

Marketplace Risk.

# MARKETPLACE RISK MANAGEMENT CONFERENCE

San Francisco, California

September 14 - 15, 2021



Presented by

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[www.marketplacerrisk.com](http://www.marketplacerrisk.com)

# Welcome



## GREETINGS!

Welcome to the seventh-annual Marketplace Risk Management Conference. Since its inception in 2014, this event has become the cornerstone for risk management, trust & safety, compliance and legal strategy for the marketplace startup industry. We owe this to you, who support this event each year. Thank you.

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comprehensive source of education, networking and information sharing for an industry that is finding its way through outdated laws and archaic regulation.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

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

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

Best,

Jeremy Gottschalk  
Founder, Marketplace Risk

## WELCOME

to the conference - it's so exciting to be slowly getting back to in-person events.

Over the last year and a half I've got to know so many of you for the first time virtually: hosting you on webinars and podcasts, engaging with you on social media and sometimes just chatting on a Zoom. It's a testament to the collaborative nature of marketplaces that so many of you have been willing to invest time and energy in making this event happen.

I hope that you can take part in as much of the conference as you can. There is always more to learn and we have some fantastic speakers this year from big-name platforms, up-and-coming

new marketplaces, and, of course experts and operators from the marketplace ecosystem. The agenda is very exciting and it will be difficult to know which sessions to choose.

Because of remaining restrictions, unfortunately I won't be able to make it to San Francisco, but I will very much be with you all in spirit! And do get in touch with me if I can help in any way.

Best,

Elle Tucker  
Chair of the Advisory Board, Marketplace Risk



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20-22	Compliance, Regulatory, Legal & Insurance Track
24-26	Product, Technology & Innovation Track
<b>28-55</b>	<b>Speaker Bios</b>



## Safety

As we welcome you back in person, we want to ensure a safe, successful event for everyone. To that end, please observe our Covid health protocols at all times, including:

- **Health screening** required of all attendees prior to check-in (through event app - Whova)
- **Temperature checks** upon each entry to the conference venue and all events
- **Proof of vaccination** required at check-in (vaccination card, photocopy or clear photo)
- **Masks required** for all attendees while in the conference venue and all indoor events
- **Individual hand sanitizers** will be offered to each attendee
- **Other protocols** necessary to ensure safety (we are monitoring local guidance)

The safety of staff and attendees is paramount. As a result, please note that these are the current health protocols and they are subject to change.

# Finding **INNOVATIVE SOLUTIONS**

Aon's Digital Economy Practice is a unique, industry-leading resource that delivers innovative, bespoke solutions that encompass three distinct disruptors: Platform Marketplaces, Mobility as a Service, and The Future of Work.



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# Schedule At-A-Glance



## TUES 14

**1:00 PM - 5:00 PM (CLE Credit)**  
Boot Camp  
*Bespoke*

**5:00 PM - 6:00 PM (CLE Credit)**  
Credit)  
Boot Camp Moot Court *Bespoke*

**6:00 PM - 8:00 PM** Networking  
Welcome Reception *Bespoke - Dome*

## WED 15

**9:00 AM - 9:15 AM**  
Welcome & Opening Remarks  
*Rooms A & B*

**9:15 AM - 9:45 AM**  
Keynote Address  
*Rooms A & B*

**10:50 AM - 2:00 PM**  
Crisis Communications & Message  
Delivery Workshop  
*Greenroom*

### Trust & Safety Track

**10:00 AM - 10:30 AM**  
Opening Talent Pools: Fair Chance  
as a Competitive Advantage  
*Room A*

**10:35 AM - 11:05 AM**  
Background Checks:  
When Public Records Are No  
Longer Public Records!  
*Room A*

**11:10 AM - 11:40 AM**  
Thinking Like a Bad Actor  
*Room A*

**11:45 AM - 12:25 PM**  
How to Handle Disputes Between  
Customers  
*Room A*

**1:00 PM - 1:30 PM**  
The New Standard of Risk  
Strategy: Balancing Risk and  
Conversion with Dynamic  
Friction  
*Room A*

**1:35 PM - 2:05 PM (CLE Credit)**  
Background Check Round Robin:  
Hot Topics, Current Trends,  
Regulatory Issues & Platform  
Mistakes  
*Room A*

**2:10 PM - 2:40 PM**  
Cross Functional Safety  
Collaboration and Governance  
*Room A*

**2:45 PM - 3:15 PM**  
How Trust & Safety Policies and  
Processes are Developed  
*Room A*

**3:20 PM - 3:50 PM**  
Putting Policy Into Practice:  
Approaches to Content  
Moderation  
*Room A*

**3:55 PM - 4:25 PM**  
Creating a Culture of Workplace  
Safety In a Gig Economy  
*Room A*

**4:30 PM - 5:00 PM**  
Consumer Safety Trends on  
Internet Platforms  
*Room A*

**5:05 PM - 5:35 PM (CLE Credit)**  
Criminal Monitoring 101: How to  
Protect Your Brand While Working  
With Ex-Offenders  
*Room A*

### Identity, Payments & Fraud Prevention Track

**10:00 AM - 10:30 AM**  
What You Know About Identity  
Verification is Probably Out of Date  
*Room B*

**10:35 AM - 11:05 AM**  
How to Manage Promotion Abuse  
Against Your Marketplace  
*Room B*

**11:10 AM - 11:40 AM**  
Preventing Fraudulent Payments:  
Why Payables Automation Matters  
*Room B*

**11:45 AM - 12:15 PM**  
Consumer-Centric ID Verification  
as a Competitive Advantage  
*Room B*

**1:00 PM - 1:30 PM**  
Stop Fraud by Understanding the  
Cybercrime Ecosystem  
*Room B*

**1:35 PM - 2:05 PM**  
The Impact of Digital Career  
Wallets for Marketplaces  
*Room B*

**2:10 PM - 2:40 PM**  
Fighting Fraud: Beyond the  
Layered Approach  
*Room B*

**2:45 PM - 3:15 PM**  
New Kids on the Block: How to  
Identify Risk at Account Opening  
and Reduce Customer Friction  
*Room B*

**3:20 PM - 3:50 PM**  
Building vs Buying Fraud and  
Abuse Tools: What's the Right  
Path for Your Business?  
*Room B*

**3:55 PM - 4:25 PM**  
Identifying and Preventing  
Triangulation Fraud in Manual  
Reviews  
*Room B*

**4:30 PM - 5:00 PM**  
How Mastercard & Prove Leverage  
Phone-Centric Identity to  
Modernize the Trust & Safety  
Experience  
*Room B*

**5:05 PM - 5:35 PM**  
Three Ways to Shake Up Your  
Fraud Prevention Strategy  
*Room B*

### Compliance, Regulatory, Legal & Insurance Track

**10:00 AM - 10:30 AM**  
Crisis Communication 101 &  
Current Operating Realities  
*Room C*

**10:35 AM - 11:05 AM (CLE Credit)**  
Trends in US Privacy Laws &  
Litigation  
*Room C*

**11:10 AM - 11:40 AM (CLE Credit)**  
IP Development to Exit - Avoiding  
Mistakes & Insurance Issues/  
Leveraging IP for Collateral  
*Room C*

**11:45 AM - 12:30 PM (CLE Credit)**  
CDA 2.0: How Litigation and  
Product Developments Impact  
Your CDA Protection  
*Room C*

**1:00 PM - 1:30 PM (CLE Credit)**  
Current State of Covid Impacting  
Platforms  
*Room C*

**1:35 PM - 2:05 PM**  
Evolving Mobility: Scaling Your  
Risk Management Program to Stay  
Ahead of the Curve  
*Room C*

**2:10 PM - 2:40 PM (CLE Credit)**  
Government & Public Affairs:  
Changing Regulatory Environment  
for Marketplaces & How to Engage  
*Room C*

**2:45 PM - 3:15 PM (CLE Credit)**  
Terms of Use: Clickwraps,  
Arbitration Clauses, and Litigation  
Updates  
*Room C*

**3:20 PM - 3:50 PM (CLE Credit)**  
The Five Biggest Threats to  
Marketplaces: Current Trends in  
Litigation  
*Room C*

**3:55 PM - 4:25 PM**  
The Price of Pain: Scaling General  
Liability and Gig Workers  
*Room C*

**4:30 PM - 5:00 PM (CLE Credit)**  
Worker Classification Changes  
Throughout the Country - What to  
Watch Out For  
*Room C*

