust of a closed-door meeting. Our commitment to eFraud Global Forum members is to:

- Facilitate dedicated discussions about fraud that encourage learning through sharing information about how fraud occurs and how to prevent it using best practice examples from leading organizations.
- Create an environment where attendees can candidly share information with peers in a confidential setting.
- Bring together strategically minded decision makers interested in not only solving problems within their own organization or industry, but to think “outside the box” and solve global problems affecting many industries.
- Drive agenda, topics and speakers through a global Program Committee that understands the concerns and problems that the eFraud Global Forum community faces every day.

For more information visit www.RSACConference.com/RSAC-Programs/eFraud-Global-Forum.

eFraud Global Forum Goals

We hope you leave RSAC™ 2025 eFraud Global Forum with a better understanding of:

- The latest developments in the underground cybercrime economy and the latest fraud threat landscape facing your company and your customers.
- How to better protect your enterprise and your customers from these threats.
- Recent global law enforcement initiatives and successes, and how to better cooperate with law enforcement to help prevent cybercrime and protect customers.
- How to apply the knowledge you gain from eFraud Global Forum in your daily responsibilities.
- The value of being part of a collaborative community of fraud prevention leaders—and how working together and sharing information enhances your ability to fight fraud.

2025 Program Committee

Carmen Araiza, Executive Director, Fraud Operations, JPMorgan Chase

JJ Blair, Product Development & Vertical Strategies, Key Bank

Jamey Boone, Senior Vice President, Head of Fraud Solutions & Controls, Truist

Karen Boyer, Senior Vice President Financial Crimes & Fraud Intelligence, M&T Bank

Matthew Harper, Vice President & Global Lead, Program Strategy and Product Security, Aflac

Ryan Miller, Senior Director, Technology, Target Corporation

Senan Moloney, Global Head of Cybercrime & Cyber Fraud Fusion, Barclays

Jessica Nye, Special Agent, Federal Bureau of Investigation

Gordon Sheppard, Former Head of Fraud, ID.me

Kevin Thomsen, Head of Cybercrime – Fraud Threat Management, Enterprise Protect, TD Bank

Niels Vink, Manager, Fraud Monitoring, ABN AMRO

Meaghan Welch, Senior Vice President, Cyber Crime Defense Senior Manager, Bank of America

Greg Williamson, Senior Vice President Fraud Reduction, Bank Policy Institute

eFraud Global Forum Program Management

Monica Koshgarian, Community & Program Director, RSAC™ Conference

If you have a topic or would like information about serving on our program committee or speaking at a future meeting, please contact Monica at efg@rsaconference.com or call +1 508.878.4430.

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eFraud Global Forum Agenda

7:15 AM PEER NETWORKING BREAKFAST

8:15 AM **Welcome and Meeting Kick-off**

EMCEE:

Meaghan Welch, Senior Vice President, Cyber Crime Defense Senior Manager, Bank of America

8:30 AM **Fraud Threat Landscape—The Most Concerning Trends and Tips from the Experts**

PRESENTERS:

David Maimon, Professor, Department of Criminal Justice and Criminology, Georgia State University and Head of Fraud Insights, SentiLink

Senan Moloney, Global Head of Cybercrime & Cyber Fraud Fusion, Barclays

Gary Warner, Director, Threat Intelligence, DarkTower

9:30 AM **The Art and Science of Scam Detection: Data-Driven Insights for Fraud Fighters**

PRESENTER:

Naftali Harris, Chief Executive Officer & Co-Founder, SentiLink

9:40 AM **Spying on the Bank Impersonators**

PRESENTER:

Jim Browning, YouTuber, Youtube.com/JimBrowning

10:20 AM BREAK Sponsored by Transmit Security

10:35 AM **Managing Merchant Risk with AI**

PRESENTER:

Theban Stanley, Senior Manager, AIML, JPMorgan Chase

11:20 AM **BREAKOUT SESSIONS #1** (*see abstracts at end of Agenda*)

NOTE: Two of the four Breakout Sessions are repeated in the afternoon.

BREAKOUT SESSION

Salon I (2nd Floor)

**Continuing Information Sharing and Collaboration Among eFG Fraud Leaders—
A Platform for Year Long Engagement**

(repeated in afternoon)

PRESENTER:

Erin O'Neill, Online Community Manager, RSAC

BREAKOUT SESSION

Salon II (2nd Floor)

Digital Identity—DI for a Convenient but Secure Account Opening Experience?

