

## Future of Payment Card Security

### Ellen Richey

Executive VP, Chief Legal Officer & Chief Enterprise Risk Officer  
Visa, Inc.



Keynote Address – O1

## Session Abstract

The payment card fraud rate remains steady at historic lows, despite the incredible growth in payments volume driven by the shift away from cash and check, the increase of eCommerce and now the emergence of mCommerce. Yet recent high profile data breaches serve as a reminder to all of us that security is a job that will never be done.

Visa's Ellen Richey will share successful and forward-looking anti-fraud strategies that include prevention, cutting-edge data devaluation and breach response. Additionally, she will address how improved information sharing and coordinated defenses in concert with government and across industries can reduce fraud losses.

## Speaker Bio

Ellen Richey, who first joined Visa in 2007, serves as executive vice president, chief enterprise risk officer and chief legal officer.

Richey is responsible for the legal function as well as oversight of Visa's compliance, audit and risk teams, including payment system risk, settlement risk and enterprise risk.

Prior to joining Visa, she worked at Washington Mutual Inc. as senior vice president of enterprise risk management and executive vice president of card services. Prior to that, she served as vice chairman of Provident Financial Corporation, where she had responsibility for the enterprise risk management, legal, corporate governance, corporate relations, compliance and audit functions. Earlier in her career, Richey was a partner in the San Francisco law firm Farella, Braun & Martel, where she specialized in corporate, real estate, and financial institution matters.

Richey received a B.A. in Linguistics and Far Eastern Languages from Harvard University and a J.D. from Stanford Law School, and served as a law clerk for Associate Justice Lewis F. Powell, Jr. of the United States Supreme Court.

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