**5:05 PM - 5:35 PM**  
Marketplace Insurance: What You  
Need and When You Need It  
*Room C*

### Product, Technology & Innovation Track

**10:00 AM - 10:30 AM**  
How Uber and Lyft Protect  
Consumers by Sharing Information  
*Room D*

**10:35 AM - 11:05 AM**  
Smart Data - How the Right  
Data Leads to an Effective Risk  
Management Program  
*Room D*

**11:10 AM - 11:40 AM**  
Disrupting Human Trafficking Using  
Artificial Intelligence  
*Room D*

**11:45 AM - 12:20 PM**  
How Tech-Enabled Insurance  
Programs Improve Conversion and  
Profitability  
*Room D*

**1:00 PM - 1:30 PM (CLE Credit)**  
ADA Compliance: Legal  
Requirements & Technical  
Application  
*Room D*

**1:35 PM - 2:05 PM**  
The Dark Web, Account Takeovers,  
and You  
*Room D*

**2:10 PM - 2:40 PM**  
Keeping Marketplaces Safe from  
Online Evil  
*Room D*

**2:45 PM - 3:15 PM (CLE Credit)**  
Is Your IP Ready for an Exit?  
*Room D*

**3:20 PM - 3:50 PM**  
Risk & Revenue: The Intersection  
of Compliance, Technology and  
Marketplace Monetization  
*Room D*

**3:55 PM - 4:25 PM**  
Reducing Risk in Mobility:  
Rideshare, Carshare & Delivery  
Platforms  
*Room D*

**4:30 PM - 5:00 PM (CLE Credit)**  
Earned Wage Access: The Benefits  
and What to Watch Out For  
*Room D*

**5:05 PM - 5:35 PM**  
TBD - Check Whova App Agenda  
*Room D*

**5:35 PM - 8:00 PM**  
Networking Closing Reception  
*Rooftop Deck*

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*Founder, Marketplace Risk*

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# Agenda

## TUESDAY

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

*Bespoke*

### **Boot Camp Presented by Embroker** (CLE credit)

***Jeremy Gottschalk; Albert Giang; Justin Sorensen***

The Boot Camp was created to teach cross-functional teams how to identify, predict, prevent and respond to the risks that threaten marketplaces, including customer incidents, insurance claims and litigation that adversely impact growth and success. By the end, you'll be prepared to efficiently and effectively tackle the most pressing risks that distract you from doing what you do best - building your marketplace!

**5:00 PM - 6:00 PM**

*Bespoke*

### **Boot Camp Moot Court** (CLE credit)

***Albert Giang; Mohan Nadig; Katie McCarthy; Stanley Chen***

Some of the hottest topics today include CDA Section 230 immunity, terms of use enforceability and content moderation by marketplaces, especially after the deplatforming of a sitting president. What is the next frontier for this important defense for platforms, and what arguments should companies anticipate in court? Watch expert attorneys and platform executives present a mock trial that will go beyond academic theory and present actual arguments on these hot-button issues. Join leading practitioners for an event unlike any other - you will get perspective into how these issues are really litigated and how you can prepare yourself to avoid litigation altogether.

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

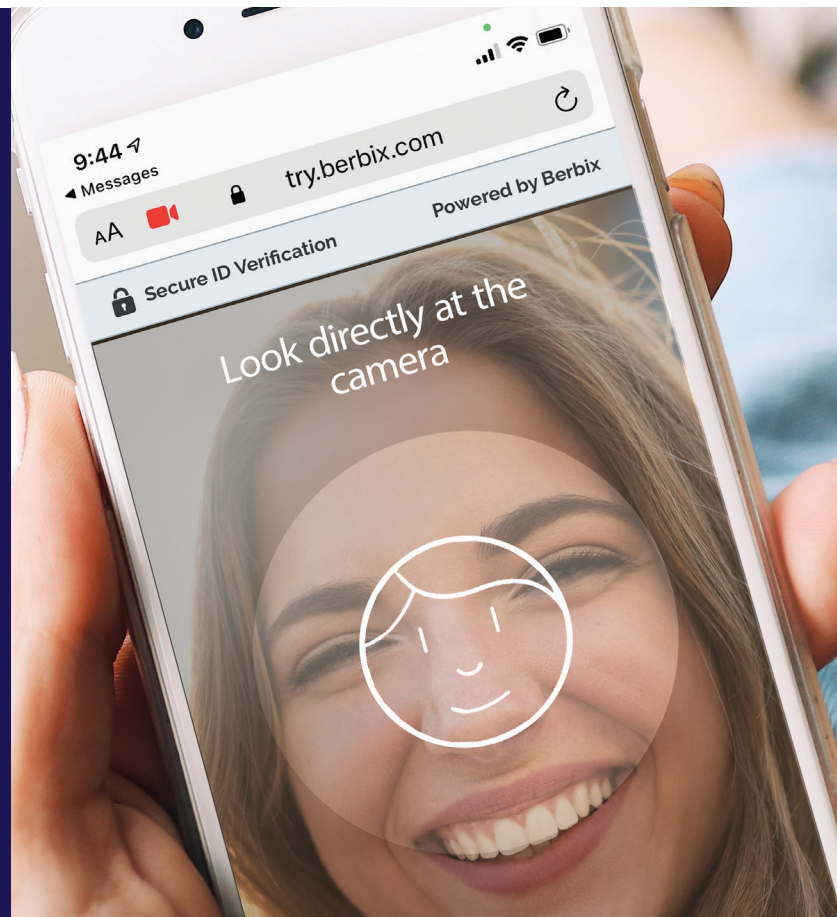
*Bespoke - Dome*

### **Networking Welcome Reception Hosted by Checkr**

Network with your marketplace industry peers at the Welcome Reception, hosted by Checkr.

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# Agenda



## WEDNESDAY

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

### **Check In and Networking Breakfast**

Join your fellow attendees for a light breakfast ahead of the day's events.

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

*Rooms A & B*

### **Welcome & Opening Remarks**

We will kick off the day with a welcome and some introductions. We will highlight some not-to-be missed sessions for the day, and give you a preview of what to expect and how you can make the most out of the 2021 Marketplace Risk Management Conference.

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

*Rooms A & B*

### **Keynote Address**

***Rob Chesnut***

Practical and humorous, Rob Chesnut, former GC and Chief Ethics Officer at Airbnb, provides step by step advice for leaders who want to move beyond canned ethics tutorials to craft an authentic approach to integrity that makes it accessible and fun, while also building accountability and buy-in among colleagues.

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

*Greenroom*

### **Crisis Communications & Message Delivery Workshop**

***Andrew Moyer***

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



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## TRUST & SAFETY

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**10:00 AM - 10:30 AM**

Room A

### Opening Talent Pools: Fair Chance as a Competitive Advantage

**Ernesto Martinez; Rebecca Rabison**

Background checks are a valuable tool in the hiring process, but can also reduce access to meaningful work opportunities when not done fairly. Fair chance hiring is a set of hiring practices that helps companies become more inclusive, diverse and ultimately reach better business outcomes. In this unique session, fair chance hiring leader Delivery Drivers, Inc. will share firsthand insights into the competitive advantage they have experienced after implementing Fair Chance hiring and the untapped talent pool that has transformed their business.

**10:35 AM - 11:05 AM**

Room A

### Background Checks: When Public Records Are No Longer Public Records!

**Bon Idziak**

This presentation will cover concerns with public records retrieval where a change in law or interpretation has made criminal background checks challenging for marketplace platforms. The session will address current issues with access and potential solutions, including what marketplace platforms can do to help!

**11:10 AM - 11:40 AM**

Room A

### Thinking Like a Bad Actor

**Eric Levine**

Understanding the underlying motivations of past, present, and future bad actors is paramount to mitigating harm to your marketplace. Come hear from the original product and engineering leaders that built Airbnb's Trust & Safety platform. Learn how to put yourself in the shoes of the bad actors that already are—and undoubtedly will—cause harm to your users, your platform, and your brand.

**11:45 AM - 12:25 PM**

Room A

### How to Handle Disputes Between Customers

**Tish Halliday; William Lewis**

It's only a matter of time until the first dispute occurs with your marketplace. This track is designed to help you understand the best practices for disputes, how to navigate them in the early stages of your marketplace, and ensure the proper measures are in place as you scale.