(repeated in afternoon)

MODERATOR:

Jeremy Grant, Managing Director, Technology Business Strategy, Venable

PANELISTS:

Ryan Galluzzo, Identity Management Specialist, NIST

Nick Hazelbaker, Executive Director, JPMorgan Chase

<p>BREAKOUT SESSION <i>Artisan (3rd Floor)</i></p>	<p>Fraud and AML: Organizational Structures to Maximize Collaboration</p> <p>MODERATOR: Kara Suro, Managing Director, BSA/AML & Global Sanctions, Charles Schwab</p> <p>PANELISTS: Melissa Babin, Senior Director, Head of Financial Crimes Investigations, Robinhood Samantha Ofori, Executive Director, Legal & Compliance, Morgan Stanley Raymond Roland, Vice President AML, Fraud and Crypto Investigations, Fidelity</p>
<p>BREAKOUT SESSION <i>Sculptor (3rd Floor)</i></p>	<p>Law Enforcement Case Studies</p> <p>MODERATOR: Meaghan Welch, Senior Vice President, Cyber Crime Defense Senior Manager, Bank of America</p> <p>PANELISTS: Joshua Fuerst, ATSAIC – Global Investigative Operations, United States Secret Service Chris Lynam, Director General, National Cybercrime Coordination Centre (NC3) and Canadian Anti-Fraud Centre/Royal Canadian Mounted Police Donovan McKendrick, Special Agent, FBI San Francisco, Special Assistant U.S. Attorney, Northern District of California, FBI</p>
<p>12:10 PM</p>	<p>NETWORKING LUNCH</p>
<p>1:15 PM</p>	<p>Afternoon Kick-Off & Networking Exercise</p> <p>EMCEE: Carmen Araiza, Executive Director, Fraud Operations, JPMorgan Chase</p>
<p>1:25 PM</p>	<p>Fraud and Scam Countermeasures—Global Perspectives and Regulations</p> <p>MODERATOR: Ayelet Biger-Levin, Chief Executive Officer, RangersAI</p> <p>PANELISTS: Jeevan Babu, Managing Director and Head of Fraud and Scam Prevention, JPMorgan Chase Ken Palla, Former Director of Online Security for Commercial and Retail Customers MUFG</p>
<p>2:05 PM</p>	<p>Fighting Back: Elevating Onboarding Security with Assurance-Level Fraud Strategies</p> <p>PRESENTER: Mary Ann Miller, Vice President of Client Experience, Executive Fraud Advisor, Prove</p>
<p>2:15 PM</p>	<p>Social Media—Disrupting the Fraud Economy</p> <p>MODERATOR: Kevin Gosschalk, Chief Executive Officer & Founder, Arkose Labs</p> <p>PANELISTS: David Agranovich, Director, Global Fraud Disruption, Meta Lucia Harris, Director, Member Protection, Match Group Kylie McRoberts, Head of Trust & Safety, X</p>
<p>2:55 PM</p>	<p>BREAK Sponsored by Transmit Security</p>

3:20 PM

BREAKOUT SESSIONS #2 (see [abstracts at end of Agenda](#))*NOTE: Two of the four Breakout Sessions are repeated from the morning.***BREAKOUT SESSION***Salon I (2nd Floor)***Continuing Information Sharing and Collaboration Among eFG Fraud Leaders—
A Platform for Year Long Engagement** (repeated from the morning)

PRESENTER:

Erin O'Neill, Online Community Manager, RSAC**BREAKOUT SESSION***Salon II (2nd Floor)***Digital Identity—DI for a Convenient but Secure Account Opening Experience?**
(repeated from the morning)

MODERATOR:

Jeremy Grant, Managing Director, Technology Business Strategy, Venable

PANELISTS:

Ryan Galluzzo, Identity Management Specialist, NIST**Reuben Stewart**, Director, Customer Identity and Access Management (CIAM), PNC Bank**Nick Hazelbaker**, Executive Director, JPMorgan Chase**BREAKOUT SESSION***Artisan (3rd Floor)***Intended And Unintended Consequences with Passkey Authentication**

MODERATOR:

Andrew Shikiar, Executive Director and Chief Executive Officer, FIDO Alliance

PANELISTS:

Christiaan Brand, Product Manager, Security & Identity, Google**Rakan Khalid**, Head of Product – Identity, Paypal**Brittney McClary**, Head of Trust & Safety, Gemini**BREAKOUT SESSION***Sculptor (3rd Floor)***Retail Fraud Taxonomy—The Foundation for a Unified, Cross-Sector Attack Chain**

PRESENTERS:

Ryan Miller, Senior Director, Technology, Target Corporation**Evan Gaustad**, Senior Director Threat Detection, Fraud & Abuse, Target Corporation**Christian Beckner**, Vice President of Retail Technology, National Retail Federation

4:00 PM

RETURN & GRAB A BEER

4:10 PM

Scams and Client Education (Metrics for Success)

PRESENTER:

Andrew Cromwell, Senior Vice President, Business Intelligence, Client Experience & Response Management Executive, Bank of America

4:50 PM

Show Me the Money: A Link Analysis Case Study

PRESENTER:

Erin Englund, Director, Threat Analytics, BioCatch

5:00 PM

Fraud Signals, Rules and Orchestration

MODERATOR:

Senan Moloney, Global Head of Cybercrime & Cyber Fraud Fusion, Barclays

PANELISTS:

Ryan Miller, Senior Director, Technology, Target Corporation**Han Sahin**, Founder & CEO, ThreatFabric

5:45 PM

Closing Remarks and Cocktail Reception Sponsored by Arkose Labs

BREAKOUT SESSION ABSTRACTS

*Repeats in morning
and afternoon
breakouts*

**Continuing Information Sharing and Collaboration Among eFG Fraud Leaders—
A Platform for Year Long Engagement**

During this session fraud leaders will learn about the new platform from RSAC which will enable continued information sharing and collaboration throughout the year. Other amazing features will also be reviewed, such as:

- Library
- AI Assistant
- Groups (Public & Private)
- Secure Chat

*Repeats in morning
and afternoon
breakouts*

Digital Identity—DI for a Convenient but Secure Account Opening Experience?

During this session, experts will review the status (and importance) of digital IDs, what are the adoption rates, what is coming next, and what are the implications for fraud detection. The work that banks are doing with the US government and state DMVs to accelerate the availability of digital driver's licenses (aka mobile driver's licenses or "mDLs") for a more secure and convenient account opening process online—especially as Gen AI and deepfake technology challenge current approaches.

Morning breakout

Fraud and AML: Organizational Structures to Maximize Collaboration

While there is no single way to structure AML and Fraud teams, coordination and collaboration between them is key. Hear panelists explore different organizational structures—from a unified financial crimes oversight team to fraud and AML teams housed in completely separate organizations to something in between—and ways teams can share information and collaborate in the pursuit of financial crimes prevention.

Morning breakout

Law Enforcement Case Studies

A deep dive into recent investigations and arrests that demonstrate the value of private sector reporting; as well as guidelines and principles for engaging with law enforcement: what are the correct avenues, what are the thresholds.

Afternoon breakout

Intended And Unintended Consequences with Passkey Authentication

For years, many in regulated industry have been wary of leveraging social sign-ins with Google, Apple, Facebook and Twitter. Passkeys, however, present an entirely new paradigm—often leveraging device-based biometrics (FaceID) over cloud services from companies like Google, Apple and 1Password to help eliminate using high-risk passwords altogether.

During this session experts will discuss the fast adoption of passkeys, how key issues holding back some are being addressed, and how the use of passkeys is reducing fraud in major organizations.

*Afternoon breakout***Retail Fraud Taxonomy—The Foundation for a Unified, Cross-Sector Attack Chain**

This session will cover the newly-released Retail Fraud Taxonomy (the "Taxonomy") Version 1.0 and how it can be practically used to combat retail theft, fraud and abuse. The Taxonomy is a collaborative initiative led and sponsored by the National Retail Federation (NRF), in partnership with Retail & Hospitality Information Sharing and Analysis Center (RH-ISAC), the Target Corporation along with other retail industry members. The Chertoff Group serves as technical advisor and project manager. Defenders have applied the "attack chain" concept in cybersecurity for more than 15 years, but until now, retail fraud professionals have not had a taxonomy to classify threat behavior or map it to mitigations and detection data sources. The Taxonomy offers practical, real-world approaches to aid in modeling potential fraud schemes and developing scenarios, controls, detections and business processes and policies. The retail sector is often just one aspect in the entirety of a fraud attack chain—with financial institutions (banks, payment processors, card issuers, etc.), telecommunication organizations, and social media platforms among the others. The Taxonomy also serves as a foundation for standardizing the documentation and tracking of fraud events and could be used when thinking about a unified attack chain that is cross-sector and multilateral.

eFraud Global Forum Speakers

DAVID AGRANOVICH
Meta

David Agranovich is Meta's Director of Threat Disruption, where he coordinates the disruption of influence operations, cyber-espionage, cybercrime, and adversarial networks across Meta and develops policies to deter misuse of the platform. Prior to joining Facebook, David served as Director for Intelligence at the National Security Council (NSC) in the White House, where he led the United States Government's efforts to address foreign interference in democratic systems and elections and in a variety of senior roles at the Department of Defense focused on Russian counter-intelligence, organized crime and corruption. In his free time he is a commercial pilot and flight instructor.

CARMEN ARAIZA
JPMorgan Chase

Carmen is a fraud industry leader with over 21 years in financial services primarily spent combatting fraud with a specialty in payment and application fraud via digital channels. Carmen currently is an Executive Director at JPMorgan Chase supporting JPM Private Client Fraud Operation team and is responsible for fraud detection, prevention and the client's fraud experience. Previously Carmen held roles leading or supporting internal fraud, debit card fraud and deposit fraud. She has successfully built new fraud teams and credits her success in combating fraud from staying informed on threats, taking a proactive approach to limit vulnerabilities, building a strong network, having a deep understanding of bad actor methodologies, first party fraud, application fraud, and social engineering.

