

Marketplace
Risk.

Marketplace Risk.

SAN FRANCISCO | MAY 12-14

Marketplace Risk Management Conference 2026 - #MRMC26

PRESENTED BY



WELCOME

Welcome!

Welcome to the 2026 Marketplace Risk Management Conference. We're excited to have you join us for another year of bringing together the global marketplace and digital platform community.

Each year, this conference continues to grow alongside the industry itself. What started as a focused conversation around risk has evolved into a broader dialogue on trust, safety, compliance, payments, identity, and the technologies shaping digital ecosystems today. MRMC is where these conversations come to life—through shared experiences, practical insights, and meaningful connections.

Over the next few days, you'll hear from industry leaders, operators, and experts who are working on the front lines of these challenges every day. Their willingness to share real-world perspectives is what makes this event so valuable. To all of our speakers, thank you for your time, openness, and commitment to advancing the industry.

We also want to thank our sponsors and partners. Your support helps make this event possible and allows us to continue building a space where important conversations can happen and ideas can turn into action.

And to our attendees—thank you for being here. Your participation is what truly brings MRMC to life. We encourage you to engage, ask questions, meet new people, and make the most of every session and interaction.

We're glad you're here and hope you have a fantastic experience.

Enjoy the conference!

Jeremy Gottschalk | Founder, Marketplace Risk

Welcome to the 2026 Marketplace Risk Management Conference!

As chair of the board, I am thrilled to welcome you to San Francisco, a global epicenter of tech innovation and the perfect stage for our most ambitious gathering yet. Our return to the Bay Area is about mastering the frontier of platform integrity.

Over the next few days, we will dive deep into the high-stakes issues shaping today's platforms and marketplaces: from sophisticated fraud vectors and agentic AI to the shifting global landscape of policy and enforcement. This is a rare opportunity for leaders across Trust & Safety, Risk, Legal, Compliance, Product, Security, and Operations to go beyond the surface, engaging in the deep, technical dialogues required to solve both current threats and emerging risks.

I encourage you to lean into the networking sessions and challenge one another in conversation. Our strength lies in this community's shared expertise. Let's leverage the innovative spirit of San Francisco to build more resilient, trustworthy, and secure marketplaces for the future.

Garrett Olson | Advisory Board Chair

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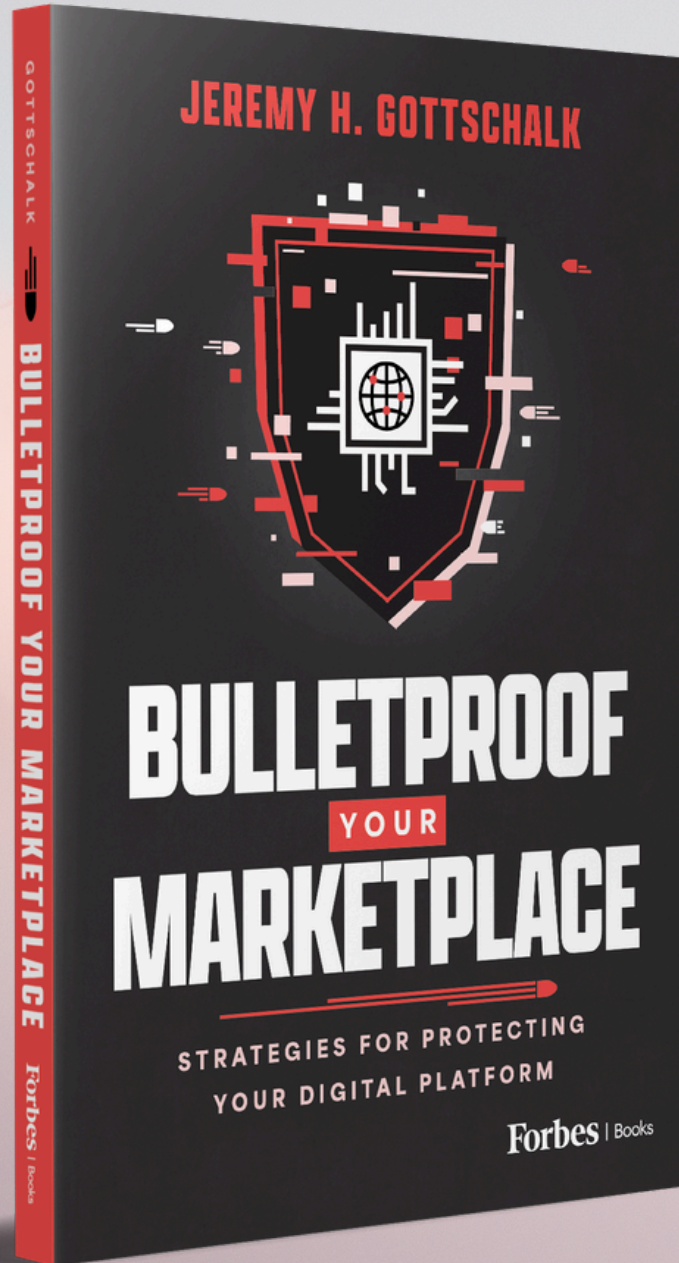
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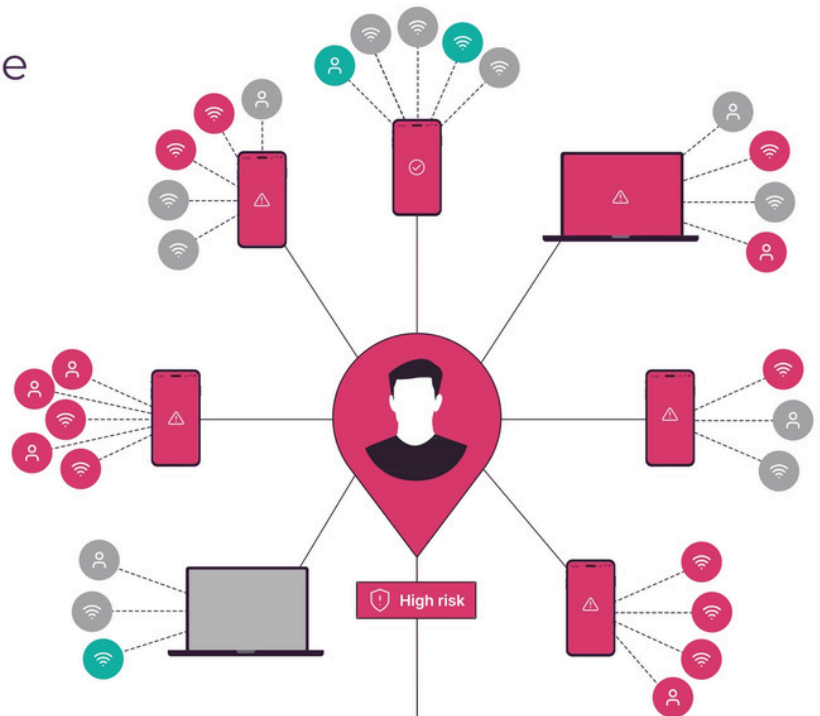
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Marketplace Risk New York Conference 2026 - #MRNYC26

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SCHEDULE AT-A-GLANCE

TUESDAY 12 MAY

1:00 PM - 5:00 PM

Marketplace Risk Boot Camp
Presented by Prove

Prove Room

5:00 AM - 7:00 AM

Welcome Reception hosted by
LinkedIn

LinkedIn HQ's

WEDNESDAY 13 MAY

8:00 AM - 9:00 AM

Check In & Networking Breakfast
Hosted by J.P. Morgan Chase

Convene

9:00 AM - 9:40 AM

Keynote: Your Threat Model Is
Already Broken: Rebuilding Risk
for Agentic AI

LegitScript Room

9:50 AM - 10:30 AM

Fraud-as-a-Service: How to
Commit Fraud Fueled by GenAI

Incognia Room

Connecting the Dots: How
Investigation Teams Build
Networks and Disrupt Criminal
Ecosystems

LegitScript Room

The Marketplace Risk Shift: Fraud,
Financial Crime, and the New
Control Imperative

Prove Room

10:45 AM - 11:15 AM

Shipping Trust at Scale:
Verification, Identity, and
Marketplace Risk

Incognia Room

How to Spot Hidden Risk in Hiring
Fraud, Data Gaps, and the Limits
of Verification in the Age of AI

LegitScript Room

Scaling Integrity: Proactive
Detection and Enforcement for
Complex Seller Behaviors

Veriff Room

11:30 AM - 12:00 PM

From New Account Fraud to
Account Takeover: Securing
Marketplace Accounts

Incognia Room

How Etsy Turns 50+ Signals
Into Real-Time Fraud
Decisions

LegitScript Room

AI vs. AI: Inside the
Adversarial Arms Race
Reshaping Marketplace Risk

Prove Room

Scaling Dual-Sided Trust:
Identity Strategy for Global
FinServe & Marketplaces

Veriff Room

12:15 PM - 12:45 PM

Building Trust in the Field:
Physical Worker Safety as a
Brand, Supply, and Public Safety
Imperative

Incognia Room

12:15 PM - 12:50 PM

Synthetic Identity Meets Synthetic
Content: The New AI-Powered
Threat Landscape

LegitScript Room

12:15 PM - 12:55 PM

Old Laws Likely Apply to Your
New Tools; Hidden Legal Risks for
Marketplaces and Platforms

Prove Room

12:15 PM - 1:00 PM

Beyond Volume: Embedding
Fraud Signals for Long-Term
Marketplace Resilience

Veriff Room

12:45 PM - 1:30 PM

Networking Lunchn Sponsored
by Plaid

Convene

1:30 PM - 2:00 PM

The Fraud Spectrum: Where
Identity, Intent, and Risk Collide

Incognia Room

What Changes When a Social
Network for Creatives
Becomes a Two-Sided
Marketplace?

LegitScript Room

Imagine this: You are Owed a
Refund or Payout. What
Experience Would You Choose?

Veriff Room

2:15 PM - 2:45 PM

Which Identity Signals Still
Hold Up in the Age of AI?

Incognia Room

Trust and Safety Isn't a Cost
Center: It's a Growth Engine

LegitScript Room

Tech on Trial: How Tort Law Is
Catching Up with Online Platforms

Prove Room

When Payments Become a
Trust and Safety Problem

Veriff Room

2:45 PM - 3:10 PM

Know Your Vendor Break

Convene

3:10 PM - 3:40 PM

Agentic Commerce and the New
Risk Perimeter: Closing the Identity
Gap Before the Next ATO Wave

Incognia Room

SCHEDULE AT-A-GLANCE

How DoorDash Uses AI Card Scanning to Outpace Generative Fraud
LegitScript Room

Building AI-Native Trust and Safety at Scale: Content Moderation, Identity Verification, and Agentic AI in Practice
Prove Room

Website Accessibility & Privacy Lawsuit Extravaganza – Mitigating Continued Legal Risk
Veriff Room

3:55 PM - 4:25 PM

AI vs. AI: How Fraud Actors Are Weaponizing AI to Defeat Business Verification, and How Platforms Can Fight Back
LegitScript Room

Invisible Signals: How Fraudsters Exploit Transactional Blind Spots—and What we can do About It
Prove Room

Establishing Trust On Your Marketplace In The Era of AI
Veriff Room

4:40 PM - 5:10 PM

From Facial Recognition to Fieldwork: Identifying an Elusive Crypto Influencer
Incognia Room

Partnership Across Marketplaces to Mitigate Risk
Prove Room

5:10 PM - 7:10 PM

Networking Reception hosted by Seyfarth Shaw LLP
Convene

THURSDAY 14 MAY

8:00 AM - 9:00 AM

Check In & Networking Breakfast
Sponsored by Checkr
Convene

9:00 AM - 9:40 AM

Opening Session: \$103 Billion Inside the Box: First Real Data on Retail's Largest Hidden Fraud Surface
LegitScript Room

9:50 AM - 10:30 AM

Growth Without Risk: Smarter Marketplace Compliance
Incognia Room

Launching Site Policy and Content Moderation on a 30-day Deadline
LegitScript Room

The \$16 Billion Blind Spot: Why Fraud Is Still Winning
Prove Room

CLIP - Insurance that Gains Customer Confidence
Veriff Room

10:45 AM - 11:15 AM

Building a Growth Product Inside Trust & Safety: Lessons from Reusable Verification
Incognia Room

Trust (but Verify) & Safety
LegitScript Room

Managing Full Lifecycle Fraud in Reseller Marketplaces
Prove Room

The Battle Between Agentic and Adversarial AI
Veriff Room

11:30 AM - 12:00 PM

The New Regulatory Playbook: Navigating Regulatory Uncertainty and State AG Activism
Incognia Room

Building Trust & Safety AI Systems You Can Defend: From Detection to Decision in Marketplace Risk
LegitScript Room

When AI Meets Human Behavior: New Classes of Fraud the Industry Is Not Ready For
Prove Room

Agentic Risks: Navigating the New Frontier of Marketplace Cybersecurity
Veriff Room

12:15 PM - 12:45 PM

From Zero to Defended: Building Fraud Programs in Growth Mode
Incognia Room

12:15 PM - 12:50 PM

Why Your Best Investigation Dies After the Report
LegitScript Room

12:15 PM - 12:55 PM

From Detection to Decisioning: Building AI-Native Trust & Fraud Systems for Digital Marketplaces
Prove Room

12:15 PM - 1:00 PM

When Trust Is the Target: Fighting Fraud Across Employees, Vendors, and Bad Actors
Veriff Room

12:45 PM - 1:30 PM

Networking Lunch Sponsored by Socure
Convene

1:30 PM - 2:00 PM

Guardians of the Marketplace: Leveraging AI to Combat Fraud and Drive Platform Growth
LegitScript Room

SCHEDULE AT-A-GLANCE

Portable Money, Portable Trust: Managing Identity in an Unbundled Financial World

Prove Room

Marketplace User Data Breach – One of the Leading Causes of Transaction Fraud

Veriff Room

2:15 PM - 2:45 PM

Agentic AI for Marketplace Trust: When Risk Systems Learn to Reason, Explain, and Resolve

Incognia Room

When AI Builds the Fraud – and Also Fights It

LegitScript Room

Leveraging AI Agents for Post-Transaction Risk Investigations

Veriff Room

2:45 PM - 3:10 PM

Know Your Vendor Break

Convene

3:10 PM - 3:40 PM

The Refund Heist: How AI-Generated Content Is Industrializing First-Person Fraud on Marketplaces