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

Room A

### The New Standard of Risk Strategy: Balancing Risk and Conversion with Dynamic Friction

**Rick Song**

One misconception in the marketplace industry is that the goals of managing risk and improving conversion are natural enemies. But that's not true; risk management and conversion optimization are simply two ends of a seesaw. The secret is finding the right balance between these two at the right time. Your business is dynamic, so why shouldn't your risk strategy be, too? Your team can work together to mitigate fraud and improve conversions — boosting your bottom line. Join Rick, CEO of Persona, in a discussion on how to leverage dynamic friction and find your sweet spot.

**1:35 PM - 2:05 PM**

Room A

### Background Check Round Robin: Hot Topics, Current Trends, Regulatory Issues & Platform Mistakes (CLE credit)

**Pam Devata; Bon Idziak; Tim Gordon; David Bloom; Chris Lemens; Bret Jardine; Su-Han Wang**

Hear from a roundtable of the nation's top background check companies to get various perspectives on current trends, common mistakes made by marketplaces, regulatory issues facing platforms, what marketplaces don't know (but should know), the most common complaints among users, fair chance, expungements, etc.

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

Room A

### Cross Functional Safety Collaboration and Governance

**Megan Poonolly; Scott Binnings; Michelle McCombs; Kelly Barton**

Effective safety and risk management depends on organizational buy in, cross-functional collaboration, and established governance. But the perceived tension between growth and safety often leaves trust and safety teams siloed, shouting into the void. How can marketplaces work towards a more collaborative approach? Can appropriate governance, often viewed as a stodgy "corporate" principle, drive innovation and decrease risk? This informative panel will examine various methods of establishing internal cross-functional collaboration, best practices for bringing in external voices, and different organizational governance principles.

Two large, stylized geometric shapes on the left side of the page. The top one is a pink circle with a white starburst pattern in the center. The bottom one is a larger orange circle with a white starburst pattern in the center. Both shapes are composed of many small triangles.

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## TRUST & SAFETY

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**2:45 PM - 3:15 PM**

Room A

### How Trust & Safety Policies and Processes are Developed

**Savannah Badalich; Joe Sutherland; Julie Mora-Blanco; Charlotte Willner**

Panelists will give an overview of T&S policy development from various size/sector perspectives. We'll discuss some common myths around policy formation and development, and talk about considerations for teams just getting started.

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

Room A

### Putting Policy into Practice: Approaches to Content Moderation

**Carina Iverson; Hannah Miller; Mikaela Schiller; Charlotte Willner**

Writing a policy is the easy part: successfully enforcing it is often trickier. Panelists will talk about the way their platforms have worked to make policy a reality, from building dedicated tooling to enlisting their community; we'll explore how the content moderation tactics these companies have used to combat wildlife trafficking can be applied across a variety of abusive behaviors and content types.

**3:55 PM - 4:25 PM**

Room A

### Creating A Culture of Workplace Safety In A Gig Economy

**Ranjeev Teelock; Allen Lohse**

Join this session to hear how Lyft is going the extra mile for rider safety. In partnership with First Advantage, the pioneering rideshare company will share how its strategic decision to implement continuous criminal records monitoring has helped bolster the platform's safety profile. When a driver has reportable criminal records activity, Lyft receives a criminal background screening report and takes decisive action to mitigate risk. Hear first-hand why the company has screened drivers nationwide and how their decision contributes to a culture of safety.

**4:30 PM - 5:00 PM**

Room A

### Consumer Safety Trends on Internet Platforms

**Kate McTavish; Thao Nguyen; Charlotte Willner**

While online platforms vary widely in form and function, they often face similar threats from bad actors looking to take advantage of technology to reach customers. From illicit drugs and vape products to counterfeit goods and COVID-19 scams, consumers face physical and financial threats that are constantly changing. LegitScript experts monitor major search engines, social media platforms, and e-commerce marketplaces for a variety of problematic activities that can harm consumers. In this session, TSPA sits down with the leadership of LegitScript's Platform Monitoring team to ask about both new and perennial threats, and we'll hear some real case studies of the types of activity LegitScript analysts uncover every day in their work.

**5:05 PM - 5:35 PM**

Room A

### Criminal Monitoring 101: How to Protect Your Brand While Working With Ex-Offenders (CLE credit)

**Tim Gordon; Pam Devata**

Did you know that 10 million arrests are made in the United States each year? Or that nearly one in three American adults have a criminal record? Companies are turning to the latest innovation in background screening – continuous criminal monitoring – to protect their people, safeguard their brands, and safely expand their gig platforms to include ex-offenders. Discover how criminal monitoring works, learn how to compliantly use these criminal records, and receive practical advice for expanding your fair chance hiring program.



# Identify Employee Risks Threatening Your Brand

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- ✓ Securing the safety of your customers.
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All of these goals depend on the trustworthiness of your team. So, how can you help ensure that you're hiring the right people for the right opportunities? One word: HireRight.

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## IDENTITY, PAYMENTS & FRAUD PREVENTION

**10:00 AM - 10:30 AM**

*Room B*

### **What You Know About Identity Verification is Probably Out of Date**

***Taylor Liggett; David Bloom; Mark Lockwood***

Our industry generally regards identity verification as a method of deterring fraud, perhaps coupled with OCR to prefill forms with PII. But taking a selfie and a photo of a driver's license was state-of-the-art in 2017. Today, it's a missed opportunity. Identity Verification should enable platforms to establish trusted relationships, giving value as well as receiving it. Sterling and ID.me have partnered to deliver a fully integrated trust and safety solution rooted in identity that replaces yesterday's simple, transactional verification. Fraud protection and ID verification? Table stakes. Improve acquisition ROI? That too. Plus Covid vaccine status, PII validation, a rich profile of verified attributes, and the opportunity to give value back to every member of your community. Join us to learn more about what identity verification can do for your business.

**10:35 AM - 11:05 AM**

*Room B*

### **How to Manage Promotion Abuse Against your Marketplace**

***Kevin Miller***

Promotions are an important part of a marketplace expansion strategy. After all, what customer doesn't love a good deal? Offering discounts, bonuses and perks is great for getting new customers and expanding your supplier base, but how can you make sure these schemes don't end up costing your business more than you bargained for? Promotions provide opportunities for abuse, from both customers and suppliers. Learn how to protect your business from the hidden costs with real-world case study examples. Discussion points:

- Ways opportunistic customers and suppliers take advantage of promo schemes
- How promotion abuse impacts customer churn rate and customer lifetime value
- How to determine your exposure to promo abuse
- How to identify forms of promotion abuse using network analysis
- Learn how to set limits and checks to prevent promotion abuse getting out of control

**11:10 AM - 11:40 AM**

*Room B*

### **Preventing Fraudulent Payments: Why Payables Automation Matters**

***Paco Suro***

Payment fraud risk is daunting. As your business grows, managing payable risk is crucial. Join our session to ensure your business's ability to scale long-term, while avoiding fraud risks. You'll learn:

- Critical challenges digital businesses face when managing payments
- Best practices to prevent fraud risk when processing payments to partners
- Tips to reduce 80% of your manual payables workload"

**11:45 AM - 12:15 PM**

*Room B*

### **Consumer-Centric ID Verification as a Competitive Advantage**

***Garient Evans***

If a bad onboarding experience leads to lost customers, then can a consumer-centric ID verification process be a competitive advantage? What is a consumer-centric approach? Who is doing it and doing it well? Fintechs and non-fintechs alike are striving to deliver seamless and secure digital experiences and in doing so the playing field has widened. In this talk Trulioo's Garient Evans, SVP, Identity Solutions, will explore the critical role identity verification plays in the customer journey, how continuous authentication can aid in detecting fraud signals and what a consumer-centric approach means in the payments realm.



# Agenda

## IDENTITY, PAYMENTS & FRAUD PREVENTION

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

Room B

### Stop Fraud by Understanding the Cybercrime Ecosystem

**Patrice Boffa**

Online marketplaces rely heavily on trust; everyone that uses the platform must trust that others they interact with are who they say they are, and are acting in good faith. In order to keep marketplaces free of bad actors, you need to understand how the murky ecosystem that powers fraud operates, and how to stop it. Fraudsters have an intricate, shadow network of technology and people they can tap into in order to successfully carry out attacks. These include bot marketplaces, access to human labor, as well as information sharing networks among bad actors. This interconnected cybercrime ecosystem has made committing fraud a straightforward task—even for the novice. This presentation will discuss the latest developments in the shadow cybercrime ecosystem and the Dark Web affecting today's landscape. Participants will learn about the tools and services which are freely available to fraudsters that frequently overcome enterprise-grade security defenses, and see live demos and examples of how they work in action. We will also discuss the challenges and opportunities for cooperation between private industry and law enforcement in the long-term fight against fraud.