MELISSA BABIN
Robinhood

Melissa is the Head of Financial Crimes Investigations at Robinhood, overseeing the investigation and reporting of suspicious activity. She also advises the Department of Treasury's Office of Technical Assistance, helping foreign governments build financial crime prevention and detection capabilities. Previously, she was a Director at PwC's Financial Crimes Unit, leading AML and sanctions remediation for financial institutions. She also worked as a Senior Intelligence Investigator at Booz Allen Hamilton, supporting money laundering investigations. Melissa holds an MA in Security Policy Studies from The George Washington University and a BA in Political Science from the University of San Diego.

JEEVAN BABU
JPMorgan Chase

Jeevan Babu is a Managing Director and Head of Fraud and Scam Prevention at JPMorgan Chase, overseeing efforts across all payment channels for services processing over \$5 trillion annually. With 15+ years in financial services, he has developed leading payments products and fraud prevention systems, enhancing customer experience. Previously, he was Head of Payments Products for Zelle, Quick Deposit, and Transfers, many of which he built from the ground up at JPMorgan Chase. Jeevan holds an MBA from MIT Sloan, combining technical expertise with strategic business acumen in the digital payments landscape.

CHRISTIAN BECKNER
National Retail Federation

Christian Beckner is the Vice President of Retail Technology & Cybersecurity at the National Retail Federation and Executive Director for the NRF Center for Digital Risk & Innovation. In this role, Christian works with policy and industry stakeholders on critical technology issues that affect the retail sector, including artificial intelligence, cybersecurity and fraud prevention. He leads NRF's CIO Council, Technology Leadership Council and IT Security Council, and co-leads NRF's AI Working Group and Fraud Prevention Professionals Working Group. He also supports the development of technology and cybersecurity-related content at NRF's conferences, and is a frequent speaker at cybersecurity and technology-focused events.

AYELET BIGER-LEVIN
RangersAI

Ayelet Biger-Levin is a cybersecurity and fraud detection expert with 15 years of experience developing technology to help financial institutions authenticate customers and detect fraud. She is the founder and CEO of RangersAI, focused on combating online scams, and a Director at the Global Anti-Scam Alliance. Previously, she held roles at IBM, RSA Security, and BioCatch. Ayelet also hosts the Scam Rangers Podcast, exploring the human side of scams and interviewing advocates working to protect victims.

CHRISTIAAN BRAND
Google

Christiaan Brand co-founded financial services security firm, Entersekt in 2009. He has since moved to Google where he's part of their Security and Identity teams. Christiaan is a frequent industry commentator on all areas involving cyber-crime and cyber security and co-chair of the FIDO2 technical working group at the FIDO Alliance looking to standardize strong online security protocols and passkeys.

JIM BROWNING
[Youtube.com/JimBrowning](https://www.youtube.com/JimBrowning)

Jim Browning is the Internet alias of a software engineer and YouTuber from Ireland whose content focuses on scam baiting and investigating call centers engaging in fraudulent activities. His YouTube channel has over 4 million subscribers and his videos have been viewed more than 300 million times. He is part of the BBC's 'Scam Interceptors' team who attempt to stop UK-focused scams on their BAFTA award-winning TV program.

ANDREW CROMWELL
Bank of America

Andrew is the Business Intelligence, Client Experience & Response Management Executive within Client Protection. Cromwell's teams are responsible for responding to fraud events in real-time that impact several segments of the bank and the client experience. By leveraging the findings from these events, including industry and client feedback, the team utilizes thematic analysis to drive continuous improvement for our business and our overall client experience. The team proactively works to prevent fraud and educate clients on protecting themselves from fraud and scams in the future. Andrew's team also owns network adherence and monitoring.

ERIN ENGLUND
BioCatch

Erin Englund is the Director of Threat Analytics for North America for BioCatch with 20 years of experience in online fraud prevention and risk management. Prior to BioCatch, she worked for eBay combatting fraudulent account opening, account takeover, and collusion fraud, later working for CyberSource helping e-commerce merchants stop card-not-present fraud. Today Erin works with some of the largest financial institutions in North America fighting account opening fraud, synthetic ID, malware, and account takeover.

JOSHUA FUERST
US Secret Service

Joshua Fuerst has been an agent with the United States Secret Service for sixteen years. In 2023, ATSAIC Fuerst came to the Criminal Investigative Division in the Staffing and Manpower section and in 2024 transitioned as a Supervisor in the Global Investigative Operations Center (GIOC), a collaborative, centralized fusion center focused on dismantling largescale transnational organized crime networks with a focus in cryptocurrency investigations. ATSAIC Fuerst's previous assignments within the Secret Service include Lead Advance Agent, Assist Shift Leader, Transportation Section Driver/Advance Agent and Logistics/Operation Agent on the Presidential Protective Division. ATSAIC Fuerst was a founding agent of the Former Obama Detail.