LegitScript Room

The Trust Dividend: Turning T&S Into Marketplace Revenue

Prove Room

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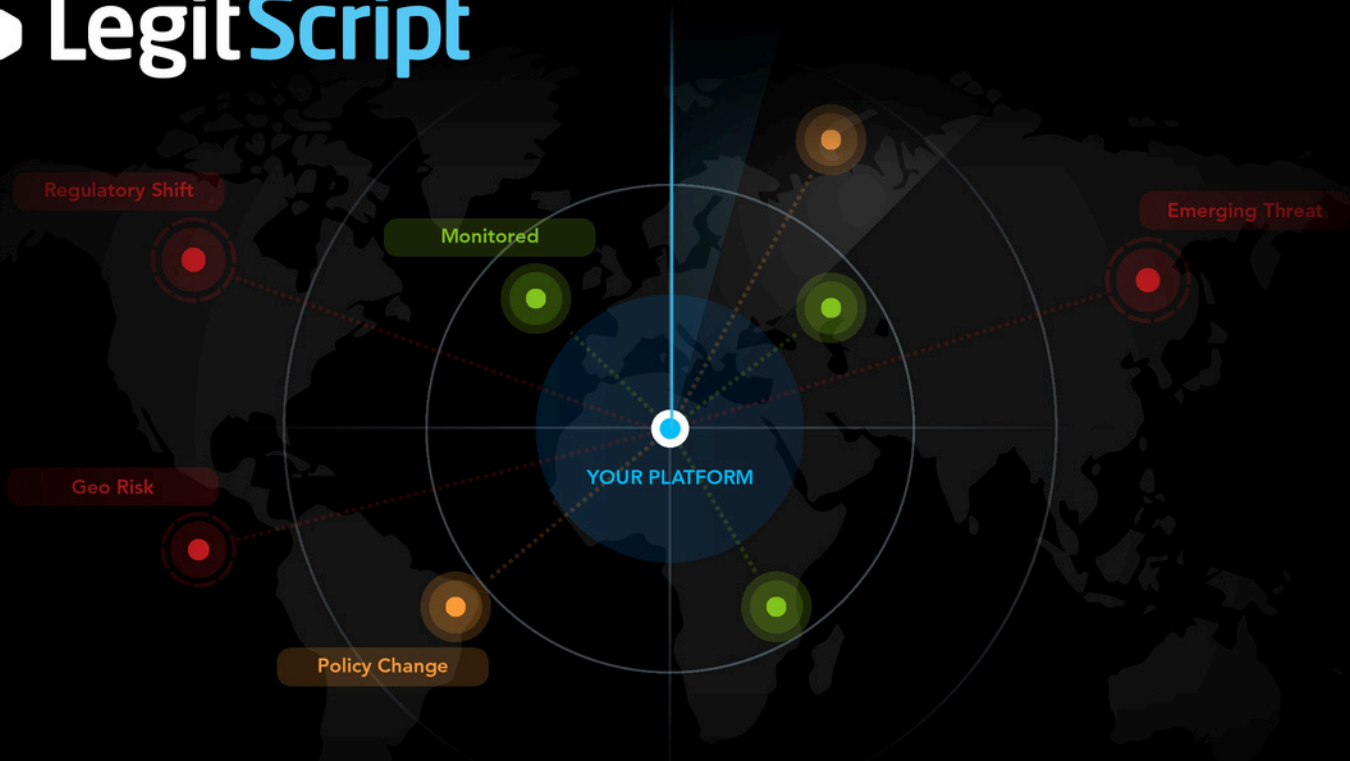
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LegitScript combines authoritative risk data, expert policy guidance, and scalable monitoring — so growth-focused teams can expand safely, and compliance teams can maintain program integrity as regulations, enforcement, and market evasion tactics evolve.

LEARN MORE



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AGENDA TUESDAY 12 MAY - WEDNESDAY 13 MAY

TUESDAY

1:00 PM - 5:00 PM

Prove Room

Marketplace Risk Boot Camp Presented by Prove | Jeremy Gottschalk, Founder, Marketplace Risk; Steve Craig, Head of Servicing Strategy, Prove; and Nick Furtwengler, Tax Director, Miller Cooper & Co.

Back by popular demand, the Marketplace Risk Boot Camp Presented by Prove is a four-hour intensive crash course designed to equip marketplace and digital platform teams with the essential tools to identify, predict, and mitigate risk while supporting sustainable growth.

Based on *Bulletproof Your Marketplace* by Marketplace Risk founder Jeremy Gottschalk, this highly practical session delivers a comprehensive overview of today's legal, regulatory, and operational risk landscape. Participants will gain actionable insights into trust & safety, legal strategy, and risk management frameworks tailored specifically to platform businesses.

Across the session, attendees will explore key topics including incorporation and governance, insurance program design, taxation and compliance, Section 230, terms of use and privacy policies, digital identity and fraud prevention, AI risks and opportunities, content moderation, crisis management, and incident response.

By the end of the Boot Camp, participants will leave with practical, real-world guidance and best practices they can immediately apply to strengthen their platform, reduce exposure, and support scalable growth.

5:00 PM - 7:00 PM

LinkedIn HQ's

Welcome Reception hosted by LinkedIn

Welcome Reception Hosted by LinkedIn at LinkedIn HQ. Kick off the 2026 Marketplace Risk Management Conference in style. Join fellow attendees at LinkedIn HQ for a laid-back evening of networking as the sun sets over the city skyline. Reconnect with familiar faces and make new connections with global thought leaders, innovators, operators, and experts — all united in shaping the future of marketplaces and digital platforms. Don't miss this chance to start the conference on a high note!

WEDNESDAY

8:00 AM - 9:00 AM

Convene

Check In & Networking Breakfast Sponsored by J.P. Morgan Chase

Start the day by checking in early and connecting with fellow attendees over breakfast. This is the perfect opportunity to meet peers from across marketplaces, digital platforms, and fintechs before the conference sessions begin.

Use this time to introduce yourself, exchange ideas, and make new connections in a relaxed setting while enjoying breakfast and coffee. Whether you're reconnecting with familiar faces or meeting new members of the Marketplace Risk community for the first time, this networking breakfast sets the tone for a day of meaningful conversations and collaboration.

AGENDA WEDNESDAY 13 MAY

KEYNOTE

9:00 AM - 9:40 AM

LegitScript Room

Your Threat Model Is Already Broken: Rebuilding Risk for Agentic AI | *Jesika Haria, Member of Product Staff, Integrity, OpenAI*

Most risk programs were built for a world where humans clicked, typed, bought, sold, appealed, disputed, and defrauded. That world has changed. As AI systems become more agentic, marketplaces will face faster abuse loops, more capable bad actors, blurred human-machine accountability, and risk that moves across product surfaces faster than traditional controls can follow.

This keynote will show how agentic activity will stress today's threat models in fraud, identity, content abuse, cyber-enabled misuse, appeals, refunds, and vendor operations. We will move past vague "AI risk" warnings and focus on what actually needs to change: safe-by-design product constraints, graded permissions, rate limits, domain-specific threat modeling, LLM and agentic graders, red-team pipelines, drift monitoring, and self-serve escalation tooling.

Attendees will leave with a concrete checklist for updating their AI risk posture across policy, product, engineering, user ops, and executive decision-making.

SESSIONS

9:50 AM - 10:30 AM

Incognia Room

Fraud-as-a-Service: How to Commit Fraud Fueled by GenAI | *Eduardo Pires, Director of Fraud Solutions, Incognia*

What do "free iPhones," "free food," and "free stays" have in common? They're all outcomes of today's GenAI-driven fraud ecosystem, where attackers leverage scalable, automated tactics to bypass controls, exploit identity gaps, and drain merchant incentives. As generative AI and virtual environments become more accessible, fraud is rapidly evolving from manual schemes into industrialized operations powered by emulators, app cloners, and deepfake-driven account creation—making attacks faster, cheaper, and significantly harder to detect. This session explores how AI is reshaping the fraud landscape, highlighting real-world examples and the critical signals that still help identify fraud within an increasingly synthetic world.

9:50 AM - 10:30 AM

LegitScript Room

Connecting the Dots: How Investigation Teams Build Networks and Disrupt Criminal Ecosystems | *Domenica Beall, Sr. Manager, Data Integrity, LegitScript; Julia DePillo, Risk Detection Analyst, TikTok; Carina Grunberg, Risk Detection Analyst, TikTok; and Luca Jarone, Key Account Manager, LegitScript*

Bad actors don't operate in isolation. They coordinate across accounts, platforms, and payment ecosystems, making case-by-case enforcement increasingly insufficient. This session examines how leading investigation teams move beyond individual violations to map and dismantle the broader networks behind them. Attendees will explore how investigators build and maintain large-scale intelligence networks, connecting behavioral patterns, financial data, and infrastructure signals to enable policy action. Human judgment remains central to this work: validating signals, closing gaps, and turning raw data into defensible decisions. Attendees will leave with practical frameworks for building investigation networks, managing intelligence at scale, and demonstrating the measurable platform safety outcomes that result.

Smart Scan

A clear snapshot of existing product risk across your marketplace

The Problem

As third-party sellers grow in volume and complexity, marketplaces lack clear visibility into where product risk is concentrated across the existing catalog.

This makes it difficult to detect product risk and act quickly.

The Solution – Smart Scan

Smart Scan analyzes the existing marketplace catalog to sample and detect where risk exists.

It highlights priority categories and current exposure, **helping marketplaces understand where risk is concentrated across the catalog.**

Why Smart Scan

Because effective enforcement depends on understanding where product risk exists.

Key Outcomes

- ✔ Identify where product risk is concentrated and uncover hidden blind spots across the existing catalog
- ✔ Prioritize key categories to focus resources where risk is highest
- ✔ Provide an independent, auditable view of risk to support governance and compliance



**No integration
required**

Provide a marketplace URL
and Smart Scan does the rest

Discover how Smart Scan gives you clear visibility into existing marketplace risk. G2RiskSolutions.com/smart-scan/

9:50 AM - 10:30 AM

Prove Room

The Marketplace Risk Shift: Fraud, Financial Crime, and the New Control Imperative | Kausar Kenning, Vice President of Intelligence and Controls, Visa

Marketplace platforms are navigating an environment that is becoming more dynamic, more interconnected, and more difficult to separate into traditional risk categories. Scams, fraudulent merchants, transaction laundering, and emerging AI-enabled threats are challenging existing controls, while emerging commerce models introduce additional uncertainty for trust, compliance, and risk leaders. This session will explore how the marketplace fraud and financial crime landscape is evolving through a broader ecosystem lens, highlighting trends and patterns that become visible at the network level across participants, use cases, and risk typologies. It will examine where indicators of financial crime may be missed, how AI is changing both the threat environment and the tools available to fight it, and why effective risk control frameworks are essential for response. Attendees will leave with practical insights into where marketplaces should focus now, how to evaluate signals and strengthen control frameworks as risks evolve, and how stronger collaboration across the ecosystem can improve risk readiness.

10:45 AM - 11:15 AM

Incognia Room

Shipping Trust at Scale: Verification, Identity, and Marketplace Risk | TBD

As online platforms grow, so do the challenges of managing risk, verifying users, and maintaining trust without adding friction. This 30-minute moderated discussion brings together practical perspectives on how marketplaces can deploy identity and verification strategies that scale—balancing safety, user experience, and business growth. Panelists will share real-world lessons on what works (and what doesn't) when designing verification systems, mitigating fraud, and adapting to evolving threat landscapes. The session will conclude with an interactive Q&A, encouraging deeper conversation among marketplace, fraud, and Trust & Safety leaders looking to strengthen trust while enabling seamless participation.

10:45 AM - 11:15 AM

LegitScript Room

How to Spot Hidden Risk in Hiring Fraud, Data Gaps, and the Limits of Verification in the Age of AI | Jeff Boggess, Senior Product Marketing Manager, Checkr; Sidra Khan, Senior Manager, Compliance & Risk, Taskrabbit; and Sandeep Thukar, Sr. Director, Product Management, Checkr

Every hiring process is designed to manage risk, but most aren't equipped to fully detect it. As fraud grows more sophisticated—ranging from synthetic identities to AI-assisted interviews—and background check data remains fragmented and often incomplete, verification systems built for speed are now facing a level of complexity they weren't designed to handle. The result is hidden risk, not due to lack of effort, but because existing systems fail to provide a complete picture. This session brings together operators and industry experts to examine where risk truly emerges across the hiring lifecycle—from sourcing to post-hire—why it's often overlooked, and how fraud, data accuracy, and verification gaps intersect. Attendees will gain a practical framework to identify blind spots in their current processes and a clearer understanding of how to assess risk in today's evolving hiring environment.

10:45 AM - 11:15 AM **Scaling Integrity: Proactive Detection and Enforcement for Complex Seller Behaviors** | Niamh Lewis, Vice President, Compliance Operations, G2 Risk Solutions; and Tselmeg Shponko, Senior Director, Global Risk Solutions and Partnerships, Paypal
Veriff Room

Regulators and card brands are intensifying scrutiny on online marketplaces, exposing platforms to growing and often unseen risks. Many of these risks are already embedded—leaving a critical question: can you identify them before regulators or card networks do, or will the first signal be a costly penalty, enforcement action, or reputational damage? This session explores current card brand enforcement priorities, how to detect emerging risks before they escalate, and the tactics sellers use to obscure non-compliant activity—such as “research use only” disclaimers, euphemistic language, and product bundling—while also examining how regional differences shape risk exposure. Attendees will leave with a sharper ability to uncover hidden threats and better protect their marketplace from regulatory and financial consequences.

11:30 AM - 12:00 PM **From New Account Fraud to Account Takeover: Securing Marketplace Accounts** | Chelsea Hower, Director of Trust and Safety, Bright Horizons; Sarika Oak, Senior Director of Operations, Udemy; and Colleen Thiry, Senior Director of Ecommerce and Marketplace Strategy, TransUnion
Incognia Room

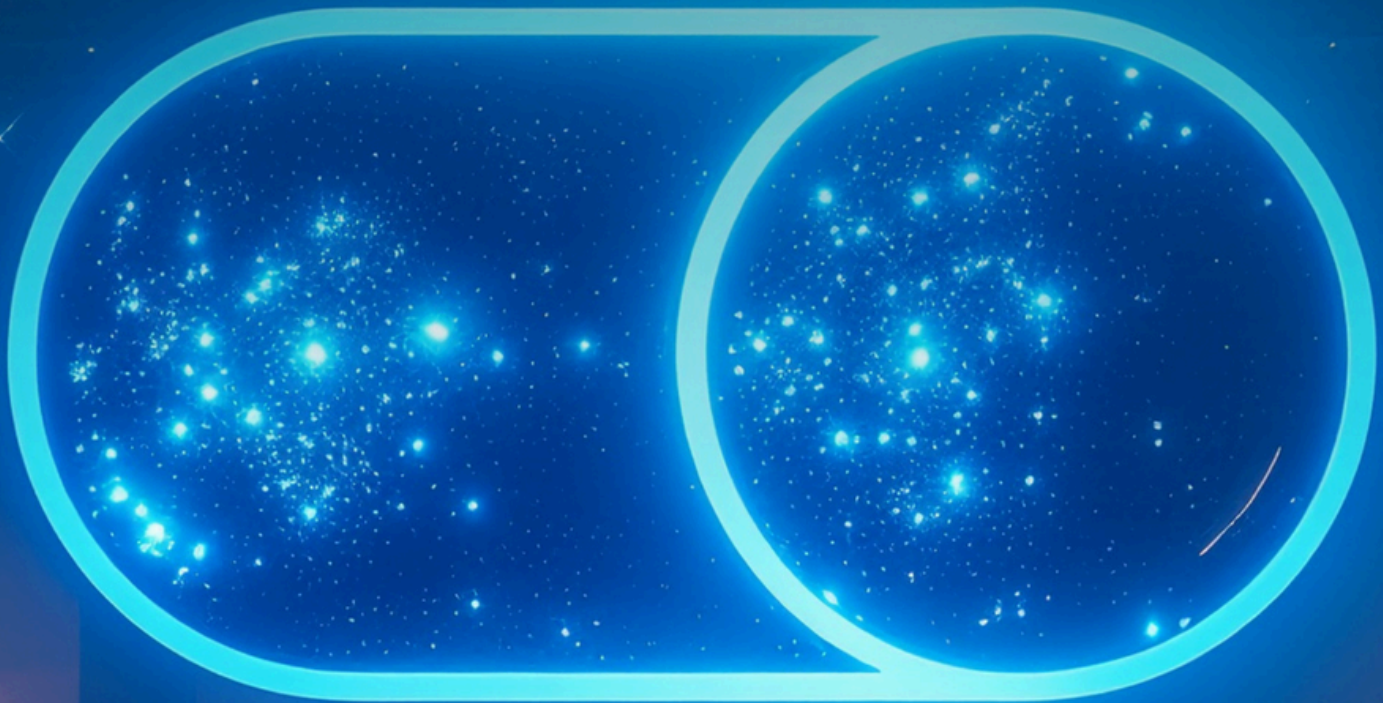
New account fraud is often the starting point for larger attacks across marketplace ecosystems. Fraudsters increasingly use bots and synthetic or stolen identities to create fake buyer and seller accounts, enabling account takeover and downstream abuse that targets high-value seller accounts, payment methods, promotions, loyalty balances, and payouts—putting revenue, trust, and reputation at risk. This session brings together fraud prevention leaders to explore how new account fraud, account takeover, credential stuffing, and bot-driven abuse are evolving across the account lifecycle, and how marketplaces can assess risk early and continuously using device intelligence, behavioral signals, and other tools. Attendees will gain practical strategies to stop fraudulent accounts early, reduce takeover risk, and maintain a fast, low-friction user experience that supports growth.