**1:35 PM - 2:05 PM**

Room B

### The Impact of Digital Career Wallets for Marketplaces

**Grant Troxler; Mary O'Loughlin; John Hartigan; Tammy Cohen; Jouko van Aggelen**

The Digital Career Wallet - where a consumer manages their verified career credentials - is moving from promise to reality. Given certain supply - technology and data advances - and certain demand - self-sovereignty, gig jobs - a digital career wallet will make hiring and managing marketplace participants so much easier and efficient. How can Marketplace companies best leverage Career Wallets.



# Mobility in a post-pandemic world: From evolution to revolution

Recent mobility and sharing economy developments are likely to become permanent fixtures of daily life as we embrace the “new normal” of a post-pandemic society and economy. Are you ready to take advantage of new opportunities and manage emerging threats?

Download our report and learn how we can help with your own mobility and sharing economy journey on [marsh.com](https://marsh.com).



## IDENTITY, PAYMENTS & FRAUD PREVENTION

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

*Room B*

### **Fighting Fraud: Beyond The Layered Approach**

**Mike Sasaki; Melanie Queiroz**

Balancing security with customer experience. What layers to add and when? Mitek and Poshmark discuss how they worked together to implement security checks while preserving the customer experience.

**2:45 PM - 3:15 PM**

*Room B*

### **New Kids on the Block: How to Identify Risk at Account Opening and Reduce Customer Friction**

**Alexander Nessel; Nelson Ho**

In a competitive marketplace, how can merchants build streamlined customer onboarding experiences that reduce abandonment while combating fraud? Hear from Ekata and marketplace leaders about practical steps to optimize account creation by using passive identity verification data in automated workflows. We'll discuss how frictionless risk assessments keep account opening simple for good users while enabling more accurate step-up verification on users with greater risk of:

- Spam and promotion abuse
- Bot attacks to create new accounts
- Card-not-present (CNP) fraud

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

*Room B*

### **Building vs Buying Fraud and Abuse Tools: What's the Right Path for Your Business?**

**Kevin Lee**

You know that you've got a risk and abuse problem to solve but how will you address it? More importantly, who will help you address it? This is the crux of the build versus buy debate that companies are currently having with themselves. While building and buying both have their merits, they also have costs which should be considered before you put your decision and budget behind them. In this session we'll cover:

- How your company's life cycle and size will affect implementation considerations
- An understanding of the fundamental questions which underlie build versus buy decisions
- Success criteria to evaluate your build versus buy solutions

**3:55 PM - 4:25 PM**

*Room B*

### **Identifying and Preventing Triangulation Fraud in Manual Reviews**

**Ramon Gutierrez**

Triangulation fraud occurs when a customer makes a genuine purchase on a third-party marketplace, like eBay or Etsy, but the seller fraudulently purchases the product from another merchant. The name comes from the trilateral relationship between three involved parties: the unsuspecting customer, the legitimate merchant, and the fraudster middleman. In this presentation, we will discuss how to spot this fraud scheme and validate the findings between multiple marketplaces. As well as preventative controls set in our fraud tooling minimize fraud loss.

**4:30 PM - 5:00 PM**

*Room B*

### **How Mastercard & Prove Leverage Phone-Centric Identity to Modernize the Trust & Safety Experience**

**John Greene; Stuart Vaeth**

Identity verification has long been the enemy of customer experience. Join Stuart Vaeth, Vice President, Digital Identity at Mastercard, and John Greene, Vice President of Marketplaces at Prove to learn how Mastercard and Prove have partnered to create seamless identity verification experiences that actually drive user growth while improving the trust & safety of Mastercard's identity verification service. This session will include technology demos, a customer case study, and a glimpse into Mastercard's vision for its global digital identity network.

**5:05 PM - 5:35 PM**

*Room B*

### **Three Ways to Shake Up Your Fraud Prevention Strategy**

**Andrew Andjelic**

With an ever-changing digital landscape, customers and fraudsters are behaving differently from how they were 2 years ago. Is your fraud detection strategy up-to-date? In this session, discover the three things you can do to beat today's fraudsters.



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## Compliance, Regulatory, Legal & Insurance

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**10:00 AM - 10:30 AM**

Room C

### **Crisis Communication 101 & Current Operating Realities**

**Andrew Moyer**

Effective crisis communications can help organizations build and protect their reputations and brands, and strengthen stakeholder trust. Learn about best practices companies should follow to plan for, and respond to, crises and escalating issues you may face along with the current operating realities that must be evaluated to minimize the impact of a potential crisis event.

**10:35 AM - 11:05 AM**

Room C

### **Trends in U.S. Privacy Law and Litigation (CLE credit)**

**Anne Voigts; Sunita Bali**

Get up-to-date information on the current state of privacy regulations throughout the US and Europe. You won't want to miss this session, as privacy regulations are changing rapidly and your obligations to your customers are too!

**11:10 AM - 11:40 AM**

Room C

### **IP Development to Exit - Avoiding Mistakes & Insurance Issues/Leveraging IP for Collateral (CLE credit)**

**Randy Micheletti; Peter Holz**

We all know that building a solid intellectual property portfolio is essential to protect your company's core technologies. Yet businesses--young and old--frequently fail to maximize the economic value of that IP portfolio & minimize IP risks. Join Randy Micheletti, founder of Incubate IP and a seasoned IP attorney, and Peter Holz, VP - Head of Commercial IP Risk at Aon, to find out how your business can avoid the most common and most costly IP-related mistakes.

**11:45 AM - 12:30 PM**

Room C

### **CDA 2.0: How Litigation and Product Developments Impact Your CDA Protection (CLE credit)**

**Albert Giang; Mohan Nadig**

Two of the hottest topics today include CDA Section 230 immunity and content moderation by marketplaces, especially after the deplatforming of a sitting president. What is the next frontier for this important defense for platforms, and what arguments should companies anticipate in court? Watch CDA attorneys present a mock trial that will go beyond academic theory and present actual arguments on these hot-button issues. Join leading practitioners for an event unlike any other - you will get perspective into how these issues are really litigated and how you can prepare yourself to avoid litigation altogether.

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

Room C

### **Current State of Covid Impacting Platforms (CLE credit)**

**Matt Goldberg; Tim Hoppe; Bernie Horovitz; Chris Moore**

Covid has impacted the world many times over, and it still is wreaking havoc. This session will focus on Covid's impact on platforms and what you can do to respond. As the world evolves in this new normal, be sure to get up-to-date information on Covid's current and future impact on your platform.

**1:35 PM - 2:05 PM**

Room C

### **Evolving Mobility: Scaling your Risk Management Program to Stay Ahead of the Curve**

**Rob MacKethan; Iain Boyer; AJ Chin; Jillian Slyfield**

There are more ways to get around than ever - electric scooters, mopeds, autonomous vehicles, and just as many new ways to get your food or groceries delivered. Changing business models always brings about new risks and challenges, but that is especially true with evolving mobility and the sharing economy. Each mode of mobility is subject to different laws, rules, and regulations in local, state, federal, and even international jurisdictions; mobility platforms and marketplaces must be attuned to these ever-changing rules as they scale their business across geographies. Join Aon Digital Economy, Lime, Doordash, and Y-Risk, as they discuss best practices on scaling your business when your risk profile changes.

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## Compliance, Regulatory, Legal & Insurance

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

Room C

### **Government & Public Affairs; Changing Regulatory Environment for Marketplaces & How to Engage** (CLE credit)

**Dan Serota; Kay Neth**

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

**2:45 PM - 3:15 PM**

Room C

### **Terms of Use: Clickwraps, Arbitration Clauses, and Litigation Updates** (CLE credit)

**Albert Giang; Stephen Kane**

Hear from a leading litigator who defends marketplaces how real courts are scrutinizing your TOUs—both the procedure used by companies to obtain user consent, and the substance of those terms. And hear from a dispute resolution expert who will address the rise of online litigation and ADR, mass arbitration, and how companies are adapting to a more remote world. They'll cover the latest news and trends!