RYAN GALLUZZO
National Institute of
Standards and Technology
(NIST)

Ryan Galluzzo recently began serving as the Digital Identity Program Lead at the National Institute of Standards and Technology (NIST). With over 10 years of experience, he has provided cybersecurity and identity management subject-matter insights to multiple federal agencies, including the Internal Revenue Service (IRS) and NIST, where he previously contributed to NIST Special Publications and international privacy and security efforts.

EVAN GAUSTAD
Target Corporation

Evan Gaustad manages the Theft, Fraud, and Abuse Threat Detection organization at Target. His global teams provide engineering, data science, and vision computing solutions to identify and disrupt online and in-store retail crime. He has 20 years of experience in security working in various roles from system security engineering to penetration testing in defense, banking, and retail industries. Evan holds three patents for various threat detection technologies. He has a MS in Machine Learning from Georgia Tech, a MS in Information Security Technology from Carnegie Mellon University, an MBA from St. Thomas University, and a BS in Computer Science from the University of Minnesota.

KEVIN GOSSCHALK
Arkose Labs

Kevin Gosschalk is the visionary founder and CEO of Arkose Labs. Since launching the cybersecurity company in 2016, he has been at the forefront of developing consumer account security, online fraud, and bot management solutions that provide enterprises immediate and long-term protection against attacks. The company's unique approach increases adversaries' attack costs, reduces their ROI, and causes them to give up, shutter, or move on. Microsoft, OpenAI, and Roblox are among Arkose Labs' customers.

JEREMY GRANT
Venable LLP

Jeremy Grant brings more than 25 years' experience at the intersection of identity, privacy, and cybersecurity, having served in a range of leadership positions spanning government and industry. He is a managing director in Venable's technology & innovation practice. Grant previously established and led the National Strategy for Trusted Identities in Cyberspace (NSTIC), housed in NIST; NSTIC was the first new cybersecurity program launched by the Obama administration. There he led activities across private and public sectors to drive a marketplace of more secure, privacy-enhancing identity solutions for online services. Grant also serves as Coordinator of the Better Identity Coalition, an organization focused on developing and advancing consensus-driven, cross-sector policy solutions.

LUCIA HARRIS
Match Group

As Director of Member Protection at Match Group, Lucia leads efforts across Match Group's global portfolio to identify and mitigate critical risks, including scams, fraud, and exploitation. A veteran of the dating app industry, Lucia was Chief Community Officer at Hinge, where she spent nearly a decade building out Trust & Safety and Customer Experience. She then joined Cinder Technologies as Head of Trust & Safety Solutions, where she played a hybrid customer success and product role in developing Cinder's centralized platform for Trust & Safety operations. Lucia is passionate about navigating problems at the complex intersection of safety, privacy, and compliance.

NAFTALI HARRIS
SentiLink

Naftali Harris is co-founder and CEO of SentiLink, a provider of best-in-class identity verification and fraud mitigation solutions. SentiLink's products verify customer identities and detect identity theft, synthetic fraud, and hard-to-detect forms of first party fraud. SentiLink serves over 400 institutions—including leading banks, fintechs, telcos, and many others—and verifies over 3million identities each day. Prior to SentiLink, Naftali was the first data scientist at the online lender Affirm and built and led their Risk Decisioning team. He holds a BA in Statistics from the University of Chicago, and subsequently earned an MA in statistics from Stanford, where he was a Stanford Graduate Fellow. He lives with his family in Austin, TX.

NICK HAZELBAKER
JPMorgan Chase

Nick is an Executive Director at JP Morgan Chase providing strategy and guidance around identity verification, authentication, and account recovery.

RAKAN KHALID
Paypal

Rakan Khalid is PayPal's Head of Identity Product Management, where he is developing a unified set of identity platform capabilities and experiences to empower the global PayPal ecosystem of 430 million consumers and merchants. Before PayPal, Rakan spearheaded the development of Intuit's Identity Verification and Authentication platform, catering to the diverse needs of over 100 million consumers, small businesses, and third-party developers. Prior to Intuit, he led eBay's authentication platform, and his earlier work at Intel's consumer security business included building and scaling an award-winning password management app called True Key.

CHRIS LYNAM
National Cybercrime
Coordination Centre (NC3)
and Canadian Anti-Fraud
Centre/Royal Canadian
Mounted Police

Chris Lynam is the Director General of the National Cybercrime Coordination Centre (NC3) and Canadian Anti-Fraud Centre within the Royal Canadian Mounted Police (RCMP). He led extensive work with other government departments, law enforcement partners across Canada and the private sector to conceptualize and design a national cybercrime coordination mechanism for Canada. He previously worked for Public Safety Canada and within the Security and Intelligence Secretariat of the Privy Council Office where he was part of the team that supported the National Security Advisor to the Prime Minister.