11:30 AM - 12:00 PM **How Etsy Turns 50+ Signals Into Real-Time Fraud Decisions** | Courtney Dawley, Director, Account Integrity & Security, Etsy; Patrick Hall, Fraud Lead, Persona; and Brad Hebert, GTM Lead for Marketplace Vertical, Persona
LegitScript Room

Marketplaces face some of the most sophisticated fraud in the ecosystem, and the landscape has shifted rapidly as GenAI makes high-quality fake IDs, selfies, and synthetic personas cheap and scalable—undermining many of the assumptions manual review was built on. What were once edge cases are now common, and reviewers are increasingly required to interpret 50+ signals across device, behavior, identity, and network context in real time. This session shares proprietary fraud vectors observed across marketplaces today and how they translate into high-impact signals, while also exploring how teams like Etsy are moving toward a signals-based approach to operationalize these inputs, improve consistency, scale decisioning, and redefine the role of human review.

Turning Risk into Trust

Discover real-world strategies behind
safer, smarter, and more trusted platforms



[Read the case study](#)



A GENDA WEDNESDAY 13 MAY

11:30 AM - 12:00 PM **AI vs. AI: Inside the Adversarial Arms Race Reshaping Marketplace Risk** | **Matt Vega, Chief Fraud Strategist, Sardine** *Prove Room*

As the digital landscape evolves, marketplaces face increasingly sophisticated AI-powered seller fraud, from generative identity fabrication to synthetic seller networks, agentic account takeover, and automated KYB bypass at scale. The attackers are no longer humans with scripts. They're AI systems probing platforms faster than legacy defenses can react. In this session, we will explore how purpose-built AI agents transform defensive strategies by moving beyond static rules and isolated signals to expose the coordinated, machine-speed attacks that legacy systems miss. Attendees will walk away with a tactical framework for leveraging agentic investigation, device intelligence, behavioral biometrics, and connection graph analysis to proactively stop AI-driven fraud and protect platform integrity without introducing friction for legitimate sellers.

11:30 AM - 12:00 PM **Scaling Dual-Sided Trust: Identity Strategy for Global FinServe & Marketplaces** | **Courtney Dawley, Director, Account Integrity & Security, Etsy; Patrick Hall, Fraud Lead, Persona; and Brad Hebert, GTM Lead for Marketplace Vertical, Persona** *Veriff Room*

Building a scalable marketplace is a massive undertaking, but securing it is an equally complex operational challenge. As industrialized fraud reaches unprecedented levels, identity verification has evolved from a reactive compliance checkbox into a core product strategy that determines whether a platform can truly scale safely. In this session, Raul Liive (Director of Product for Marketplaces, Veriff) and Garrett Olson (Head of Insurance & Enterprise Risk, Wolt), offer a pragmatic look at the identity lifecycle within dual-sided ecosystems. Moving beyond basic document checks to examine how high-assurance continuous trust tools can be strategically deployed to secure interactions between users – whether buyers and sellers, drivers and riders, or lenders and borrowers.

Attendees will gain a clear understanding of how to manage enterprise liability and insurance risk without compromising user acquisition required for platform growth.

12:15 PM - 12:45 PM **Building Trust in the Field: Physical Worker Safety as a Brand, Supply, and Public Safety Imperative** | **Kristin Kupiec, Manager, Critical Investigations & LERT, DoorDash; Amy Marion, Owner & Founder, nXtGen ThinLine, LLC; and Tara Panu, Head of Marketing & Customer Experience, RapidSOS** *Incognia Room*

Most platform workers don't report the safety incidents they face every day—and when they do, it's often after the fact, when the moment has already passed, and the damage is done. The everyday frictions—unsafe environments, uncomfortable customers, a contractor arriving at an unfamiliar property, a care worker entering a stranger's home tend to be underreported, underweighted, or surfaced too late to act on. Safety sentiment is a leading indicator that most platforms aren't measuring yet: it shows up first in spikes in cancellations, declining acceptance rates in certain areas, and the slow erosion of worker trust long before a formal complaint is ever filed. And when situations do escalate, most platforms have no direct connection to the public safety infrastructure responding on the other end.

In this fireside chat, RapidSOS brings together Kristin Kupiec, Manager of DoorDash's Critical Investigations Unit, with seven years on the frontlines of platform worker safety and Amy Marion ENP, a 28-year public safety veteran and former 911 dispatcher, for an honest, practitioner-led conversation about what's being missed, what the data reveals, and how leading platforms are finally closing the gap.

AGENDA WEDNESDAY 13 MAY

12:15 PM - 12:50 PM **Synthetic Identity Meets Synthetic Content: The New AI-Powered Threat Landscape** | **Mike Frame, Head of AI Data Services and Trust & Safety Practice, Concentrix**
LegitScript Room

AI is amplifying both identity fraud and content abuse, enabling deepfakes, fake reviews, mule recruitment, scam narratives, and increasingly sophisticated synthetic identities and behavior patterns. This session explores how these threats are evolving, where AI can help detect them—and where it creates new blind spots—and examines the effectiveness of using AI to combat AI-driven fraud, along with emerging best practices for doing so efficiently and at scale.

12:15 PM - 12:55 PM **Old Laws Likely Apply to Your New Tools; Hidden Legal Risks for Marketplaces and Platforms** | **Pamela Devata, Partner, Seyfarth Shaw LLP; and Chelsea Hower, Director of Trust and Safety, Bright Horizons**
Prove Room

Use of ID Verification, Artificial Intelligence and Background Checks are being challenged by novel new theories. Learn about what the claims are that are finding vendors, users, and marketplaces in hot water and how to mitigate against your risk.

12:15 PM - 1:00 PM **Beyond Volume: Embedding Fraud Signals for Long-Term Marketplace Resilience** | **Nick Gunn, SVP Growth, SEON; and Sarika Oak, Senior Director of Operations, Udemy**
Veriff Room

As marketplaces scale, fraud prevention success isn't always measured by how many checks or signals you add, but by how well meaningful fraud intelligence is embedded into the platform's core operations. In this session, leaders from leading marketplaces will share how they've evolved from fragmented fraud tooling to a more integrated fraud stack and approach that focuses on separating signal from noise across the full user lifecycle, from registration and login to onboarding, transactions, and payouts.

We'll explore how teams tackle coordinated abuse by identifying which device, identity, and behavioral signals actually matter, and how to combine them for a fuller picture of risk.

The discussion will also cover real-world tradeoffs, including where additional signals failed to improve outcomes, how rules-based systems created blind spots, how much manual review is still needed with advanced tooling, and what it takes to operationalize fraud signals across product, engineering, and risk teams.

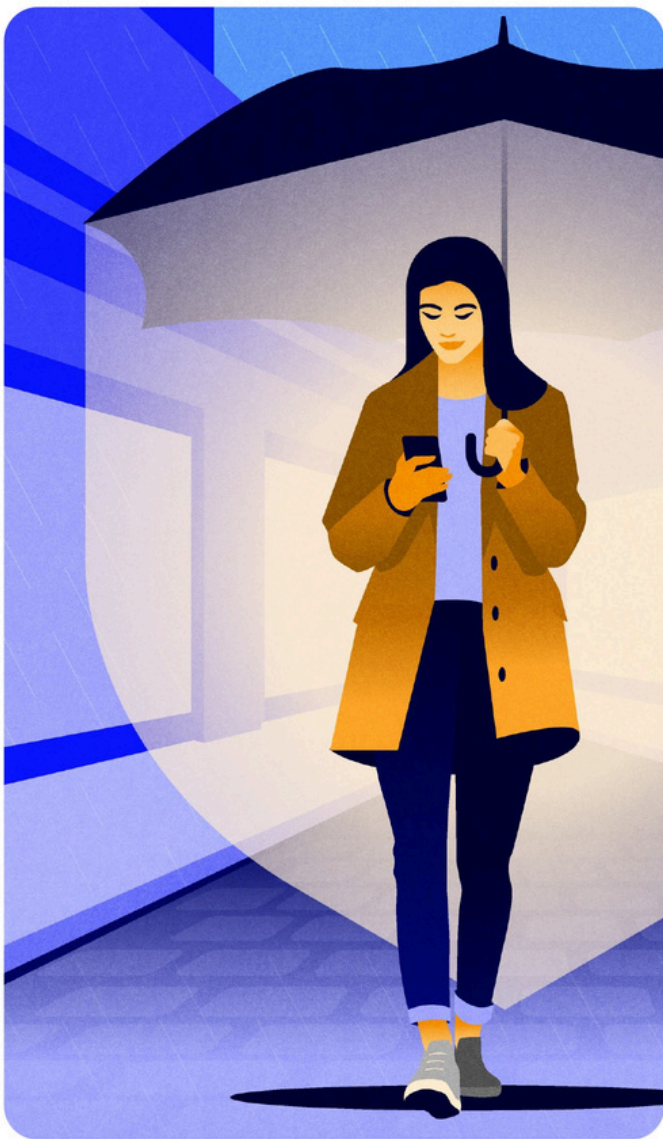
Attendees will leave with practical frameworks for embedding fraud signals into core systems to improve decision quality, reduce operational overhead, and support long-term marketplace growth.

12:45 PM - 1:30 PM **Networking Lunch Sponsored by Plaid**
Convene

Grab lunch with old friends and new colleagues.

Build trust globally. Fight fraud at scale.

Trust can't exist without safety. Protect your marketplace with identity solutions that are painless for you and your users and painful for fraudsters.



One unified identity platform for balancing conversion and risk



Craft dynamic user experiences

Build trust with branded, customizable flows tailored for individuals and businesses globally. Dynamically adjust friction based on real-time risk signals to balance risk and conversion.



Meet evolving compliance regulations

Navigate and adapt to emerging marketplace requirements such as INFORM Act, DAC7, and age verification mandates with customizable solutions tailored to help you meet regional requirements.



Proactively discover and block any type of fraud

Catch fraudsters at every stage of the customer or merchant life cycle without adding unnecessary friction. Passively screen and identify fraud clusters, investigate edge cases, and proactively block known bad actors.



Automate and orchestrate identity processes on one platform.

Consolidate all identity data on Persona through data importers and integrations with the top risk signals. Then, build workflows to automate decisioning, customer follow-up, and more.

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AGENDA WEDNESDAY 13 MAY

1:30 PM - 2:00 PM
Incognia Room

The Fraud Spectrum: Where Identity, Intent, and Risk Collide | Scott Bright, Founder & CEO, BrightCheck Inc; and Vinay Shiriwastaw, Chief Commercial Officer, DisputeHelp

Fraud is no longer a simple binary of good customers versus bad actors—it now exists on a spectrum where users can be the fraudster, be manipulated, or be targeted by third parties within the same journey. From onboarding to transaction to dispute, intent shifts in ways that break traditional models. This panel introduces a practical framework for understanding first-, second-, and third-party fraud as interconnected behaviors across identity, transaction, and intent, helping attendees identify blended fraud earlier and rethink risk across the full customer lifecycle.

1:30 PM - 2:00 PM
LegitScript Room

What Changes When a Social Network for Creatives Becomes a Two-Sided Marketplace? | Sarah Rapp, Group Product Manager, Adobe

For over a decade, Behance focused on helping creatives showcase their work, gain exposure, and find inspiration. While the platform always indirectly helped creatives get discovered and hired, only in recent years did Behance begin evolving into a true two-sided marketplace — introducing features like direct hiring, payments, reviews, and freelancer reputation systems. This shift fundamentally changed the platform's trust model, introducing entirely new challenges around fraud prevention, identity, moderation, disputes, and economic trust. Learn how Behance navigated this evolution, the trust and safety implications that emerged, and the product decisions required to support a growing marketplace ecosystem.

1:30 PM - 2:00 PM
Veriff Room

Imagine this: You are Owed a Refund or Payout. What Experience Would You Choose? | Ty Jensen, Senior Vice President - Treasury Management, Zions Bancorporation; and Kirsten Knull, CRO, VerityPay

Every refund and payout is a moment of truth for a marketplace—and often where fraud concentrates, disputes escalate, and seller trust erodes, especially when platforms rely on legacy portals and manual workflows not built for today's speed expectations. In this session, a marketplace founder and payments leader explore how direct-to-seller, mobile-first payment experiences can turn this high-risk operational point into a competitive advantage, reducing fraud vectors, closing compliance gaps, accelerating refunds, and strengthening payment trust. Attendees will gain a practical framework for understanding why payouts are the highest-risk surface, how mobile-first payments reduce chargebacks and manual intervention, what auditability and compliance look like in practice, and real-world examples of improved speed and trust from live deployments.

2:15 PM - 2:45 PM
Incognia Room

Which Identity Signals Still Hold Up in the Age of AI? | Kyle Griffin, Enterprise Account Executive, Incognia; and Edgar Herrera, Senior Case Manager - Critical Escalations, Thumbtack

Digital platforms operate in high-velocity, multi-sided environments where fraud is increasingly coordinated rather than isolated, and traditional controls like static device fingerprinting, OTPs, and one-time identity checks are under growing pressure from emulator networks, location spoofing, multi-account coordination, incentive abuse at scale, and fraud-as-a-service ecosystems. As AI makes it easier to simulate digital signals, a critical question emerges: which signals still hold up in real-world investigations? This panel explores how teams combine investigative expertise with behavior-based, real-world signals to identify coordinated abuse, link accounts to real actors, and surface risk earlier in the user journey.