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

Room C

### **The Five Biggest Threats to Marketplaces: Current Trends in Litigation** (CLE credit)

**Albert Giang**

This session will cover the top five trends in litigation against marketplaces, including worker misclassification, TCPA/marketing, content moderation/CDA, deceptive practices/consumer protection and data privacy.

**3:55 PM - 4:25 PM**

Room C

### **The Price of Pain: Scaling General Liability and Gig Workers**

**James Rose; Ali Sammour; Wendy Dowd; Lauren Kapsky**

One can safely assume that a skilled laborer making a roof repair faces a considerably higher level of danger than a personal shopper. On demand freelance labor services provide consumers with a wide range of help—including everything from personal assistant services, to manual labor, and beyond. It goes without saying that a variety on this scale comes with a wide range of risk. This session will explore engagement of dynamic pricing for General Liability insurance coverage.

**4:30 PM - 5:00 PM**

Room C

### **Worker Classification Changes Throughout the Country - What to Watch Out For!** (CLE credit)

**Kristina Launey; Phillip Ebsworth**

Marketplace government affairs professionals, lobbyists and lawyers will be talking about the impact of AB5-like legislation threatening various states and at the federal level with the PRO Act. Come learn how (and WHY) you should get involved to ensure that the “ABC” test does not become the law of the land (hint: it will greatly impact your marketplace).

**5:05 PM - 5:35 PM**

Room C

### **Marketplace Insurance: What You Need and When You Need It**

**Justin Sorensen**

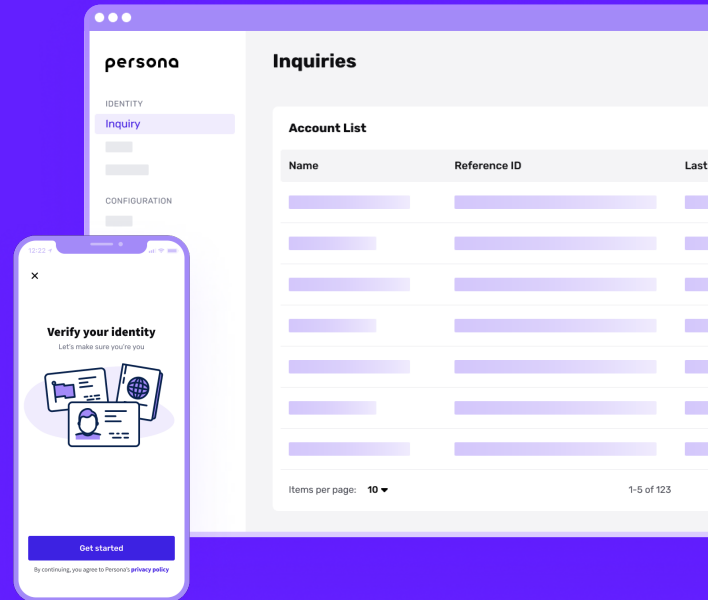
Marketplaces have very unique needs when it comes to developing an insurance program. At the outset, you need a broker who understands your business. Beyond that, it's important that the policies that you purchase match your business model, exposures, and regulatory requirements. In this session, you'll learn all about the different types of insurance that marketplaces should consider and when you should consider purchasing them. This session will review topics related to exposure analysis and limit benchmarking, broker selection, claims handling, the marketing process and carrier relationships.



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- 03 Automate your identity processes**  
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- 04 Use one platform for everything**  
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## PRODUCT, TECHNOLOGY & INNOVATION

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**10:00 AM - 10:30 AM**

Room D

### How Uber and Lyft Protect Consumers by Sharing Information

**Mary O'Loughlin; Chris Lemens; Kamillah Wood; Emilie Boman**

All companies want the safest environments for their customers and better decision-making capabilities. This is more prevalent than ever for marketplace and sharing economy businesses. With growing demand for greater transparency and accountability from the public, government officials, and employees, creating a program that shares information about safety incidents will have a significant impact on the safety and transparency of the industry. It allows companies to include the right workers into their networks, while keeping the bad apples out. Come learn more about how information sharing can be achieved. HireRight, as the information-sharing program administrator, will lead the panel where we'll discuss compliance challenges, how Uber and Lyft prepared for implementation, and the importance of applying standardizations for a successful program launch.

**10:35 AM - 11:05 AM**

Room D

### Smart Data - How the Right Data Leads to an Effective Risk Management Program

**Rick Fendell; Zoë Rico; Joshua Pyle; Brad Waldron**

In this session, join our speakers as they break down how to best utilize the immense amount of data that is created in today's digital economy. Mobility sectors such as platform enabled delivery grew exponentially during the pandemic and continue to face a host of risk issues in expansion to new markets and customers. Data rules everything more than ever, but without the proper use, knowledge, and collection of the right data, it becomes difficult to grow and manage risk efficiently.

**11:10 AM - 11:40 AM**

Room D

### Disrupting Human Trafficking Using Artificial Intelligence

**Lisa Thee; Matt Soeth**

"Handing your child a smartphone is like dropping them off in the most dangerous city in the world and walking away" John Clark, CEO, National Center for Missing and Exploited Children. In this session you will learn industry best practices on how to de-risk your platform for trust and safety community violations and how AI has been applied to make the internet safer for vulnerable women and children. With multiple bills to modify Communication Decency Act, Section 230 being considered, we will highlight platforms responsibility for reporting and removing child sexual abuse material and recommended actions to align with where regulators are going.

**11:45 AM - 12:20 PM**

Room D

### How Tech-Enabled Insurance Programs Improve Conversion and Profitability

**Matheus Riolfi; Chris Moore**

Insurance is a key component of marketplaces. In this session, the head of Apollo/ibott, a tech-driven insurer part of Lloyds, and the co-founder of Tint, a leading embedded insurance platform, will show how marketplaces can use data and technology to create embedded insurance products that are customized and delight customers while improving the core business. The speakers will use real examples to illustrate how the collaboration between the marketplace, the insurer, and the tech platform results in better underwriting, greater transparency, and higher conversion.

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

Room D

### ADA Compliance: Legal Requirements & Technical Application (CLE credit)

**Kristina Launey; Sandra Dainora**

This session will provide legal and technical background, tips, and strategies to help businesses spot (and manage!) risks, and share best practices, associated with providing websites, mobile apps, and other digital technologies that are accessible to individuals with disabilities.

**1:35 PM - 2:05 PM**

Room D

### The Dark Web, Account Takeovers, and You

**Jane Lee**

Come learn about the types of information available on the dark web, how it gets there, and what that means for you. We will cover how bad actors gain access to the dark web and ways in which you can be prepared to identify when credentials have gotten into the wrong hands.



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# Agenda



## PRODUCT, TECHNOLOGY & INNOVATION

HOSTED BY EVERYTHING MARKETPLACES

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

*Room D*

### Keeping Marketplaces Safe from Online Evil

**Amit Dar**

Spanning dangerous conspiracy theories, hate speech, terror, and child harm, evil is prevalent on all online platforms. ActiveFence has uncovered the tactics used by threat actors to abuse online marketplaces to spread their messaging and raise funds. We will show real-life examples of these tactics, and provide the audience with the knowledge and tools that they need in order to stay ahead.

**2:45 PM - 3:15 PM**

*Room D*

### TBD - Check Whova App agenda

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

*Room D*

### Risk & Revenue: The intersection of Compliance, Technology & Marketplace Monetization. Building Rev Generation Risk Programs

**Reddy Karri; Pam Devata**

Revenue; the de facto measurement of company growth. Provocatively we know; Trust is Revenue. Yet, the value of your risk program is a cost. Flip the conversation to monetization by implementing rev generating risk solutions. Join Seyfarth's Pam Devata and Vetty's CEO, Reddy Karri, as they teach on strategies & concepts to build best-in-class, revenue-generating risk programs for marketplaces. You'll leave with:

- Solution Design Ideas
- Compliance Considerations & Strategies
- The Revenue & Risk Equation: The trust formula for hyper-growth & nimble risk programs.

**3:55 PM - 4:25 PM**

*Room D*

### Reducing Risk in Mobility: Rideshare, Carshare & Delivery Platforms

**Hamed Yazdi; Deborah Newman; Mike McNaught; Jillian Slyfield**

Rideshare, carshare and delivery platforms have proliferated over the last decade, and even moreso during the pandemic. With innovation in mobility comes new and increasing risks. This session will feature experts in the mobility space talking about how you can reduce risk across a variety of types of mobility, including rideshare, carshare and delivery platforms.