DAVID MAIMON George State University and SentiLink	Dr. David Maimon serves as the Head of Fraud Insights at SentiLink, where he plays a pivotal role in bridging the gap between upstream fraud signals found in the online fraud ecosystem and downstream fraud signals received by SentiLink partners. Before joining SentiLink, he held the position of Principal Product Manager and Special Advisor at GeoComply, as well as the role of Chief Science Officer at Vidocq Group. Currently, he is also a Professor in the Department of Criminal Justice and Criminology at Georgia State University (GSU) and serves as the director of the Evidence-Based Cybersecurity Research Group.
BRITTNEY MCCLARY Gemini	Brittney McClary is the Global Head of Trust & Safety at Gemini. In her role, she leads the company's strategy on fraud prevention on Gemini's crypto exchange. Prior to joining Gemini, Brittney held several Trust & Safety and anti-fraud roles in startups such as Directly, Thumbtack, and Uber. Before making the jump into startup tech, she spent a decade working for the Federal Government at the Central Intelligence Agency as a Counter-terrorism Analyst and the U.S. Department of State as a Foreign Service Officer. Brittney graduated from Florida State University with a Bachelor of Arts in Criminology and International Affairs and American University with a Master's Degree in International Politics and Transnational Crime and Corruption.
DONOVAN MCKENDRICK FBI	Donovan McKendrick is a Special Assistant U.S. Attorney with the U.S. Attorney's Office in the Northern District of California and a Special Agent with FBI San Francisco on Cyber Crime Squad CY-6. He was a case agent on multiple high-profile cyber incidents, including attacks on Twitter, Solar Winds, Robinhood, and Rockstar Games. Special Agent McKendrick specializes in cryptocurrency investigations and the use of emerging technologies by cyber threat actors, including artificial intelligence.
KYLIE MCROBERTS X	Kylie McRoberts works at the intersection of safety, free expression, and technology, having built a career focused on how to use information to protect people. As X's Head of Safety she leads the company's work to maintain a safe and engaging platform. An expert in content moderation, security, and privacy issues, her career has seen her deal with a wide range of issues that threaten users in different ways. Prior to joining X, she worked at Google and has a background in security, military, and political analysis.
MARY ANN MILLER Prove	Mary Ann Miller is the Fraud & Cybercrime Executive Advisor and VP of Client Experience at Prove. Mary Ann is a well-respected expert in the fraud and identity space who has been quoted by <i>BBC News</i> , <i>NPR</i> , <i>American Banker</i> , <i>USA Today</i> , and others. Mary Ann was most recently Head of Fraud Strategy at Varo Bank, where she led the fraud strategy process for transitioning the fintech to a nationally chartered challenger bank. Prior to that, Mary Ann held directorships and executive roles at well-known organizations such as USAA, PayPal, Lloyd's Banking Group, and other technology firms. She also served on the US Federal Reserve Secure Payments Task Force.
RYAN MILLER Target Corporation	Ryan Miller is a Senior Director at Target Corporation, where he leads Cyber Threat Operations including Cyber Threat Intel, Fraud Intel, and Reverse Engineering teams. His experience includes leading and supporting cyber threat intelligence operations in large fusion centers including the National Cybersecurity and Communications Integration Center (NCCIC) and the National Cyber Investigative Joint Task Force (NCIJTF). Ryan is an industry recognized leader who regularly participates and shares threat intelligence, processes, and best practices through forums such as vendor conferences, ISAC communities, and RSAC™ eFraud Global Forum (EFG). Ryan also serves as a program committee member on the RSAC™ eFG, helping drive engagement and content development.

SENAN MOLONEY
Barclays

Senan Moloney is the Global Head of Cybercrime for Barclays and the lead for the bank's Cyber Fraud Fusion Centre, a unit focused on intelligence-driven defense against fraud and financial crime, the disruption of upstream cyber enablers of these crimes, and research and development into emerging criminal attack journeys. Prior to joining Barclays, Senan worked as a senior cybercrime specialist in the European Cybercrime Centre at Europol assisting international law enforcement investigations against organized cybercriminal groups. Senan is an established industry speaker on the transformation of fraud and financial crime prevention strategies and sits as an advisor and board member for a number of cross-sector bodies responsible for tackling economic crime at a societal level.

ERIN O'NEILL
RSAC

Erin O'Neill is an experienced community leader with a background in managing large-scale in-person events and developing strategies for building and scaling online communities. Specializing in professional communities of practice, she brings years of experience in community engagement and operations. Erin is passionate about creating environments where members can connect, grow, and make a real impact. She's committed to delivering practical tools, resources, and support that empower members to thrive and lead meaningful collaborations.