AGENDA WEDNESDAY 13 MAY

2:15 PM - 2:45 PM
LegitScript Room

Trust and Safety Isn't a Cost Center: It's a Growth Engine | Ginger Bergman, Managing Director of Payments Network Compliance, Bank of America; Zach Coffee, Trust and Safety Program Manager, TikTok; and Luca Jarone, Key Account Manager, LegitScript

Trust and safety teams are often viewed as a necessary expense — valuable for preventing harm, but rarely recognized as a driver of business growth. That framing is overdue for a reset. This session makes the case that proactive trust and safety investment protects brand value, strengthens internal credibility, and creates measurable opportunities: enabling platforms to expand into new verticals, retain better partners, and avoid the costly consequences of enforcement failures. Attendees will explore how trust and safety professionals can translate their work into the metrics that matter to executives, including revenue, retention, and reputational resilience, and how to build the internal visibility needed to advocate effectively for their teams and their mission.

2:15 PM - 2:45 PM
Prove Room

Tech on Trial: How Tort Law Is Catching Up with Online Platforms | Bailey Langner, Litigation Partner, King & Spalding; David Mattern, Partner, King & Spalding; and Beth Wendle, Senior Counsel, DoorDash

Product liability and tort claims against online platforms are no longer a fringe theory — they are a rapidly growing area of litigation reshaping the legal landscape for the entire tech industry. From social media addiction lawsuits to claims targeting algorithmic content recommendations, plaintiffs are pushing the boundaries of traditional tort law to try to hold platforms accountable for the harms their services allegedly cause. This presentation will examine the key legal theories driving this wave of litigation and explore how courts are grappling with questions that sit at the intersection of technology, public health, and consumer protection. Whether you are in-house counsel or a business leader trying to understand the risks ahead, this session will provide a clear-eyed look at where the law stands today, where it is headed, and what your organization can do now to prepare.

2:15 PM - 2:45 PM
Veriff Room

When Payments Become a Trust and Safety Problem | Brittany Allen, Trust & Safety Lead, Club; and Sarah Boehmer, Senior Director, Payments & Chargebacks Strategy, Justt

As platforms scale, payment failures increasingly surface as trust, safety, and abuse issues — yet most organizations still manage them in silos. This panel brings together leaders from marketplaces and fintechs to explore how disputes, payment friction, and fraud intersect with trust and safety operations. Panelists share real-world examples of where ownership breaks down, what risks emerge, and how the rise of AI agents is creating new grey zones in consumer disputes. Attendees will learn why payments data is critical to trust and safety decisions, and practical ways to align payments, risk, and trust teams at scale.



Uncover **suspicious connections** and block coordinated fraud attacks in one click.



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2:45 PM - 3:10 PM

Convene

Know Your Vendor Break

Visit the exhibitor space and connect with leading solution providers and vendors across the entire digital ecosystem — from marketplaces and digital platforms to emerging digital services. Discover innovative tools and services focused on digital risk, including trust & safety, compliance, fraud prevention, and beyond.

Explore new technologies, ask questions, and learn how these solutions can strengthen your operations, protect your users, and safeguard your business. This is your opportunity to build valuable connections and stay informed about emerging risks and evolving best practices in the digital landscape.

3:10 PM - 3:40 PM

Incognia Room

Website Accessibility & Privacy Lawsuit Extravaganza – Mitigating Continued Legal Risk | Shitel Chanana, Legal Counsel, Taskrabbit, Kristina Launey, Partner, Seyfarth Shaw LLP; and Kathleen McConnell, Partner, Seyfarth Shaw LLP

Creative plaintiffs' attorneys — and the litigation risks they generate — thrive where laws and regulations remain undeveloped and gray. After largely harvesting the field of ADA Title III website accessibility claims, many of these attorneys have shifted to a new category of website “gotcha” litigation: claims under California’s Invasion of Privacy Act (CIPA) based on the operation of cookies and pixels, increasingly coupled with a reemergence of ADA claims. In this session, Seyfarth’s ADA Title III accessibility and CIPA privacy specialists, joined by Shitel Chanana – Legal Counsel at Taskrabbit, will break down the current litigation landscape, emerging risks, and practical mitigation strategies.

3:10 PM - 3:40 PM

LegitScript Room

How DoorDash Uses AI Card Scanning to Outpace Generative Fraud | Travis Stine, Engineering Leader, DoorDash; and Julia Zheng, CEO, Dyneti

Fighting fraud has traditionally meant sacrificing user experience. DoorDash set out to prove that doesn't have to be true. In this session, the DoorDash team shares how partnering with Dyneti enabled them to deploy a real-time, AI-driven card verification system that blocks fraud without introducing unnecessary friction. We'll dive into how the system works in practice, how it was integrated into an existing checkout flow, and the measurable impact it delivered: blocking 97% of stolen card fraud, preventing over \$15M in fraudulent transactions, and driving \$50M in incremental annual revenue through improved conversion. We will also showcase real-world fraud attempts captured through the system, including examples of synthetic, manipulated, and genAI-produced card imagery used by attackers today. These concrete cases provide a rare look into how fraud actually happens and how modern computer vision systems can stop it.

3:10 PM - 3:40 PM

Prove Room

Building AI-Native Trust and Safety at Scale: Content Moderation, Identity Verification, and Agentic AI in Practice | Jimmy Toy, Chief Legal Officer, Articore Group; and Karine Mellata, Co-Founder & CEO, Variance

This session makes the case for AI-native content moderation designed to eliminate categories of work entirely, not just make human review cheaper and faster. We'll cover how current AI tools work, the highest-value use cases at the content and account level, the build-vs-buy decision, how moderation fits within a broader content management ecosystem to drive revenue, and how agentic pipelines and tool interoperability will continue to shape how digital platforms manage UGC risk. For trust and safety professionals who want to know what's possible now and how to build for what's coming.

AGENDA WEDNESDAY 13 MAY

3:10 PM - 3:40 PM

Veriff Room

Agentic Commerce and the New Risk Perimeter: Closing the Identity Gap Before the Next ATO Wave | Mousumi Chatterjee, Sr Director, Payments Innovation, Bank of America; and Andre Ferraz, Co-Founder & CEO, Incognia

Autonomous AI shopping agents are quickly becoming the norm, handling discovery, selection, and checkout across marketplaces with minimal human input and reshaping how online txns are initiated and completed. As “agentic commerce” grows, traditional fraud controls built for human behavior struggle to detect high-velocity, cross-platform activity that enables synthetic identities & large-scale abuse. This talk introduces “The Identity Gap” between human-centric risk systems and the need to verify autonomous agents at the point of intent & payment, and explores solutions such as agent auth, auditability, real-time risk scoring, and standardized protocols. Attendees will learn how verifiable agent identity and scoped permissions can improve fraud prevention, accountability, and secure, low-friction commerce.

3:55 PM - 4:25 PM

LegitScript Room

AI vs. AI: How Fraud Actors Are Weaponizing AI to Defeat Business Verification, and How Platforms Can Fight Back | Yuliya Kazakevich, Head of Risk and Compliance, Lithic; Idorenyin Obong, Co-Founder & CEO, grey.co; and Chaitanya Sarda, Co-Founder & CEO, AiPrise Inc

Fraud actors are increasingly using AI to generate synthetic business documents, fabricate corporate filings, deepfake UBO identities, and construct shell company networks at scale, overwhelming traditional KYB systems that rely on static checks and inconsistent global registries. This session explores the emerging AI-driven tactics used to bypass merchant verification and how AI-native verification infrastructure is responding, drawing on experience verifying businesses across 200+ countries and 500+ registries for platforms like Meta and Airwallex. Attendees will learn why manual review is no longer sufficient, how techniques like real-time registry cross-referencing, multi-signal entity resolution, and automated document authenticity analysis can close detection gaps, and what a scalable framework looks like for staying ahead of AI-powered fraud globally.

3:55 PM - 4:25 PM

Prove Room

Invisible Signals: How Fraudsters Exploit Transactional Blind Spots—and What we can do About It | Sunny Banerjee, Product Management – Enterprise Fraud Solution, First Citizens Bank

Fraud is evolving—not just in tactics, but in approach. As attackers become more agile, so must defenses. This session explores an emerging fraud typology where bad actors exploit overlooked transaction patterns—such as micro-transactions, breach-driven email compromise, account takeover (ATO), and chargeback loops—to evade detection and scale attacks. Drawing on real-world cases, it introduces a visual model to help teams identify early warning signals and coordinate cross-functional responses. The goal: shift fraud prevention from reactive defense to proactive strategy.

3:55 PM - 4:25 PM

Veriff Room

Establishing Trust On Your Marketplace In The Era of AI | Gaurav Chadha, Staff Product Manager, Walmart Global Tech; Rob Mihalko, Managing Director, Spectus Strategy

AI is giving marketplaces the ability to add value in new ways, incl. fraud & risk detection, content streamlining, better matching, and more dynamic buyer/seller engagement. These capabilities can strengthen trust by delivering more consistent UX, increasing confidence in transactions, and reducing the impact of bad actors. However, expanded AI use can also erode trust via inaccurate or biased info, new privacy concerns, or removing humans from the equation. In this session, we'll explore how marketplaces use AI to enhance trust and how to implement these capabilities without undermining customer confidence.



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Seyfarth is proud to be a Legacy Sponsor of the 2026 Marketplace Risk Management Conference, having supported MRMC from Day 1.

A GENDA WEDNESDAY 13 MAY

4:40 PM - 5:10 PM

Incognia Room

From Facial Recognition to Fieldwork: Identifying an Elusive Crypto Influencer |

Bruce Gerstman, Founder, Waterfront Intelligence; and Mary Pilon, Senior Investigator, Waterfront Intelligence

When a client asked us to identify the person behind a major crypto fraud, we started with just a wallet address and a rumor about two Chihuahuas. This session shows how we solved the case using a mix of traditional investigative methods and modern tools—from interviews and Wayback Machine archives to facial recognition and property records. Attendees will learn practical OSINT techniques, the limits of facial recognition, and how to leverage the transparency of digital markets—showing how a single archived photo (and a barking dog) helped crack the case.

4:40 PM - 5:10 PM

Prove Room

Partnership Across Marketplaces to Mitigate Risk | Sophie Duba, Senior Director of Marketplace Policy, Etsy; and David Graunke, CEO, SafetyKit

Marketplaces today face increasingly complex and fast-evolving risks—from coordinated fraud rings and policy abuse to growing regulatory scrutiny—yet many platforms still address these challenges in isolation, limiting their ability to respond effectively at scale. In this session, Sophie Duba (Etsy) and Ben Guzovsky (SafetyKit) will explore how greater cross-marketplace collaboration can unlock stronger, faster, and more resilient risk mitigation strategies by sharing signals on emerging fraud and abuse patterns and building trusted communication channels between policy and risk leaders. Drawing on Etsy's partnership with SafetyKit, they will present real-world examples of how collaboration improves detection, accelerates response times, and enhances overall platform safety, while also outlining a practical framework for establishing and scaling these partnerships—from tactical signal sharing to deeper strategic alignment across the industry. Attendees will leave with actionable insights on how to collaborate with peers, strengthen defenses against evolving threats, and stay ahead of both bad actors and regulators.

5:00 PM - 7:00 PM

Convene

Networking Reception hosted by Seyfarth Shaw LLP

After a full day of engaging sessions and world-class speakers, join us for the Networking Reception, graciously hosted by Seyfarth Shaw LLP. This is the perfect opportunity to unwind, reflect on the day's insights, and continue meaningful conversations with your peers across the digital risk and marketplace ecosystem.

Connect with professionals from marketplaces, digital platforms, solution providers, and industry leaders in a relaxed and welcoming environment. Share experiences, exchange ideas, and explore potential collaborations that can help you tackle challenges in trust & safety, compliance, fraud prevention, and broader digital risk management.

Be sure to make the most of this opportunity to expand your professional network, build valuable relationships, and strengthen connections that can have a lasting impact long after the conference ends.

THURSDAY

8:00 AM - 9:00 AM

Convene

Check In & Networking Breakfast Sponsored by Checkr

Start the day by checking in early and connecting with fellow attendees over breakfast. This is the perfect opportunity to meet peers from across marketplaces, digital platforms, and fintechs before the conference sessions begin.

Use this time to introduce yourself, exchange ideas, and make new connections in a relaxed setting while enjoying breakfast and coffee. Whether you're reconnecting with familiar faces or meeting new members of the Marketplace Risk community for the first time, this networking breakfast sets the tone for a day of meaningful conversations and collaboration.

OPENING SESSION

9:00 AM - 9:40 AM

LegitScript Room

\$103 Billion Inside the Box: First Real Data on Retail's Largest Hidden Fraud Surface | Andy Ruben, Co-Founder & CEO, Clarity

Returns fraud has changed shape. What used to be a cost of doing business is now a strategic threat: \$103 billion in fraudulent returns and claims in 2024, organized rings, AI-accelerated, growing in subcategories like abusive returns at 64% in sixteen months. The tactical responses retailers reach for (tighten policies, inspect more, push the cost to vendors) punish honest customers without slowing the rings.

This session reframes the problem the way TSA reframes airport security: the goal is not to eliminate threats. It is to let people fly safely. For retail, that means letting the 98% of honest customers buy and return with confidence while still catching what gets through. Andy Ruben, CEO of Clarity, opens with a live demonstration that has to be seen to be understood. A practitioner conversation follows with senior risk leaders on what the integrated, risk-tiered response looks like in the field.

SESSIONS

9:50 AM - 10:30 AM

Incognia Room

Growth Without Risk: Smarter Marketplace Compliance | Lauren Elias, Executive Director, Embedded Finance Solutions, J.P. Morgan Payments; and Tom Sagi, Co-Founder & CEO, Hourly

As marketplaces expand globally, they face a dual challenge: navigating an increasingly complex regulatory landscape while maintaining fast, seamless user experiences that drive growth. Compliance is no longer just a requirement — it's becoming a competitive advantage for platforms that get it right.

In this session will explore how leading marketplaces are embedding compliance directly into their payments and operational infrastructure without adding friction. From KYC and KYB to sanctions screening, real-time monitoring, and continuous risk scoring, the discussion will focus on how to design systems that are both robust and scalable.

Speakers will share practical approaches to building bank-grade, API-first tech stacks that support rapid onboarding while maintaining strong controls. They'll also highlight common pitfalls marketplaces face when scaling compliance programs and how to avoid them.

Attendees will gain actionable insights on how to anticipate emerging risks, align compliance with business growth, and leverage embedded finance solutions to improve conversion, reduce losses, and protect revenue in an evolving regulatory environment.