**4:30 PM - 5:00 PM**

*Room D*

### Earned Wage Access: The Benefits and What to Watch Out For (CLE Credit)

**Cristy Phillips; Sangeetha Raghunathan; Robert Savoie**

As gig work has grown in popularity, consumer expectations around getting paid have changed. In order to keep up with the draw of daily or instant payment schedules, more and more companies are leveraging EWAs, or Earned Wage Access companies, to get their workers paid sooner. Unfortunately, it is not as simple as you might think, with complex regulatory requirements and the possibility of higher worker attrition. Join this session as our panelists debate the good, the bad, and the ugly parts of EWAs. We will cover: How to determine if an EWA is right for you; What are the right ways to leverage EWAs; and. Some of the major pitfalls to consider.

**5:05 PM - 5:35 PM**

*Room D*

### TBD - Check Whova App

**5:35 PM - 8:00 PM**

*Bespoke - Rooftop Deck*

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# Speaker Bios



## AJ CHIN

*DoorDash, Senior Manager, Risk & Insurance*

AJ Chin is the Senior Risk & Insurance Manager for DoorDash, Inc. where he has spent the last year building a comprehensive insurance and risk management function from the ground up. Prior to joining DoorDash, AJ spent 2 years as the Risk Manager at micromobility startup Bird Rides, Inc and 9 years at Travelers and Chubb underwriting Property & Casualty insurance lines with a focus in the technology sector. AJ has an MBA from Boston College and a Bachelor of Science in Economics & Finance from Bentley University.



## ALBERT GIANG

*King & Spalding, Partner*

Albert Giang's cutting-edge practice focuses on defending tech startups and public companies against class actions, regulatory investigation and enforcement, and other litigation, and providing crisis management for disrupters who are navigating novel legal and regulatory issues. A thought leader in the tech industry, his clients include some of the most respected companies in the gig economy, e-commerce, telemedicine, and social networking/media space. According to the Los Angeles Business Journal, Albert "has built an impressive track record for passionate advocacy on some of the most pressing legal issues – a pillar of influence in the technology, appellate and pro bono fields.



## ALEXANDER NESSEL

*Ekata, Director of Global Strategic Accounts*

Alexander works with leading global marketplaces and ecommerce companies helping them develop solutions focused on reducing customer friction and mitigating risk related to fraud, trust & safety, and platform integrity. As a former product manager focused on platform management, 3rd party integrations, and user authentication, Alexander spends much of his time in the depths of customer workflows guiding measurement and implementation of identity data in passive authentication solutions.



## ALI SAMMOUR

*Gigturbo, Co-Founder*

Ali Sammour is a repeat founder and angel investor. His early career involved leading innovation groups at Omnicom for clients such as Focus Features and CW Television and went on to scale publishing and media based startups AddThis and FLATLAY. His teams latest venture, gigturbo, focuses on empowering all those navigating independent work in a post covid world.



## ALLEN LOHSE

*Lyft, Director, Legal and Regulatory*

Allen is the Director of Legal and Regulatory in Lyft's Compliance department where he oversees driver screening, including criminal background checks, monitoring, and DMV screening.



## AMIT DAR

*ActiveFence, Senior Director - Strategy*

Amit is the Senior Director, Strategy at ActiveFence, where he is responsible for connecting market needs, user safety and technological capabilities. Amit has 10 years experience in leading commercial efforts for international, high growth businesses. Prior to ActiveFence, he led cross functional, revenue centric teams at Taptica to market leadership and sizable growth. In the past two years, he has been in the Trust and Safety space, building tools to make the web a safer place.



## ANDREW ANDJELIC

*SEON, Business Development Manager*

Andrew's passion for tech started with breaking into school library computers, instigating an arms race between librarians and geeks. This event spurred a life-long curiosity for taking apart complex systems. At Indiana University, Andrew focused his studies on the ways people and digital systems interact. The allure of developing systems for hi-tech leaders drew him to consulting. His natural ability to build strong relationships and alliances then led him commercial teams that supercharge clients with the tech, tools and talent to scale. Andrew now drives SEON's growth in the US bringing unique fraud-fighting techniques to the fintech space.

# Speaker Bios



## ANDREW MOYER

*Reputation Partners, Executive Vice President & General Manager*

Andrew is responsible for leading Reputation Partners' Chicago office and serves as one of the firm's top client crisis counselors. Andrew works with clients on strategic communications, proactive and reactive

crisis and issues preparedness and reputation management programs. Andrew joined Reputation Partners after five years at Edelman where he was Senior Vice President, Crisis & Risk Management and Public Affairs Lead for the Chicago office. While at Edelman, Andrew managed issues campaigns and crisis communications for a variety of local, national and global clients, across a wide range of sectors, providing tactical execution, campaign leadership and strategic counsel. Prior to his time at Edelman, Andrew spent 14 years working in state and federal government, most recently serving almost four years as chief of staff for the Illinois Department of Commerce and Economic Opportunity (DCEO), the lead state agency for economic development. Andrew's experience ranges from front-end crisis preparedness, campaign development and management and corporate positioning to stakeholder communications and labor relations. Andrew's expertise also includes all types of message and media trainings from tabletop exercises to rapid crisis response.



## ANNE VOIGTS

*King & Spalding, Partner*

Anne Voigts is a partner at King & Spalding in the firm's Appellate, Constitutional and Administrative Law Group who has worked on cases before the United States Supreme Court, the California Supreme Court, and federal and state appellate and trial courts. A former Supreme Court and Ninth Circuit clerk, she has argued nearly 60 cases in federal and state appellate courts, more than 50 of which were in the United States Court of Appeals for the Ninth Circuit. A former federal prosecutor with over a decade of public service in the Central and Northern District of California, she has nearly twenty years of experience handling appeals and critical motions practice and routinely advises trial teams on complex legal issues in a wide range of cases. She has worked, inter alia, on cases involving antitrust law, class actions, contractual disputes, preemption issues, the Fair Credit Reporting Act, the False Claims Act, the Stored Communications Act, the Computer Fraud and Abuse Act, copyright, and constitutional and statutory interpretation. In the class action context, she has successfully petitioned for appellate review under Fed. R. Civ. P. 23(f) and regularly consults on critical motions practice on class actions in the trial and district court.

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## BERNIE HOROVITZ

*Y-Risk, CEO*

Bernie has spent 34 years in the insurance industry in various management, underwriting and actuarial roles. Prior to forming Y-Risk, Bernie worked at AXA XL Catlin leading the Global Professional business. He graduated from Allegheny College with a B.S. degree in Math. Bernie looks forward to continuing to live like a millennial even though the grey hairs are suggesting otherwise.



## BON IDZIAK

*Accurate Background, Chief Compliance and Government Relations Officer*

Bon Idziak, Chief Compliance and Government Relations Officer for Accurate Background, LLC., is a 23-year industry professional and subject matter expert on the topics of Background Screening, Drug Testing, and Screening Technology. Well-versed in policy, procedure, and compliance, Bon is frequently asked to share his expertise at conferences, in educational settings, with industry publications, and through various media outlets. Bon regularly consults with marketplace platforms to develop solutions that are cost-effective, compliant, and address regulatory requirements.



## BRAD WALDRON

*Carvana, Head of EHS & Insurance*

Brad Waldron is Head of EHS & Insurance for Carvana, one of the fastest growing companies in US history. In that role he is responsible for EHS, Risk Management, Claims, and DOT Compliance for an organization of over 130 operating locations and a growing fleet of more than 1,400 commercial vehicles. Before joining Carvana, he was Vice President, Risk Management for Caesars Entertainment's global operations headquartered in Las Vegas, Nevada. That role included operational risk, crisis planning and response, acquisitions/divestitures, captive insurance organizations, EHS, claims and insured litigation, including all guests and employees. In his free time, Brad spends as much time as possible outside and doing everything he can to stay away from civilization.