SAMANTHA OFORI
Morgan Stanley

Samantha is an Executive Director at Morgan Stanley within Legal and Compliance. She is the Head of U.S. Investigations for E*TRADE, Fraud and U.S. Banks for the Global Financial Crimes team. Prior to joining Morgan Stanley, Samantha served as Chief of Staff at Citigroup for their Global Investigations and Intelligence Unit. The unit conducted complex, proactive and enterprise-wide investigations. She also was a team lead and investigator of complex matters. Samantha holds a B.A in political science from Dickinson College and J.D from the University of Maryland School of Law. She is a licensed attorney by the New York State Bar and holds a Certified Anti-Money Laundering Specialist (CAMS) certification.

KEN PALLA
Former Director of Online
Security for Commercial and
Retail Customers, MUFG

Ken was a Director at MUFG Union Bank focusing on online security before retiring in early 2019. He helped shape the initial responses to the US 2005 and 2011 FFIEC Regulatory Guidance to improve online security for US Banks. Ken is currently on The Knobbe Scam Committee and has recently published three white papers: *The need to focus on online customer safety*; *Online authentication*; and *How to select a multi-factor authentication solution*. He blogs on consumer financial scams and focuses on reimbursements by financial institutions. In 2019, he received the Legends of Fraud Award at the 3rd annual FraudCON conference in Israel. He currently consults for banks and online security vendors.

RAYMOND ROWLAND
Fidelity

Ray started his professional career at the Manhattan District Attorney's Office where he prosecuted securities fraud, money laundering, bank fraud, identity theft, embezzlement, and multi-million-dollar larcenies. Ray also managed a team of investigators and attorneys at the Massachusetts Attorneys General, where they successfully prosecuted various fraud matters including arson and staged motor vehicle accidents. Since joining Fidelity 18 years ago, Ray has worked as an investigator and currently runs a team of 100+ analysts, investigators, and managers. In this current role he is focused on the investigation and filing of SARs concerning Anti-Money Laundering, Fraud, Crypto, and Elder Financial Exploitation cases.

HAN SAHIN
ThreatFabric

Han is the CEO and co-founder of ThreatFabric, a leading company specializing in threat intelligence-powered mobile fraud prevention. Dedicated to fighting evolving mobile fraud tactics, he focuses on understanding threats and integrating layered technologies into seamless online journeys via SDKs for web and mobile platforms. Previously, Han was a fraud expert at ABN AMRO, a prominent European bank.

ANDREW SHIKIAR FIDO Alliance	Andrew is Executive Director and CEO at the FIDO Alliance, a global consortium working to create open standards and an interoperable ecosystem for simpler, stronger user authentication. He has over 20 years of experience in digital identity and leading multi-stakeholder organizations, having previously driven market development efforts for Tizen Association, LiMo Foundation, and Liberty Alliance Project. Andrew has deep experience in multi-stakeholder organizations and has served in executive and managerial roles. His work at Sun Microsystems included PR and marketing leadership for the company's Java and identity management initiatives. He was a founding executive at RadicalMail, and most recently, served as VP of Marketing & Business Development for machine learning pioneer BigML.
THEBAN STANLEY JPMorgan Chase	Theban Stanley is a Senior Manager of AI/ML at JPMorgan Chase. His machine learning journey began in the early 2000s when he developed speech recognition systems for Rosetta Stone across 32 languages. Over the years, he has held various leadership roles, applying ML to areas such as Ad optimization and Video recommendations. Theban has spent the majority of the past decade building AI/ML systems for Trust & Safety (T&S), starting with the build out of the T&S stack at Walmart E-commerce. He currently leads Merchant and Credit card fraud prevention at JPMorgan Chase.
KARA SURO Charles Schwab	Kara Suro is the Managing Director and AML Officer for Charles Schwab Bank, Charles Schwab Premier Bank, Charles Schwab Trust Bank, Charles Schwab & Co., and Charles Schwab Trust Companies. In that capacity, she leads the execution of domestic and international BSA/AML/Sanctions compliance efforts. Previously, Kara was the Managing Director of Fraud Risk Management responsible for governance and implementation of Schwab's Fraud Risk Management Program. Before joining Financial Crimes Risk Management, Kara was a Director in the Compliance Regulatory Group with oversight of client complaint reporting. Kara is a participant in numerous industry associations and has a Juris Doctorate from George Washington University Law School and a Series 7 license.
GARY WARNER DarkTower	Gary is the Director of Threat Intelligence for DarkTower and the Director of the Computer Forensics Research Lab at the University of Alabama-Birmingham. DarkTower disrupts crime through open source cyber intelligence and investigations for a variety of industries, including financial services, big retail, and online services companies. Gary has 35 academic publications related to cybercrime investigations and forensics.
MEAGHAN WELCH Bank of America	Meaghan Welch is a Cyber Defense Senior Manager within Bank of America's Global Information Security organization. She has over 19 years of financial services experience with Bank of America and has spent the majority of that time in fraud detection and prevention, incident response, and analytics. She currently manages a team of Cybercrime Specialists who process intelligence and manage the remediation of cybercrime incidents targeting clients. Meaghan received her MBA from Liberty University in 2014.