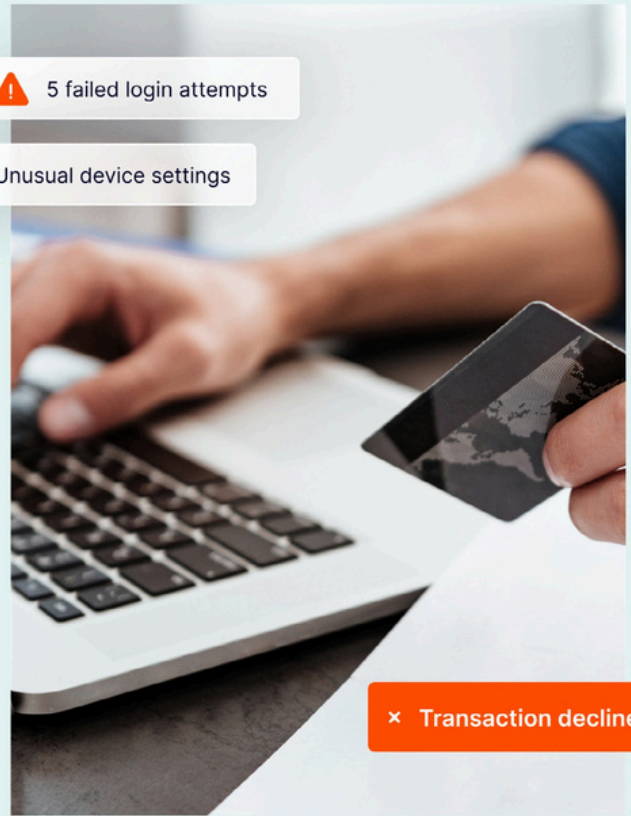
Stop Fraud, Not Customers

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5 failed login attempts

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Transaction declined

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Chargeback Management

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Secure every transaction without introducing additional friction to your customers' experience.



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AGENDA THURSDAY 14 MAY

9:50 AM - 10:30 AM

LegitScript Room

Launching Site Policy and Content Moderation on a 30-day Deadline | **Brittany Allen, Trust & Safety Lead, Club**

From Zero to Sixty in Thirty Days - Learn how the Trust & Safety Lead at a new social media platform was the final member to join a lean operations team before the website went public, drafting site policy, content moderation rules, and more on an unpredictable deadline. With an international parent company accustomed to significantly different risk tolerance, a learning curve with mandatory AI tools, and a personal shift from being fully remote to working out of an office five days a week, you certain to take away learnings from this real-life case study.

9:50 AM - 10:30 AM

Prove Room

The \$16 Billion Blind Spot: Why Fraud Is Still Winning | **Carla Bourque, CEO, Epic Advisors; Michael Jabbara, SVP Payment Ecosystem Risk & Control, Visa; Pahal Patangia, AI for Payments & FinTech, Nvidia; Tom Quisel, Founder & CEO, Musubi; and Samantha Rodriguez, Senior Global Intelligence PM, Coinbase**

Consumers lost \$16 billion to fraud in 2024. The Industry Accord Against Online Scams and Fraud, signed in March 2026 by Google, Meta, Amazon, Microsoft, and OpenAI, finally acknowledged what front-line operators have known for years: nobody solves this alone. But voluntary accords have limits. AI is driving down the cost of fraud dramatically while raising the sophistication of every attack vector. Payment rails, crypto infrastructure, and marketplace platforms are all exposed. This panel brings together the operators actually building the defenses, across fintech, cybersecurity, payments, and AI infrastructure, to examine where the real gaps are, and who can close them.

9:50 AM - 10:30 AM

Veriff Room

CLIP - Insurance that Gains Customer Confidence | **Garrett Olson, Head of Insurance & ER, Wolt; and Ryne Ring, Insurance's Mad Scientist, Citadel**

Contractual Liability Insurance Policies (CLIPs) are reshaping how companies manage risk within guarantees, warranties, and service commitments. This session explores how CLIPs transfer a company's contractual obligations—backing refunds, reimbursements, and performance guarantees across industries from software to peer-to-peer platforms. Using real examples like Airbnb's host guarantee evolving into a regulated insurance obligation, attendees will learn how CLIPs provide financial security, regulatory compliance, and customer trust. Participants will leave understanding where CLIPs fit in modern risk management and how to leverage them to enhance product offerings and mitigate exposure.

10:45 AM - 11:15 AM

Incognia Room

Building a Growth Product Inside Trust & Safety: Lessons from Reusable Verification | **Abhi Chaudhuri, Principal Product Manager, LinkedIn**

Trust and growth have historically been framed in tension. Trust mechanisms introduce friction. Friction slows conversion. Business metrics suffer. At LinkedIn, we challenged that assumption. In this session, we'll share how LinkedIn reached 100M+ verifications, along with cross-platform data and lessons from LinkedIn, Adobe, and G2 on how reusable verification impacts engagement, sentiment, and trust outcomes.

10:45 AM - 11:15 AM **Trust (but Verify) & Safety** | Drew Fowler, Risk Incident Manager, eBay; and Haley Nielsen, Sr. Mgr of Emerging Threats, eBay
LegitScript Room

Metrics only tell part of the story; truly effective detection and monitoring go beyond dashboards, blending art and science to combine alerts with intuition, business knowledge with hard-earned experience, and findings with actionable solutions. Incident response should not be treated as firefighting, but as a continuous improvement process that consistently strengthens systems and pushes the organization forward.

10:45 AM - 11:15 AM **Managing Full Lifecycle Fraud in Reseller Marketplaces** | Josh Hughes, GTM Lead for Anti-Fraud, Plaid; and Arihant Jain, Product Management - AI/ML, TikTok
Prove Room

Many marketplaces focus on stopping fraud at the front door, but the threat doesn't end there—fraudsters exploit vulnerabilities throughout the seller lifecycle to extract funds and erode trust in the brand. This session brings together seasoned fraud prevention professionals to explore the full spectrum of fraud across the seller journey, the practical tools and signals needed for continuous risk assessment, and how organizations can transform fraud prevention from a reactive function into a proactive driver of growth.

10:45 AM - 11:15 AM **The Battle Between Agentic and Adversarial AI** | Jennifer Alvidrez, Director - Identity and Fraud Experience, Chime; Michael Huffman, Fraud and Trust Leader, Poshmark; Bharat Melag, Global Head, Token Provisioning, Agentic Tokens and Scan to Pay, Visa; and Vanita Pandey, Chief Marketing Officer, Microblink
Veriff Room

As AI agents begin transacting on behalf of users, a new security battleground is emerging between helpful agents and adversarial AI systems capable of mimicking behavior, hijacking permission chains, and infiltrating shared environments with near-human precision. Research from the OpenID Foundation highlights that existing identity and authorization models were not designed for agents that can be duplicated, corrupted, or co-opted. This session explores the growing “trust gap” and how enterprises can verify which agents are legitimate, distinguish them from adversarial systems, and defend against an expanding AI-driven threat surface.

11:30 AM - 12:00 PM **The New Regulatory Playbook: Navigating Regulatory Uncertainty and State AG Activism** | Ginger Bergman, Managing Director of Payments Network Compliance, Bank of America; and Deana Rich, Co-Founder, Infincept
Incognia Room

The regulatory playbook for marketplaces is rapidly evolving amid coordinated action by state attorneys general, heightened consumer-protection enforcement, and shifting federal priorities. This session delivers practical guidance for managing compliance, enforcement, and reputational risk in a fragmented regulatory environment where UDAAP scrutiny, transparency expectations, complaints monitoring, product review governance, and Know Your Seller diligence remain central. Attendees will explore lessons from recent FTC enforcement and emerging state initiatives, while gaining actionable frameworks for deploying AI-driven monitoring and risk detection responsibly—strengthening oversight, preserving consumer trust, and avoiding new regulatory exposure as requirements continue to evolve.



Trusted users. Thriving marketplaces.

Identity verification for the world's leading marketplaces.

- Instant user onboarding
- Adaptive verification flow
- Proactive fraud defense
- Full lifecycle trust
- Global & local scalability

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11:30 AM - 12:00 PM **Building Trust & Safety AI Systems You Can Defend: From Detection to Decision in Marketplace Risk** | **Xiudian Fang, CTO, Precognition Labs, Inc;** and **Mona Salvi, Director, Cyber Technical Product Management, Capital One**
LegitScript Room

The session would cover how marketplace platforms can use AI for fraud, abuse, spam, and Trust & Safety decisions while keeping enforcement defensible: clear policy grounding, calibrated automation, human escalation, appeals, reason codes, and audit trails.

11:30 AM - 12:00 PM **When AI Meets Human Behavior: New Classes of Fraud the Industry Is Not Ready For** | **Wale Ayantoye, CEO, GiriToday Inc**
Prove Room

Marketplaces are stepping into a new risk era where traditional fraud models collapse under the speed and sophistication of AI driven attacks. Deepfake identities, AI generated merchant profiles, synthetic seller networks, and hyper personalized social engineering are no longer theoretical they are scaling faster than most platforms can detect. This session will deconstruct how AI is reshaping fraud behavior, what this means for global marketplaces, and why legacy trust and safety frameworks are structurally unprepared. The content will be grounded in practical, operational insights for marketplace founders, risk leaders, and compliance executives who need to modernize their defenses without slowing growth.

11:30 AM - 12:00 PM **Agentic Risks: Navigating the New Frontier of Marketplace Cybersecurity** | **Nandini Singh, Sr. TPM, Security;** and **Radhini Sridhara, Manager, Responsible AI**
Veriff Room

As companies integrate autonomous AI, they face a new “agentic” attack surface where agents can bypass traditional security controls and trigger cascading risks, from account takeovers to identity manipulation. This session examines real-world threats, the evolving regulatory landscape—including California’s transparency mandates and the EU AI Act’s downstream liabilities—and why static defenses are insufficient against autonomous systems. Attendees will explore how unplanned automation creates hidden risk and gain a practical roadmap for shifting from simple human oversight to resilient, objective-based governance that secures both technology and its users.

12:15 PM - 12:45 PM **From Zero to Defended: Building Fraud Programs in Growth Mode** | **Jason Adauto, Product Manager, Financial Products and Risk, CloudKitchens;** **Nick Davidovich, Trust & Safety Manager, GoFundMe;** **Roop Gill, Former Senior Privacy Operations Manager, Meta;** and **Alex Popken, SVP Trust & Safety and AI Services, WebPurify, an IntouchCX Company**
Incognia Room

Early-stage and/or high-growth companies face fraud risks long before they have the budget, tooling, or headcount of mature platforms. This panel explores pragmatic, resource-conscious approaches to fraud prevention, detection, and response, drawing on real-world experience from companies scaling rapidly under operational constraints. Panelists will discuss how to prioritize risks, make build-versus-buy decisions, and evolve fraud programs responsibly as companies grow.

A GENDA THURSDAY 14 MAY

12:15 PM - 12:50 PM **Why Your Best Investigation Dies After the Report** | Jared Gruenberg, Founder, LegitScript Room
LegitScript Room

Every platform runs investigations. Almost none retain what those investigations produce. The findings go into reports, Slack threads, and the heads of analysts who eventually leave. The next team that hits the same pattern starts from scratch.

This talk draws on 12 years of running investigations at platform scale. I'll walk through how investigation knowledge disappears, what that costs operationally, and what a system designed to retain and compound investigative learning would actually look like. Not a new dashboard. Infrastructure that governs what happens after the report.

12:15 PM - 12:55 PM **From Detection to Decisioning: Building AI-Native Trust & Fraud Systems for Digital Marketplaces** | Neha Bharti, Director, Strategy & Ops, Doordash
Prove Room

Digital marketplaces are facing increasingly sophisticated fraud, from coordinated identity networks to promo abuse and account takeovers. Traditional rule-based systems are struggling to keep pace, often increasing false positives and customer friction. This session explores how marketplaces can transition to AI-native risk systems powered by machine learning, graph analytics, and real-time decisioning. Drawing on LatentView's experience, we will discuss building unified trust scores, enabling real-time fraud detection, and augmenting fraud operations with GenAI copilots. Attendees will gain practical insights on balancing fraud prevention with customer experience while moving toward scalable, continuously learning risk and trust ecosystems.



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AGENDA THURSDAY 14 MAY

12:15 PM - 1:00 PM

Veriff Room

When Trust Is the Target: Fighting Fraud Across Employees, Vendors, and Bad Actors | *Kristin Kupiec, Manager, Critical Investigations & LERT, DoorDash*

Fraud is never just external; for modern marketplaces, risk exists across the entire ecosystem—in internal tools, outsourced operations, and the platform's edges where external actors continuously test controls. Vendors and partners may also be exposed due to commercial pressure, turnover, or incentive misalignment, creating additional vulnerability points. This panel examines fraud as an end-to-end ecosystem challenge rather than a point solution or isolated Trust & Safety issue, exploring how it surfaces across three layers: in-house employees with privileged access, outsourced vendors and BPOs handling critical workflows, and external bad actors ranging from organized fraud rings to opportunistic users and toolkits probing for weaknesses.

12:45 PM - 1:30 PM

Convene

Networking Lunch Sponsored by Socure

Grab lunch with old friends and new colleagues.

1:30 PM - 2:00 PM

LegitScript Room

Guardians of the Marketplace: Leveraging AI to Combat Fraud and Drive Platform Growth | *Vincent Meluzio, Product Solutions Director, J.P. Morgan; and Christine Simon, Head of Strategic Global Payment Operations, Blackbaud*

Discover how AI and machine learning are revolutionizing digital marketplaces by transforming onboarding, identity verification, and fraud prevention. This session features real-world case studies from fintech leaders who deploy adaptive detection and automate trust frameworks to outsmart fraudsters. Panelists will unpack the rise of synthetic identities, the limits of legacy safeguards, and the challenges of integrating AI at scale. Attendees will gain actionable strategies for building resilient, user-centric platforms that balance growth, safety, and compliance, along with practical lessons for delivering secure, inclusive customer experiences in a rapidly changing risk landscape.

1:30 PM - 2:00 PM

Prove Room

Portable Money, Portable Trust: Managing Identity in an Unbundled Financial World | *Samantha Boo, Head of Global Account Management, Microblink; Travis Dawson, VP Product and Business, Complex NTWRK; Abhinav Gupta, Product and Risk Leader, Block; and Anjana Surin, Senior Director, Global Payments Product, Visa*

The Great Unbundling is reshaping financial services, with customers increasingly choosing banking and payments without traditional banks through embedded finance and fintech super-apps that let them assemble personalized financial stacks across platforms. As control shifts to the customer, trust becomes both more fragile and more critical. This session explores how identity, verification, and portable credentials form the new foundation of financial trust in an ecosystem where no single institution owns the customer relationship, and what is required to keep services secure, interoperable, and user-centric as finance becomes increasingly decentralized.

1:30 PM - 2:00 PM

Veriff Room

Marketplace User Data Breach – One of the Leading Causes of Transaction Fraud |

Sunny Banerjee, Product Management – Enterprise Fraud Solution, First Citizens Bank

We would highlight this issue with help of a few notable recent (2025) Marketplace Data breach examples such as Zoomcar (The Indian peer-to-peer car-sharing marketplace disclosed a breach affecting 8.4 million users), Victoria's Secret online store, and highlight just how vulnerable these platforms can be and where we should focus to address these vulnerabilities.