## BRET JARDINE

*First Advantage, Executive Vice President, General Counsel*

Bret Jardine is the Vice President and General Counsel of First Advantage, with responsibility for all legal affairs from corporate governance to litigation management and regulatory compliance. In practice for over 25 years, Bret brought his experience as a litigator, including class actions and regulatory inquiries, as well as corporate transactional work and corporate governance to First Advantage beginning in 2004. With background screening as First Advantage's core business, Bret has developed a special emphasis and expertise on the Fair Credit Reporting Act (FCRA) and state laws affecting background screening. In addition to providing overall guidance to the company on compliance with the FCRA in the delivery of its services, he regularly provides insight to First Advantage clients into legal issues related to their use of background screening reports, and frequently speaks in webinars, client advisory board meetings and with external counsel in panels at seminars or speaking engagements regarding best practices and issues that impact employers and the background screening industry. And as First Advantage is a global provider of background screening services, Bret has expertise and oversees a team of regulatory compliance officers regarding data privacy laws and regulations to assist in providing guidance to First Advantage and its global customers.



## CARINA IVERSON

*Pinterest, Content Policy Senior Manager*

Carina Iverson is a Content Policy Senior Manager at Pinterest. She is a recovering attorney who found her fit in the trust and safety policy space. She is passionate about being a part of the fight against online animal exploitation and has taken the lead on that policy area for Pinterest.



## CHARLOTTE WILLNER

*TSPA, Executive Director*

Charlotte Willner is Executive Director at the Trust & Safety Professional Association (TSPA), a forum for trust and safety professionals to connect with a network of peers, find resources for career development, and exchange best practices for navigating challenges unique to the profession. She also leads the Trust & Safety Foundation Project (TSF). Prior to joining TSPA and TSF in 2020, she led trust and safety teams at Facebook and Pinterest.





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## CHRIS LEMENS

*HireRight, Chief Compliance Officer*

Chris Lemens, Chief Compliance Officer for HireRight, oversees efforts to comply with the key laws affecting the background screening industry and to educate customers about complying with them. He has been in the background screening industry since 2007, when he became General Counsel of General Information Services, which later became part of the HireRight family of companies. Mr. Lemens serves as the senior Government Relations Co-Chair for the Professional Background Screening Association. He is a graduate of The University of Texas School of Law.



## CHRIS MOORE

*Apollo/ibott, Head of ibott*

Chris, FCII has been with Apollo since 2013, and had been instrumental in developing ibott's SPA 1971. He has forged insurance partnerships with some of the largest sharing economy companies in the world creating unique and innovative insurance programmes in the Ridesharing, On-Demand Delivery, Micro-Mobility and AV World to support their future growth aspirations. Chris sits on the US and International LMA panels and is a member of the innovation group at Lloyd's.



## CRISTY PHILLIPS

*Check, General Counsel and Chief Compliance Officer*

Prior to joining Check, Cristy Irvin Phillips was the Deputy General Counsel and Head of Litigation for 1/O Capital, a venture capital fund and start-up incubator, where she acted as in-house counsel to the fund and its portfolio of early and late-stage fintech start-ups. Cristy also spent 9 years in the U.S. Attorney's Office for the Southern District of New York, where she served as Deputy Chief of the Civil Frauds Unit, investigating and prosecuting fraud in industries including mortgage, health care and financial services. Prior to that, Cristy practiced commercial litigation and served as law clerk to the Honorable Richard M. Berman, U.S. District Judge for the Southern District of New York. She holds a J.D. from New York University School of Law and a B.A. with Highest Honors from the University of North Carolina at Chapel Hill.



## DAN SEROTA

*Aon, Manager of Public Affairs*

Daniel is the Manager of Public Affairs at Aon. He is responsible for creating meaningful and sustainable connections with a wide variety of stakeholders to further Aon's public service mission and community outreach activities. Daniel's responsibilities include: Aon's Political Action Committee as well as leading public policy initiatives for Aon at the federal, state and regulatory level domestically. Daniel is also responsible for the Chicago Apprentice Network, an employer driven initiative designed to create apprenticeship opportunities within organizations across Chicago. Prior to joining Aon, Daniel was a Senior Policy Analyst for Independence Blue Cross where he managed and interpreted regulations affecting the organization as a result of the Affordable Care Act. He also served on the staff of Congressman Robert Dold. Daniel has a degree in Political Science from Bradley University and resides in Barrington Illinois with his wife Chloe and two son's Dean and Owen.



## DAVID BLOOM

*Sterling, General Manager, Gig, Volunteer, and Consumer*

David Bloom is the General Manager of Sterling's Gig, Volunteer, and Consumer groups, where he is responsible for P&L, strategy, sales, marketing, and product development. Previously, David was Head of Product at Wirecutter. He also served as Vice President of Product Strategy at Dow Jones, and founded his own API startup. David was included in Entrepreneur's "Brilliant 100" list, and was on Business Insider's list of the 100 most interesting people in the NYC tech scene.



## DEBORAH NEWMAN

*GetAround, Head of Trust & Safety*

Deborah is a passionate and experienced business leader with broad knowledge base in trust & safety, risk management, identity, fraud, compliance, payments, customer experience, and customer service. Caring and effective people, team and organizational leader. Analytical, strategic, and process driven problem-solver. Data driven SQL nerd. 4 year early Uber veteran.





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## EMILIE BOMAN

*Uber, Head of Global Safety Public Policy*

Emilie Boman works at Uber, where she leads the company's public policy efforts on safety. She has held multiple policy roles at Uber, covering the company's Delivery business globally as well as their rideshare business in the UK & Ireland. Prior to joining Uber, Emilie worked in tech policy at Virgin Media and the International Chamber of Commerce. She holds a Masters of Science in Public Policy from the London School of Economics and Political Science. Originally from Sweden, Emilie now lives in San Francisco, CA.



## ERIC LEVINE

*Berbix, Co-Founder*

Eric is the technical leader at Berbix leading the engineering, product and design efforts at the company. Prior to founding Berbix, Eric led the Trust & Safety engineering team at Airbnb in addition to being deeply involved with the Airbnb Experiences launch, infrastructure and security efforts.



## ERNESTO MARTINEZ

*Delivery Drivers, Inc., Director of Enterprise Operations*

With nearly 10 years of experience in the field, Ernesto brings an immense amount of value to DDI. Having been with the company since 2014, he has been an integral part of DDI's growth and current positioning in the market. As the leader of our Enterprise Operations, Ernesto works directly with DDI's largest clients and is a key stakeholder in the planning and execution of our expansion roadmap. Ernesto brings with him subject matter expertise in onboarding processes optimization, screening, adjudication, and risk mitigation best practices. Possessing a passion for problem-solving, Ernesto also works actively with cross-departmental teams in new business development and program implementation, and deployment. Ernesto attended San Diego State University and is an alumnus of the Delta Xi chapter of the Sigma Chi fraternity.



## GARIENT EVANS

*Trulioo, SVP, Identity Solutions*

Garient Evans brings more than 20 years of combined experience and domain knowledge in financial services and identity solutions to Trulioo as SVP of Identity Solutions. Prior to Trulioo, he served as the head of North American Channel Partnerships at Mitek. At both Socure and ID Analytics, Garient was accountable for business analysis, pre-sales engineering, implementation services and account management. Garient supported both venture-backed, software-as-a-service solution providers through periods of rapid revenue, client and employee growth. During his time at ID Analytics, Garient enhanced the portfolio of fraud solutions and was involved in the release of the industry's first identity fraud detection score that combined machine learning algorithms with personally identifiable information. Garient also draws upon his experience with Deloitte where he concentrated on global, financial services clients specializing in credit, collections and payments. He has worked with banks, credit bureaus and technology companies across LATAM, North America and the UK. An expert in credit, identity, fraud, document verification and compliance, Garient is a frequent speaker at conferences and a contributor to industry publications.



## GRANT TROXLER

*Yoti, Business Development Manager*

Grant is the Business Development Manager for Yoti, a global identity, verification and biometric technology company. In his current role, he leads Yoti's expansion into the US and is working with businesses to make consumer Verification and Authentication easy and secure. Grant also works closely with Regulators and Industry Trade bodies in the US in order to align and support their digital agenda. Prior to Yoti, Grant owned a business in the hospitality sector and expanded operations throughout central Texas before selling the business in 2019. Earlier in his career he worked in consulting and mergers and acquisitions with global audit and advisory firm, Grant Thornton. Some of his primary transaction advisory industry experience includes technology, financial services, retail, real estate, pharmaceuticals and manufacturing.