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RSAC eFG Invite-Only Sessions & RSAC Fraud Track Held at Moscone Center & Yerba Buena Center for the Arts

Please see [Agenda-at-a-Glance for eFG Attendees](#)

MONDAY, APRIL 28

eFG Invite-Only

Invite-only fraud prevention session exclusively for eFG attendees

10:50 AM – 11:40 AM **Ghost Tap (NFC Relay Scam): The Next Evolution of Payment Fraud**

Fraud Prevention Track

Open to RSAC™ 2025 Conference Full Conference Pass attendees

9:40 AM – 10:30 AM **Boxing in the Bad Guys: introducing the Fraud Kill Chain**

2:20 PM – 3:10 PM **Pig Butchering and the Threat of Transnational Organized Crime**

WEDNESDAY, APRIL 30

eFG Invite-Only

Invite-only fraud prevention session exclusively for eFG attendees

9:40 AM – 10:30 AM **Fraud Red Teaming Case Studies**

Fraud Prevention Track

Open to RSAC™ 2025 Conference Full Conference Pass attendees

8:30 AM – 9:20 AM **Guardians of the Cyber Galaxy: Allies Against AI-Powered Cybercrime** (PANEL)

1:15 PM – 2:05 PM **The Dark Side of Innovation: Generative AI in Cybercrime**

2:25 PM – 3:15 PM **AI and Cybersecurity: Shaping the Future of the Digital Economy** (PANEL)

THURSDAY, MAY 1

eFG Invite-Only

Invite-only fraud prevention session exclusively for eFG attendees

9:40 AM – 10:30 AM **Deep Dive with Gary Warner, David Maimon, Jim Browing and other Amazing eFG Luminaries**

Fraud Prevention Track

Open to RSAC™ 2025 Conference Full Conference Pass attendees

8:30 AM – 9:20 AM **Fight Like Marketplaces: What Banks Can Learn to Resolve Scams Smarter**

10:50 AM – 11:40 AM **Scams, Fraud & Identity: Why Attacks Require UX Focused Identity-Security** (PANEL)

12:20 PM – 1:10 PM **Deepfake vs KYC: War among AI Models, Providers and Criminals**

eFraud Global Forum Sponsors



BioCatch identifies fraud and prevents financial crime by analyzing 3,000 different physical behavioral patterns (mouse movements and typing speed, for example) and cognitive signals (hesitation, disjointed typing, etc.) in search of anomalies. A deviation in user behavior is often a good indication that the activity is fraudulent. Today, 34 of the world's largest 100 banks and 237 total financial institutions rely on BioCatch Connect™ to combat fraud, facilitate digital transformation, and grow customer relationships.



Prove enables businesses to provide frictionless digital consumer experiences without compromising security. With Prove's advanced identity verification and authentication platform and Prove Identity Network®, trusted digital transactions are assured throughout the user journey. More than 1,000 businesses, including 9 of the top 10 U.S. banks, rely on Prove to boost revenue, improve customer acquisition, enhance cybersecurity, mitigate fraud, and eliminate costs of legacy identity verification solutions. Learn more at www.prove.com and follow us on LinkedIn.



SentiLink, the leading provider of innovative identity and risk solutions, empowers institutions and individuals to transact confidently with one another by preventing synthetic fraud, identity theft, and emerging forms of fraud at the point of account application. SentiLink serves 300+ financial institutions, including 10 of the 15 largest U.S. banks, 5 of the top 10 credit unions and 30+ fintech unicorns.

Cocktail Reception Sponsor



The world's leading organizations, including 2 of the top 3 banks and largest tech enterprises, trust Arkose Labs to keep users safe from online fraud. Our patented platform detects and neutralizes bots and bad actors before they can make an impact, without sacrificing the genuine user experience, and tracks and shares real-time, global threat intelligence with our customers.

Breaks Sponsor



Transmit Security has reimagined fraud prevention and CIAM by replacing siloed solutions with a fusion of customer identity management, identity verification and fraud prevention. Mosaic by Transmit Security, our flagship platform, offers best-of-breed modular services to address fraud and identity use cases while minimizing complexity and costs. With AI-driven cybersecurity at its core, Mosaic is built for resilience and scale, earning the trust of 7 'top 10' US banks and Fortune 500s. Discover transmitsecurity.com.