2:15 PM - 2:45 PM

Incognia Room

Agentic AI for Marketplace Trust: When Risk Systems Learn to Reason, Explain, and Resolve |

Manav Kapoor, Senior Technical Product Lead, Amazon; and Apurva Shrivastava, Senior Technical Product Lead, Amazon

The next evolution in marketplace trust isn't just better detection, it's AI agents that reason about risk, negotiate remediation, and autonomously enforce with explainability. This session explores the shift from traditional ML pattern matching to agentic AI systems that understand context, predict seller behavior, and orchestrate evidence-based resolution pathways. Drawing from pioneering work integrating generative AI with enforcement at scale, you'll learn how platforms are building autonomous trust agents that reduce false positives through reasoning, handle appeal processes with human-like judgment, and satisfy emerging AI governance requirements like the EU AI Act, while maintaining the speed and scale modern marketplaces demand.

2:15 PM - 2:45 PM

LegitScript Room

When AI Builds the Fraud – and Also Fights It |

Akshay K, Founder & CEO, Beem; Richard Meng, Founder & CEO, Roe; and Ankit Ratan, Co-founder & CEO, Signzy

As artificial intelligence becomes more accessible and powerful, it is rapidly transforming the fraud landscape on both sides of the equation. The same technologies enabling businesses to scale faster and personalize experiences are also being leveraged by bad actors to create more sophisticated, harder-to-detect fraud—from deepfakes and synthetic identities to automated social engineering at scale.

This panel brings together leaders from across marketplaces, fintech, and digital platforms to unpack this evolving duality. The discussion will explore how AI is being used to generate new attack vectors, how organizations are adapting their risk and trust frameworks in response, and what it takes to stay ahead in a world where fraudsters are increasingly AI-native. Attendees can expect practical insights on emerging fraud patterns, the role of AI in real-time detection and decisioning, and how companies are balancing growth, user experience, and security in an AI-driven ecosystem.

2:15 PM - 2:45 PM

Veriff Room

Leveraging AI Agents for Post-Transaction Risk Investigations |

Joseph McAllister, Co-Founder & CTO, MouseCat; and Nissan Modi, Staff Software Engineer, Coinbase

Traditional machine learning models are often slow to adapt to new fraud patterns and require large amounts of labeled data, while AI agents offer the potential for faster adaptation through few-shot learning and more human-like reasoning. This presentation explores a real-world production use case for reducing time-to-mitigation in fraud attacks by scaling post-transaction fraud investigations and enabling faster, more adaptive response mechanisms.

AGENDA THURSDAY 14 MAY

3:10 PM - 3:40 PM

LegitScript Room

The Refund Heist: How AI-Generated Content Is Industrializing First-Person Fraud on Marketplaces | Abhi Chaudhuri, Principal Product Manager, LinkedIn; Dave Griesbach, Principal Product Manager, Gemini; Amitabh Kumar, Co-Founder, Contrails.ai; and Bharath Vasudevan, Chief Capability Officer, Tech Mahindra

Generative AI has transformed return fraud from opportunistic abuse into industrial-scale infrastructure. AI-fabricated damage photos, synthetic receipts, and deepfake voice bots are now live attack vectors costing U.S. marketplaces an estimated \$76.5 billion annually — with AI-driven fraud growing over 1,200% in 2025 alone. This panel breaks down how first-person fraud is being engineered, where platform defenses are failing, and what a realistic detection stack actually looks like. Attendees will leave with a clear-eyed view of the threat landscape, a framework for auditing their own exposure, and concrete countermeasures — from image forensics to behavioral analytics — that can be operationalized immediately.

3:10 PM - 3:40 PM

Prove Room

The Trust Dividend: Turning T&S Into Marketplace Revenue | Vaidehi Bhandari, Board Member & Faculty, University of California, Santa Cruz; Carl Hinrichsen, Fractional Revenue Leader, Exec Functions; Carl Lavin, Leader in Trust & Safety, Eldera.ai; and Bryan Ly, Former Global Head of Data Science & Analytics, Fire TV, Amazon

A practical, operator-led session on how leading digital platforms turn trust into a growth advantage by building it into product, identity, verification, risk scoring, and insight loops from day one. Drawing on experience from Amazon, Meta, Eldera, eBay, and other platform environments, panelists will show how T&S signals can inform go-to-market, partner strategy, and market entry decisions — not sit in a silo. Attendees will leave with a cross-functional playbook for aligning product, ops, T&S, and commercial teams so platforms can scale across markets with stronger trust, fewer surprises, and better revenue outcomes.



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Jan Lorenc, CEO, CurrencyFair

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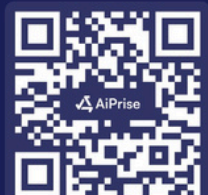
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A man in a dark suit, light blue shirt, and red tie is smiling and pointing towards the camera. He is standing in front of a blurred audience where several people have their hands raised. The background is a light-colored wall with a speaker visible. The overall scene suggests a presentation or a public speaking event.

SPEAKER BIOGRAPHIES

SPEAKER BIOGRAPHIES

Jason Adatao, Product Manager - Financial Products and Risk, CloudKitchens

Jason is a payments and trust & safety leader who has built and scaled risk programs at Instacart, Twitter, and Atoms (parent company of CloudKitchens, Otter, Lab37, and Picnic). He was Instacart's first trust & safety hire and later led global payments and risk enforcement for Twitter's revenue products, spanning transaction fraud, AML, compliance, and UGC advertising content abuse. He now leads payments and risk product across multiple business units serving the restaurant industry at Atoms.

Brittany Allen, Trust & Safety Lead, Club

As a Certified Payments and Fraud Prevention Professional (CPFP) and Trust and Safety Lead at Club, I leverage my 16 years of experience in online fraud prevention to help teams identify, mitigate, and reduce risk. I am passionate about educating and empowering merchants, consumers, and the public on how to combat fraud and protect their personal data.

Jennifer Alvidrez, Director - Identity and Fraud Experience, Chime

Jennifer Alvidrez is Director of Account Protection Experience at Chime, where she leads member and agent support strategy across identity, authentication, and fraud to deliver secure, seamless experiences. She brings 20+ years across fintech, e-commerce, social media/payments, and banking, with roles at Chime, Meta, eBay, Washington Mutual, and Countrywide Bank. At Meta, she supported \$77B in annual payment volume. She is known for building high-performing teams and driving improvements in fraud prevention, customer experience, and operational efficiency.

Wale Ayantoye, CEO, GiriToday Inc

Wale Ayantoye is the Founder & CEO of GiriToday, an AI-powered cross-border e-commerce platform connecting African sellers with global buyers. He is a seasoned global tech leader with deep expertise in fintech, marketplaces, compliance, and risk. Previously, Wale was Global Product Compliance Manager at Cash App, where he helped design scalable compliance and operational frameworks. He later served as Director of Financial Crimes at Etsy, leading global financial crime strategy across Reverb (US), Depop (UK), and Elo7 (Brazil), managing teams of 140+ experts. Wale went on to become Global VP of Internal Audit and Risk Management at Flutterwave, overseeing operations across 42 countries. He brings a truly global perspective to building and scaling technology that drives inclusion and cross-border.

Sunny Banerjee, Product Management – Enterprise Fraud Solution, First Citizens Bank

Sunny Banerjee is a Computer Science Engineer and MBA in Finance with 20+ years of global experience in financial fraud prevention across banking and insurance. She is a senior leader at First Citizens Bank, specializing in enterprise fraud prevention platforms that protect multi-million-dollar assets annually. An expert in transaction fraud monitoring and payment security, she has led initiatives across North America, Europe, the UK, and the Middle East, driving innovation in fraud detection and risk resilience. She has designed and deployed large-scale fraud screening systems and led implementations that prevent millions in losses across multiple payment channels. Sunny is also actively involved with the ACFE as a board member and mentor, and contributes to Forbes as a published expert on fraud prevention technology.

Ginger Bergman, Managing Director of Payments Network Compliance, Bank of America

Ginger Bergman is a Compliance and Third Party Oversight Executive with over 25 years' experience leading high-performing teams at Bank of America and Visa, Inc. While at Visa, she led the development and implementation of Visa's Acquirer Risk Program which provided a framework for Acquirers to manage the risk associated with supporting ISOs Marketplaces and Payment Facilitators. At Bank of America, she currently leads a team of 16 that are focused on managing acquirer / merchant compliance with Payment Network rules as well as Third Party compliance and oversight controls for Payment Facilitators, Marketplaces and ISOs.

Vaidehi Bhandari, Board Member & Faculty, University of California, Santa Cruz

Vaidehi Bhandari is a global transformation leader who has driven \$1B+ in revenue growth and \$60B+ in total business impact across 15 years at Amazon, Meta/Facebook, PayPal, eBay, Google, and Cisco. She recently served as Global Head of Technology Transformation Strategy and PMO at eBay — one of the world's founding peer-to-peer marketplaces — she has scaled eBay's Financial Services into a \$2.4B business, delivering \$1.1B in incremental GMV. Her cross-platform expertise spans operating model design, governance, risk and compliance, and GTM execution, making her uniquely placed to address how marketplaces connect T&S strategy to commercial outcomes. Vaidehi is now Senior Manager, Portfolio Development at Lam Capital, as well as Board Member & Faculty at UC Santa Cruz.

Sarah Boehmer, Senior Director, Payments & Chargebacks Strategy, Justt

Sarah Boehmer is a payments and chargebacks strategy leader at Justt, where she works with merchants and digital platforms to improve dispute outcomes and recover revenue at scale. She specializes in chargeback management, fraud trends, and post-transaction risk, helping businesses optimize performance across the payments lifecycle. Prior to joining Justt, Sarah led Payments and Fraud Strategy at Super.com, an online travel agency and fintech. She brings deep expertise in navigating complex payments challenges for high-growth businesses.

SPEAKER BIOGRAPHIES

Carla Bourque, CEO, Epic Advisors

Carla Bourque is Founder and CEO of Epic Advisors (Epic) and a multi-exit commercial operator with a career built inside data infrastructure, analytics, and deeptech platforms most exposed to fraud and regulatory risk, including Rebrandly, SimilarWeb, Buddy Media (Salesforce), and Nielsen. She is an active member of TSPA and former Funding Council member of the IWF, helping PE sponsors and portfolio CEOs turn regulatory compliance, data governance, and AI-enabled risk management into enterprise value. As moderator of “The \$16 Billion Blind Spot,” Carla brings a practitioner’s lens to global regulation, data, and AI — known for asking hard operational questions so the audience leaves with sharper insights and clearer playbooks.

Samantha Boo, Head of Global Account Management, Microblink

With over a decade of experience in the fraud and identity space, Samantha specializes in building high-performing revenue teams that drive customer success. An executive leader in global sales and customer success, she also brings valuable perspective from advising early-stage startups and serving on nonprofit boards. Samantha combines deep industry expertise with a proven track record of transforming complex compliance and identity challenges into tangible business growth.

Scott Bright, Founder & CEO, BrightCheck Inc

Scott Bright is the Founder and CEO of BrightCheck, building ProofIQ, an identity intelligence layer that helps platforms reduce fraud, improve trust, and unlock new revenue. With 25+ years in risk, fraud, and payments, Scott has led strategy and product at Visa, FIS, and Talkdesk. He now focuses on transforming trust and safety from a cost center into a growth driver across the full customer lifecycle.

Mousumi Chatterjee, Sr Director, Payments Innovation, Bank of America

Mousumi in her current role has oversight for driving responsible growth & innovation in the Merchant Payments and executing the Go-to-Market Strategy for Products & Solutions related to Platform integrations, leading Global Commercial Banking and Global Corporate & Investment Banking clients. With global payments expertise, she is an active member of US Payments Forum supporting multiple workstreams. As a O&I champion for the Bank, Mousumi has leadership roles in multiple employee networks within the Bank and externally in the local Market. Mousumi graduated from University of Texas, Dallas earning her EMBA.

Abhi Chaudhuri, Principal Product Manager, LinkedIn

Abhi is passionate about trust and responsible AI. He spent the last decade tackling content safety, account integrity, and ML fairness challenges at Google & Airbnb, and is currently working on provenance and verifications at LinkedIn.

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SPEAKER BIOGRAPHIES

Nick Davidovich, Trust & Safety Manager, GoFundMe

Nick is a Trust & Safety Manager at GoFundMe with nearly a decade of experience building and scaling high-impact T&S operations. Since joining the company in 2015, he has been instrumental in shaping GoFundMe's Trust & Safety function—developing policies, designing workflows, and operationalizing compliance programs that have grown alongside the platform. His expertise spans content moderation, data analysis, crisis management, and team training and development, with a focus on building systems that protect users and strengthen platform integrity. Nick is driven by a belief that trust is the foundation of any online community – and that when it's built well, it unlocks the best of what people can do for one another.

Travis Dawson, VP Product and Business, Complex NTWRK

A highly skilled technical product manager with 15+ years' experience in senior roles. I have expertise in payments, fraud, legal, and compliance matters, and I am analytical and customer-centric. I excel at leading product teams from conception to delivery and growth for global companies. With an M.B.A/BS in Finance and Management, I am well-equipped to take on any challenge that comes my way.

Julia DePillo, Risk Detection Analyst, TikTok

Julia DePillo is a Risk Detection Analyst at TikTok, where she bridges the gap between technical data and social investigation to dismantle criminal networks. Since joining the team nearly two years ago, Julia has focused on high-stakes safety issues, including the disruption of sextortion rings, hate groups, and the trade of illegal goods. By analyzing shared technical infrastructure and social connections, she turns raw data into actionable intelligence to protect the platform's most vulnerable users.

Pamela Devata, Partner, Seyfarth Shaw LLP

Pamela Devata is a Partner at Seyfarth Shaw LLP in Chicago. Pam 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. A nationally recognized employment counselor, Pam has participated in numerous interviews, speeches, webinars, and trainings to employers on the subject criminal history and credit checks. She has leveraged her niche area of expertise into a thriving class action practice.

Sophie Duba, Senior Director of Marketplace Policy, Etsy

Sophie Duba is the senior director of marketplace policy at Etsy. She has spent the past decade leading T&S policy teams, starting with six years at Airbnb. Her team at Etsy is focused on building systems for consistent enforcement, staying ahead of emerging risks, and accelerating their own work with AI.

Lauren Elias, Executive Director, Embedded Finance Solutions, J.P. Morgan Payments

Lauren leads Embedded Finance Product Strategy for JP Morgan Payments. She's worked alongside marketplace clients of all sizes, collaboratively developing their Embedded Finance strategy both domestically and globally. Prior to joining Embedded Finance, Lauren led global commercialization efforts for faster payments at JP Morgan. She began her career in strategy consulting, leading Payments Modernization and transformation efforts for a number of Fortune 100 companies and global financial institutions.

Xiudian Fang, CTO, Precognition Labs, Inc

Xiudian Fang is Co-Founder and CTO of Precognition Labs, where she builds AI systems for accountable decisioning in fraud, risk, compliance, and Trust & Safety workflows. She was formerly Head of Platform Integrity Engineering at Snap, where she built and led a 60+ person engineering organization creating AI-enabled platforms for Trust & Safety, Identity Integrity, Law Enforcement Response, Compliance, and Risk Operations. Previously, she led Trust & Safety and analytics systems at Google. She holds a Ph.D. in Computer Science from the University of Virginia.

Andre Ferraz, Co-Founder & CEO, Incognia

Andre Ferraz is the CEO and co-founder of Incognia, a location identity company that secures hundreds of millions of users globally. A Brazilian native and MIT Innovator Under 35, he brings deep expertise in mobile security and global fraud prevention strategy.

Drew Fowler, Risk Incident Manager, eBay

Drew has built a career focused on preventing and intervening when things go wrong. After 10 years in law enforcement in Seattle, he joined Amazon's Transportation Operations Management Safety and Compliance team, overseeing safety and regulatory compliance for 15,000 employees across 500+ locations and leading safety efforts through the pandemic. He later helped found the Risk, Intel, Safety, and Security team at Amazon Care. At Avail Car Sharing, Drew served as Sr. Manager and then Head of Trust & Safety, driving losses down by over 90%, developing a new KYC process, and pioneering a fully digital, contactless customer experience. Since July 2025, he has been a Risk Incident Response Manager at eBay.

SPEAKER BIOGRAPHIES

Bruce Gerstman, Founder, Waterfront Intelligence

Bruce Gerstman is founder of Waterfront Intelligence where he has been helping clients understand backgrounds and reputations of people and companies for the past 10 years. Clients come to Waterfront Intelligence to untangle frauds, locate money, uncover identities and find evidence. As an investigator at Kroll Associates, Bruce conducted nearly every kind of investigation. Prior to Kroll, Bruce investigated people, crime and government agencies as a newspaper reporter for The Contra Costa Times. He holds a BA in Philosophy and Religious Studies from Indiana University and a Master of Journalism from University of California at Berkeley. Bruce is an amateur mixologist.

David Graunke, CEO, SafetyKit

David led engineering for risk reviews at Stripe for fraud, credit, content moderation, and financial crimes. He built the policy and workflow engine that scaled Stripe from internal reviewers to thousands of outsourced vendor agents.

Dave Griesbach, Principal Product Manager, Gemini

David Griesbach is a retired Special Agent of the IRS - Criminal Investigation (CI) division. During his tenure, he focused on financial crime and counterintelligence, notably spearheading the government's initial response to cryptocurrency. He currently serves as a product manager specializing in machine learning and AI, with a focus on mitigating fraud, identity resolution and proofing, and advancing agentic commerce and stablecoin solutions. He lives in the Bay Area.

Kyle Griffin, Enterprise Account Executive, Incognia

Kyle Griffin is an Enterprise Account Executive at Incognia, where he works with digital platforms to address complex fraud and risk challenges. He partners with Trust & Safety, fraud, and risk leaders to help strengthen platform integrity at scale.

Carina Grunberg, Risk Detection Analyst, TikTok

Carina Grunberg is a Risk Detection Analyst at TikTok, where she focuses on identifying and investigating high-harm abuse patterns across the platform. Her work centers on detecting coordinated networks, analyzing behavioral and technical signals, and translating investigative findings into scalable detection and enforcement strategies. She has supported work spanning criminal networks, evasion patterns, and emerging risk trends, with a particular focus on how adversarial actors coordinate, adapt, and exploit platform systems.

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SPEAKER BIOGRAPHIES

Abhinav Gupta, Product and Risk Leader, Block

Experienced Product Management Leader with Proven Track Record with 25+ years in product and engineering, including 12+ years in executive roles. I have built and expanded products in 100+ countries, generating >\$1B in revenue. I have led digital banking transformations, and currently working at Block, leading efforts to improve trust by building innovative post-transaction customer experiences. I excel in building, managing, and scaling global cross-functional product teams in matrix organizations.

Edgar Herrera, Senior Case Manager - Critical Escalations, Thumbtack

Edgar Herrera is Senior Case Manager of Critical Escalations at Thumbtack, where he leads complex fraud and safety investigations. With a background in criminal justice and law enforcement, he specializes in bridging online and offline investigations to strengthen platform trust and safety.

Carl Hinrichsen, Fractional Revenue Leader, Exec Functions

Carl Hinrichsen has spent his career at the intersection of marketplaces, risk, and revenue growth. He built marketplace and partner ecosystems for Kindle accessories at Amazon, led internationalization efforts at Meta, and now works as a fractional revenue leader helping marketplace, digital platforms, cyber/risk companies and international trade associations build strategic partner ecosystems. His cross-functional experience spanning commercial, operational, and trust functions positions him as a sharp moderator who can draw out the actionable insights MRMC audiences are looking for — and bridge the T&S-to-revenue conversation with credibility.

Chelsea Hower, Director of Trust and Safety, Bright Horizons

Chelsea has nearly a decade in the Trust and Safety space, specifically in the Marketplace industry. With a focus on user safety, including children, she has driven strategies to protect platform integrity, reduce risk, and enhance user trust. She specializes in fraud prevention, content moderation, scalable safety systems, and legal/escalation response —partnering cross-functionally to build secure, user-first environments that support business growth.

Josh Hughes, GTM Lead for Anti-Fraud, Plaid

As the GTM Lead for Fraud solutions at Plaid, I am responsible for driving company-wide revenue performance and growth across our Fraud solutions. I own and execute go-to-market strategy; aligning product, sales, and partnerships to deliver measurable value for customers and scale adoption.

Ty Jensen, Senior Vice President - Treasury Management, Zions Bancorporation

I'm a Senior Vice President at Zions Bank, where I lead our Corporate Treasury Management team. I've spent nearly two decades at the bank working closely with corporate, technology, and third-party payment organizations to support scalable, high-volume payment and liquidity strategies. A big part of my role is partnering with payment processors and software platforms to bridge modern payment ecosystems with the risk, compliance, and operational realities of banking. I take a practical, collaborative approach and focus on building durable bank-fintech partnerships.

Manav Kapoor, Senior Technical Product Lead, Amazon

Manav Kapoor is a Senior Technical Product Manager at Amazon's Selling Partner Trust and Store Integrity, where he leads AI/ML-powered products protecting over 300M customers across 20+ countries from fraud, abuse, and IP threats. He has 15+ years of experience across e-commerce, fintech, and digital banking, building scalable, customer-centric risk solutions. Previously at Goldman Sachs, he led fraud prevention for Apple Card and contributed to Apple's High-Yield Savings Account launch, reaching \$10B in deposits in four months. At Barclays, he drove fraud prevention and dispute automation for 20M+ customers. Manav is an IEEE Senior Member, Forbes Technology Council contributor, speaker on AI-driven fraud detection, and active global mentor.

Yuliya Kazakevich, Head of Risk and Compliance, Lithic

Ms. Kazakevich brings over 15 years of experience in payments risk, fraud management, and regulatory governance from her roles leading risk and compliance functions across fintech and payments. She joins Lithic most recently from Cash App (Block), where she led Global Merchant Risk and Onboarding, overseeing credit, fraud, and onboarding risk for the merchant ecosystem. Previously, she served as Head of Risk and Compliance for Adyen's North America business, supporting sponsor bank audits, regulatory examinations, and governance initiatives.

Assaf Kipnis, Founder/CEO, KTLYST Labs

Assaf Kipnis is the founder and CEO of KTLYST Labs, building a security learning control plane that turns a single threat advisory into coordinated action across every team in the enterprise. Before KTLYST, he spent 12 years in threat intelligence at LinkedIn, Google, Meta, and ElevenLabs. He founded KTLYST after seeing the same gap in every program: one advisory, multiple teams that need different versions of it, and no system to operationalize it effectively.

SPEAKER BIOGRAPHIES

Amitabh Kumar, Co-Founder, Contrails.ai

Trust & Safety thought leader at Contrails.ai translating complex safety challenges into strategic advantages for digital platforms. Drawing from my experience in digital parenting and online gaming safety, I develop comprehensive frameworks that ensure user protection while preserving positive experiences. I advocate for proactive approaches to online safety that anticipate emerging threats rather than simply reacting to them. My expertise includes: Developing governance models that adapt to evolving regulatory landscapes and creating scalable moderation strategies that balance automation with human insight.

Kristin Kupiec, Manager, Critical Investigations & LERT, DoorDash

Kristin Kupiec, an expert in customer service and strategic problem-solving, is a visionary leader at DoorDash. Starting as a Dasher in 2017, she transitioned to a full-time role in 2019, becoming the Associate Manager of Community Response. Nicknamed the "Law Enforcement Wizard," she oversees safety teams and manages critical incidents, including T1 Consumer HSL, T2 escalated HSL, and CDMX escalated bilingual support. Kristin excels in crisis response, leading with empathy and fostering a resilient culture. Her commitment to growth is evident through her Accelerated Managers Program graduation.

Carl Lavin, Leader in Trust & Safety, Eldera.ai

Carl Lavin is a global Trust & Safety leader with over four years as Senior Manager of Business Integrity at Meta, where he managed multimillion-dollar operating budgets, enabled hundreds of millions of dollars in revenue growth, and built cross-disciplinary global teams tackling adversarial threats. He now advises Eldera — an AI-powered digital platform connecting older adults with young people through vetted, safety-governed mentorship — where trust is not just a feature but the platform's core value proposition. Carl's experience across one of the world's largest social platforms and a fast-growing purpose-driven digital platform gives him a rare practitioner's view of how T&S drives both safety and commercial outcomes at scale. He speaks from personal professional experience; views are his own.

Joseph McAllister, Co-Founder & CTO, MouseCat

Joseph McAllister is the Co-founder and CTO of MouseCat. Before MouseCat, Joseph spent 4 years at Coinbase building ML and Risk infrastructure, where he focused on streaming systems, large-scale data processing workloads, and improving ATO and ACH risk models. Prior to Coinbase, he worked at Microsoft on Azure Data Factory, a service for building Spark-based ETL pipelines. While studying Computer Science at Cornell University, he founded Roo Storage, which was acquired in 2020.

Kathleen McConnell, Partner, Seyfarth Shaw LLP

Kathleen's work in spearheading Seyfarth's use of data analytics in litigation and counseling matters has contributed to keeping Seyfarth on the cutting edge of the legal practice. Her innovative work in this area has enabled the firm to obtain favorable settlements for clients, reduce significant areas of potential liability and undermine class certification arguments. She regularly advises clients on developing cost-effective strategies for the preservation, collection, review and production of electronically stored information, including cross-border matters and counsels clients on data privacy, record retention and information governance.

Karine Mellata, Co-Founder & CEO, Variance

Karine Mellata is the co-founder and CEO of Variance, which is building AI agents for risk, fraud, and compliance. Prior to co-founding Variance, she worked on fraud engineering and risk systems at Apple, focusing on detecting and mitigating complex, large-scale abuse. Variance powers purpose-built AI agents that automate investigations across fraud detection, identity verification, and AML compliance. The platform enables large enterprises to conduct investigations at scale with fully auditable, evidence-based outputs, improving consistency, reducing manual effort, and scaling a team's best analyst 100x.

Richard Meng, Founder & CEO, Roe

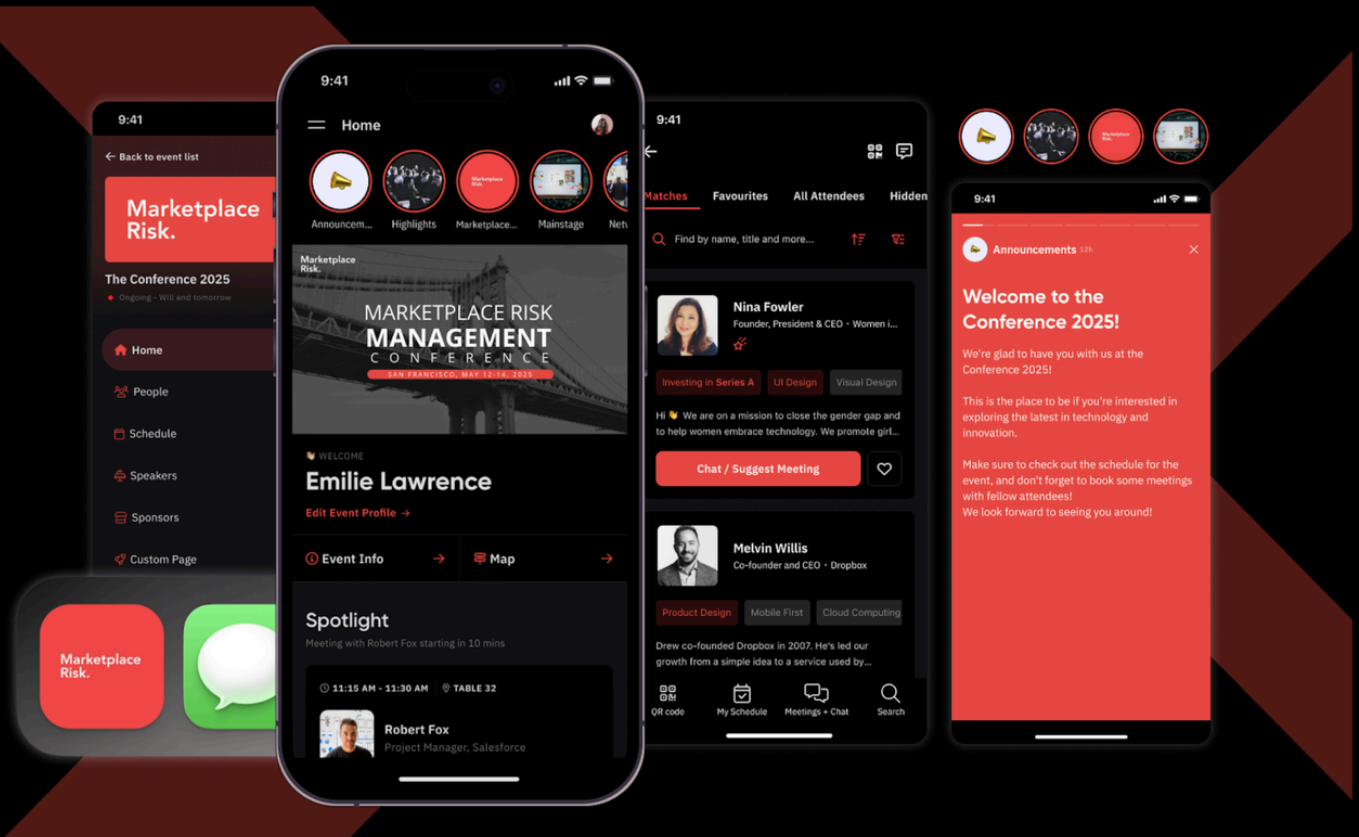
Richard Meng is the founder and CEO of Roe. The company builds agentic AI for fraud and compliance teams, focusing on eliminating manual review work that slows operations down. Prior to Roe, he worked on AI and data products at Snowflake and LinkedIn. At Snowflake, he helped build Cortex, a copilot that enables data teams to interact with their data through natural language. At LinkedIn, he worked on knowledge graph initiatives that connected people with opportunities across the platform. He was drawn to fraud and compliance because much of the work still depends on humans reading unstructured information and making high-stakes decisions under pressure—an area well suited for AI augmentation. At Roe, he works with Fortune 500 companies, fintechs, and marketplaces that are overwhelmed by manual reviews. The company helps them automate and augment review workflows, defend against fraud attacks, and scale operations without simply increasing headcount.

Rob Mihalko, Managing Director, Spectus Strategy

Rob Mihalko is a strategy and marketing executive with more than 15 years of management experience with digital marketplaces. He currently advises companies across a range of strategy, growth and operations topics related to digital marketplaces. He designed a business course on managing digital marketplaces, offered at Stanford Continuing Studies. Rob is also an active angel investor in early-stage marketplaces. Previously, Rob led growth for several marketplace businesses, including Ariba Network, as global vice president at SAP Ariba.

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SPEAKER BIOGRAPHIES

Nissan Modi, Staff Software Engineer, Coinbase

Nissan Modi is a Staff Software Engineer at Coinbase, where he serves as Tech Lead in the Platform org building next-generation risk management infrastructure. He is leading the integration of machine learning into the risk decisioning pipeline, bringing intelligence into the loop to reduce false positives, lower manual review burden, and improve fraud analyst efficiency. He also architected Clustering, a platform powered by Amazon Neptune's graph database, that detects customer similarity to identify fraud rings and prevent large-scale abuse. Before Coinbase, Nissan spent 8 years at AWS, where he helped launch ServiceQuotas, a public offering giving customers visibility and control over resource limits. As Tech Lead, he shaped product vision and roadmap, scaled the service for 10x growth, and developed capabilities like Automated Quota Approvals and Resource Based Quotas.

Haley Nielsen, Sr. Mgr of Emerging Threats, eBay

Haley works across eBay's most complex risk environments, with over 15 years of experience spanning monitoring, anomaly detection, investigations, and incident response. She specializes in correlating signals across systems to identify emerging threats, uncover root causes, and drive rapid mitigation. She has been instrumental in building and scaling eBay's Risk incident and detection capabilities into proactive, intelligence-driven systems that improve precision, reduce loss, and strengthen marketplace resilience.

Sarika Oak, Senior Director of Operations, Udemu

Sarika Oak is a senior operations and risk leader with experience scaling fintech and digital marketplace platforms in high-growth, regulated environments. She specializes in building risk-aware operating models across payments, compliance, and marketplace integrity, and has led global teams spanning in-house and vendor ecosystems. Sarika partners closely with cross-functional leaders to balance growth, quality, and economics, and advises organizations on navigating emerging fintech and AI marketplace risks with strong governance and execution.

Idorenyin Obong, Co-Founder & CEO, grey.co

Idorenyin Obong is a Nigerian-born software engineer and tech entrepreneur based in the US. He leads Grey Inc., a YC-backed fintech company simplifying foreign payments for freelancers and businesses. Previously, he held engineering and technical roles at Busha, Yellowcard App, and Paystack.

Garrett Olson, Head of Insurance & ER, Wolt

Garrett Olson works at tech company Wolt where he is responsible for creating their industry-leading insurance & ERM program. Building simple, relevant & valuable safety nets into the platform economy motivates him. Prior to Wolt, for nearly two decades Garrett worked directly with the Executive Boards at Zurich Insurance Group, Mærsk & FLSmidth A/S in various strategy, risk & venture building roles.

Vanita Pandey, Chief Marketing Officer, Microblink

Vanita Pandey is a seasoned Chief Marketing Officer with a proven track record in driving demand generation, elevating brands, and executing impactful go-to-market strategies. A recognized authority in identity and fraud prevention, she has held senior leadership roles including Chief Marketing Officer at Caf, Arkose Labs and Bureau, and VP of Product Marketing at ThreatMetrix (acquired by LexisNexis). At Simility (acquired by PayPal), Vanita spearheaded global branding initiatives and go-to-market execution. Her experience spans leadership positions at Standard Chartered, ABN Amro, Capital One, and Visa, where she specialized in merchant development and digital marketing strategies. Vanita holds an MBA from UC Irvine and a Bachelor's degree in Physics from the University of Delhi.

Mary Pilon, Senior Investigator, Waterfront Intelligence

Mary Pilon, a senior investigator with Waterfront Intelligence, came to private investigations as a veteran journalist and Emmy-nominated filmmaker who has covered subjects ranging from finance and crime to romance scams and dog shows. She held investigative staff reporter positions at The New York Times covering sports and at The Wall Street Journal covering business. Mary is the author of several bestselling books, including the New York Times bestseller, "The Monopolists: Obsession, Fury, and the Scandal Behind the World's Favorite Board Game" and "The Longest Race" with Olympian Kara Goucher. You can find her work at marypilon.com.

Eduardo Pires, Director of Fraud Prevention, Incognia

Eduardo Pires is the Director of Fraud Prevention at Incognia, where he leads the fraud strategy for digital platforms worldwide. A computer scientist by training and MIT Innovators Under 35 honoree, he brings deep expertise in mobile-first risk, device & location intelligence, and evolving fraud ecosystems.

Alex Popken, SVP Trust & Safety and AI Services, WebPurify, an IntouchCX Company

Alex Popken leads Trust & Safety and AI Services at WebPurify, where she also founded and oversees the company's Trust & Safety consultancy. Prior to WebPurify, she spent a decade at Twitter leading Trust & Safety operations teams.

Sarah Rapp, Group Product Manager, Adobe

Sarah Rapp is a Group Product Manager at Adobe, where she leads Behance, a global platform connecting 65M+ creatives to inspiration and opportunity. She's spent 15 years building community-driven products—from Behance's startup roots to roles at Meetup and Crisis Text Line—focused on growth, monetization, and strengthening credibility, verification, and trust as platforms scale.

SPEAKER BIOGRAPHIES

Ankit Ratan, Co-Founder & CEO, Signzy

Ankit Ratan is the co-founder and CEO of Signzy, a global digital identity and onboarding infrastructure that helps the world's most regulated institutions move faster without sacrificing trust. Signzy now serves leading banks, fintechs, and financial institutions across the Americas, MENA, and India - turning what used to be the slowest part of customer onboarding into one of its fastest. A Forbes 30 Under 30 honoree, Ankit graduated from IIT Delhi in 2011 as a Silver Medalist and leads Signzy's global product and strategy.

Deana Rich, Co-Founder, Infiniccept

Deana is a visionary payments leader with 30 years of experience in risk management, compliance, and financial operations. As Co-CEO and founder of Infiniccept, she drives growth, strategy, and innovation, revolutionizing the Payment Facilitator experience with advanced underwriting, transaction, and payout tools. A recognized industry authority, she has educated regulators, shaped ETA guidelines, and led multiple professional organizations, including APP. Deana's expertise in governance, compliance, and innovation continues to set benchmarks in the payments industry.

Samantha Rodriguez, Senior Global Intelligence PM, Coinbase

Samantha is a Senior Project Manager on the Global Intelligence team at Coinbase, with 8 years at the company and 10+ years in fintech. Samantha began her career in fraud prevention at two P2P lenders before specializing in cryptocurrency investigations, CSAM investigations, legal process response, and project management. Samantha leads cross-functional initiatives spanning Legal, Compliance, and Engineering to scale investigative operations and support law enforcement. Samantha is passionate about building trusted systems that protect users and strengthen global enforcement efforts.

Andy Ruben, Co-Founder & CEO, Clarity

Andy Ruben is a Founder, CEO, Board Chair & Advisor, Lead Independent Director, and C-Suite Executive with 30+ years of experience in retail and consumer brands. Andy Ruben brings original thinking while delivering the core, so near-term execution and next-gen growth compound, not compete. At Walmart he led corporate strategy, reimaged a \$20B own brands business, launched omnichannel including grocery delivery, and created the company's first Chief Sustainability Officer role. He then invented the branded resale category with Trove for Patagonia, Levi's, and 50+ brands. He is Board Chair of Zevia (NYSE: ZVIA), serves on the boards of Goodwill and FortNine, and advises BCG and private equity.

Mona Salvi, Director, Cyber Technical Product Management, Capital One

Mona Salvi is a technology and security executive with 20+ years of experience in cybersecurity. She is currently Director of Product at Capital One, leading Product Security responsible for secure software development, embedding advanced security practices into SDLC and DevOps pipelines, while building long-term security vision, managing risk, and leading high-performing teams. Previously, she was Senior Director of Security, Fraud and Risk at HubSpot, shaping initiatives for customer trust, fraud, and product risk. Mona joined HubSpot from Intuit, where she built a product management discipline for enterprise security and Trust & Safety functions. Before Intuit, she led Symantec's high-growth Identity and Authentication business for enterprise and IoT. Earlier, she held engineering and product leadership roles at Blue Cross Blue Shield Association, Bank of America, and Verizon Telecommunications. Mona is an active mentor and speaker on security leadership and career growth in cybersecurity. She holds a bachelor's degree from the University of Mumbai and completed Executive Education in Organizational Leadership at Stanford GSB.

Chaitanya Sarada, Co-Founder & CEO, AiPrise Inc

Chaitanya Sarada is Co-founder & CEO of AiPrise. He previously led compliance and fraud prevention at Google, bringing deep expertise in risk and identity to building AI-native solutions that transform how marketplaces onboard and verify merchants.

Vinay Shiriwastaw, Chief Commercial Officer, DisputeHelp

Vinay Shiriwastaw is a Fintech and Sr. Payments executive with 25+ years of experience in the payments and FI business. He is focused on revenue growth, brand, business strategy, scaling, technical & product delivery, partnerships, client engagement, retention and client satisfaction. Vinay serves as Chief Commercial Officer for Chargebackhelp a Global Payments company and also serves as an advisor to 3 emerging fintechs; one in the stablecoin space, one in trust and identity and one in the family health practice space. He has had previous roles at JP Morgan, Fiserv, Rapyd and Bank of America all in the payments merchant acquiring business. His passion is exploring global emerging payments technology such as stablecoin usage, agentics commerce and modernized embedded finance.

Tselmeg Shponko, Senior Director, Global Risk Solutions and Partnerships, Paypal

Tselmeg leads global risk solutions and card network risk partnerships at PayPal. He has spent his career at the intersection of fraud, compliance, and platform integrity across some of the industry's most consequential roles including at Visa, where he held global ownership of the card brand's core compliance programs: VAMP, VDMP, VFMP, and GBPP. He has since built and scaled risk platforms at Stripe and SoFi, and holds a BA from UC Berkeley and an MBA from the University of San Francisco.

SPEAKER BIOGRAPHIES

Apurva Shrivastava, Senior Technical Product Lead, Amazon

Apurva is a Senior Product Lead specializing in payments infrastructure, disbursement platforms, identity verification, and financial crime compliance. With over 10 years of experience across global tech companies, card networks, and financial institutions, he works at the intersection of payments, marketplace risk, and compliance, building systems that enable secure, scalable money movement. He has led product strategy for cross-border payments, KYC platforms, and large-scale disbursement systems, focusing on embedding identity and risk controls directly into payout flows. Previously at Visa and Verifi, he worked on dispute resolution and fraud signal networks. His work and research explore identity assurance, embedded AI in financial services, and compliance automation in payout ecosystems.

Nandini Singh, Sr. TPM, Security

Nandini leads critical security programs focused on risk management and enhancing cybersecurity resilience as part of the Central Security Org. Throughout her tenure, she has spearheaded initiatives focused on managing information security risks, securing the computing supply chain, advancing technologies for AI safety, trust, security, and responsible use, and ensuring regulatory compliance. Her pivotal role in defining the security posture of open-source libraries and meeting the commitments of the Digital Services Act by the EU underscores her strategic vision and commitment to elevating global cybersecurity standards. As a Sr. IEEE Member and Leadership Team member at the Women in CyberSecurity (WiCyS) Silicon Valley Affiliate, Nandini is passionate about fostering security innovation and promoting inclusivity in the tech industry.

Radhini Sridhara, Manager, Responsible AI

Radhini Sridhara is a Digital Safety and AI Governance leader with over a decade of experience at the intersection of cybersecurity, responsible AI, and global regulatory compliance. She has led Trust & Safety programs spanning 50+ regulations — including the EU AI Act, GDPR, and the Digital Services Act — across Deloitte and the World Bank Group. Radhini specializes in translating complex policy frameworks into enforceable, human-centered systems, and has built AI-powered fraud detection pipelines that drive measurable impact at scale. A double graduate, she holds an MBA from New York University and a Master's in Quantitative Methods and Modeling from Baruch College.

Jimmy Toy, Chief Legal Officer, Artcore Group

Jimmy Toy is Chief Legal Officer of Artcore Group, the publicly-traded corporate parent of Redbubble, TeePublic, and Dashery — among the largest print-on-demand marketplaces globally, serving millions of independent artists and buyers across the US, Europe, Australia, India, and beyond. Jimmy leads legal, policy, and governance for the group. His team is responsible for the compliance and content moderation policies that sit underneath platforms hosting tens of millions of user-generated designs at scale. His work spans marketplace liability, platform trust and safety, IP enforcement, and AI-powered content moderation across multiple regulatory environments, including the US, EU, Australia, and India. Prior to Artcore, Jimmy practiced law at Simpson Thacher & Bartlett and Covington & Burling in California. He is a frequent speaker on legal innovation, AI adoption and the evolving legal landscape for digital platforms.

Bharath Vasudevan, Chief Capability Officer, Tech Mahindra

Bharath is a seasoned business leader with well over 2 decades of experience in driving strong, transformative, and sustainable growth for global organizations. He is currently the Chief Capability Officer for the Business Process Services (BPS) portfolio at Tech Mahindra, a leading provider of digital transformation, consulting, and business reengineering services and solutions.

Matt Vega, Chief Fraud Strategist, Sardine

Matt Vega is a former U.S. Intelligence veteran (SIGINT/CYBER) and is the Chief Fraud Strategist + Chief of Staff to Sardine AI's CEO, Soups Ranjan, PhD. Matt works closely with Sardine's founders to lead innovation, fraud strategy, and threat intelligence across the industry, specializing in digital fraud prevention, modern risk management, and Cyberfraud. With over 17 years of hands-on industry experience in FraudTech, eCommerce, Neobanking, Financial Technologies, Digital Marketplaces, and CNP Payments, Matt is dedicated to cross-industry collaboration and building performance-leading strategies and products globally.

Beth Wendle, Senior Counsel, DoorDash

Beth Wendle is Senior Counsel on the Insurance Litigation team at DoorDash. She has spent the past seven years as an in-house litigator in the gig economy, starting with four years at Lyft. Her team at DoorDash is focused on finding creative solutions to complex legal challenges in the fast-moving and ever-evolving gig litigation landscape.

Julia Zheng, CEO, Dyneti

Julia Zheng is the CEO and founder of Dyneti, a Y Combinator-backed company that helps online marketplaces combat chargeback and account takeover fraud through advanced credit card scanning technology. The company also offers solutions to increase chargeback dispute win rates. Dyneti has become central to fraud strategies at Fortune 100 companies and leading tech unicorns, saving customers millions. Julia was previously a founding member of Uber's risk team, where she built fraud prevention systems at scale for one of the world's largest marketplaces.



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