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# Speaker Bios



## HAMED YAZDI

*Rideshare Mechanic, Co-Founder*

Hamed Yazdi is the Co-Founder and Chief Growth Officer of Rideshare Mechanic, a virtual inspection service that enhances trust and safety for marketplace platforms and improves driver onboarding operations for TNCs. Hamed's primary focus in the company is to expand its customers base by establishing B2B partnerships. Hamed lives with his wife and two boys in Superior, Colorado. He holds a bachelors in mechanical engineering and masters in engineering management from the University of Colorado in Boulder. His favorite hobbies include tennis, snowboarding, and going on adventurous bike rides with his family.



## HANNAH MILLER

*Facebook, Policy Associate Manager*

Hannah Miller manages wildlife stakeholder engagement for Facebook. When Facebook is developing or iterating wildlife policies, she liaises with global experts on Facebook's behalf to solicit technical guidance. Prior to joining Facebook, Hannah worked on internet policy at Pinterest and Twitter.



## IAIN BOYER

*Y-Risk, Chief Underwriting Officer*

Iain brings 30 years of experience as an underwriter & intermediary to Y-Risk and our clients. Iain is an Associate in Risk Management, Licensed P&C and Surplus Lines Broker, and holds a BA from Hamilton College & MBA from Bentley University's McCallum Graduate School of Business.



## JAMES ROSE

*Marsh, US Practice Leader, Sharing Economy + Mobility Group*

James Rose currently leads the San Francisco Sharing Economy + Mobility team at Marsh. He has 15+ years of experience advising clients in the technology & sharing economy industries, focusing on clients with a technology platform and / or an independent contractor workforce. James specializes in tailoring bespoke policy structures for clients in the sharing economy industry around complex non-owned and hired automobile liability, General Liability, and Excess Liability exposures. James also provides workers compensation solutions for sharing economy companies with a significant intendent contractor workforce. James fosters long-lasting, healthy carrier relationships to

better align clients with the market and drive better results, while keeping up to date on market conditions and appetite to better position clients with the best partner. In addition to his time at Marsh, James has experience leading a team at ABD (now Newfront), which included their Shared Economy practice with a heavy footprint in last-mile delivery and shared assets sector. Aside from Marsh, James has worked with reputable companies such as State Farm, HRH/Willis, Wells Fargo Insurance Service and ABD.



## JANE LEE

*Sift, Trust and Safety Architect*

Jane Lee is a Trust and Safety Architect at Sift, who specializes in spam, account/content abuse, and payments risk. Prior to joining Sift, she was on fraud teams at Facebook and Square, and also spent some time as a Private Investigator. She is passionate about designing and operationalizing systems for detection and enforcement of fraud at scale.



## JEREMY GOTTSCHALK

*Marketplace Risk, Founder & CEO*

Jeremy is an expert in risk management and legal strategy for marketplace tech companies. With 15+ years of experience as a lawyer, operator and consultant to venture capitalists, founders and operators, he has become an industry-leading voice for legal strategy and risk management. Jeremy founded the Marketplace Risk Management Conference as an industry networking and knowledge-sharing platform for the marketplace ecosystem, and he regularly consults venture capitalists, tech startups and vendors in this ecosystem. Jeremy holds a JD from Loyola and an MBA from Kellogg.



## JILLIAN SLYFIELD

*Aon, Digital Economy Practice Leader*

Jillian Slyfield serves as Aon's Digital Economy Practice Leader. In this role, she addresses digital disruption of traditional industries and the on-demand economy. Her focus areas are Mobility as a Service, The Future of Work, and Platform marketplaces. Through this Practice, Jillian ensures Aon's market leadership, technology platforms and deep analytics capabilities are harnessed for our clients. Jillian was Business Insurance Women to Watch award winner, 2017 and a Risk & Insurance Power Broker award winner, 2018. She also proudly serves on Aon's Diversity and Inclusion Board.



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# Speaker Bios



## JOE SUTHERLAND

*Wikimedia Foundation, Senior Trust and Safety Specialist*

Joe Sutherland is a Senior Trust and Safety Specialist at the Wikimedia Foundation, the nonprofit that supports Wikipedia and other free-knowledge projects. He works on user conduct investigations, and liaises with the Legal teams on operations issues where they intersect with the community. Originally from Scotland, he is now based in San Francisco.



## JOHN GREENE

*Prove, Vice President of Marketplaces*

John has been a technology executive for 15+ years, the past 5 years in digital identity. As Prove's Vice President of Marketplaces and Global Sales, John helps organizations develop their identity verification strategies, maximizing the value of their digital channel while creating trust. Prior to Prove, John was Head of Marketplaces, Gig Economy, and Big Tech at Mitek, a leader in document verification. Prior to Mitek, John led North America and APAC businesses for Gracenote, working with content providers, digital distributors, and device manufacturers across the globe.



## JOHN HARTIGAN

*Velocity Network Foundation, Lead, US Healthcare*

Mr. Hartigan has founded and led multiple startups and early growth projects to successful exits by combining innovation and strategic partnerships with fortune 500 Companies. Over the past seven years, he has focused on practical business applications of DLT, blockchain, and certification technologies. As CEO of Intiva Health he launched Ready Doc, the first decentralized application for healthcare provider credentialing. Mr. Hartigan has served in C-level roles in private and public companies and is frequently invited to speak, share, and discuss the practical impacts of distributed ledger technologies.



## JOSHUA PYLE

*DoorDash, Senior Director & Head Actuary*

Joshua Pyle works as the Senior Director & Head Actuary for DoorDash, where he leads risk and insurance efforts within a rapidly-growing last-mile logistics space. He has 15 years of actuarial experience within the insurance and tech domains. His focus areas to date have been predictive modeling, price optimization/demand modeling, catastrophe modeling, and commercial and personal pricing.



## JOUKO VAN AGGELEN

*Aon, Chief Portfolio & Innovation Officer*

Jouko is experienced HR (tech) leader. He is passionate about connecting People, Data and Tech to create actionable insights for individuals and organisations. He is a strong believer in empowering people to achieve their potential. Jouko has a strong international track record (25 years+), has worked on projects on most continents, has significant P&L experience, is able to inspire people and drive change and he has worked with many global companies to assess and develop their future and their existing leaders and talents. Jouko is on his best when he is on the lookout for the next thing and when he is able to create and drive change & innovation. He loves to share his insights, experience and enthusiasm on stage.



## JULIE MORA-BLANCO

*Slack, Privacy Manager*

As privacy manager at Slack, Julie helps support Privacy operations, while also managing Trust & Safety operations.

# Marketplace Onboarding Solutions

## REDUCE FRICTION AND INCREASE SIGN-UPS

Ekata provides risk solutions to help build trust and safety in marketplace platforms with real-time, global data to accelerate the onboarding experience. Our low-latency, high-scalability APIs and manual review solution reduce customer friction and risk including: promotion abuse, fake account creation, transaction risk, and offline risk. We apply pattern recognition, predictive analytics, and machine learning to the five core consumer attributes of email, phone, person, physical address, and IP to deliver unparalleled coverage and accuracy.



## WHERE EKATA HELPS

### REDUCE ONBOARDING FRICTION:

Identity data built for marketplace risk models to reduce friction and expedite a quality onboarding process onto your platform

### ENSURE TRUST & SAFETY:

Maintain trust in your customer base by blocking high-risk accounts and keeping good customers safe from transactional fraud or personal injury

### PREVENT PROMOTION ABUSE:

See a direct impact on your bottom line by reducing promotion abuse and fraudulent transactions with real-time global identity data

## ABOUT EKATA

Ekata Inc., a Mastercard company, is a global leader in digital identity verification solutions that provide businesses worldwide the ability to link any digital interaction to the human behind it. The Ekata product suite is powered by the Ekata Identity Engine, comprised of two proprietary data assets: the Ekata Identity Graph and the Ekata Identity Network. Ekata's award-winning global product suite includes high-scale and low-latency APIs and a manual fraud review SaaS solution that empowers over 2,000 businesses and partners, like Alipay, Equifax, and Microsoft, to combat cyberfraud and enable an inclusive, frictionless experience for their customers in over 230 countries and territories.

# Speaker Bios



## JUSTIN SORENSEN

*Embroker, Director, Growth Practice*

Justin brings over 12 years of commercial insurance expertise, consultation, and client relationship management to Embroker. He specializes in the

development and execution of comprehensive

risk transfer solutions and insurance strategies. His current and former clients span a broad range of sizes and industries from large, multinational corporations to pre-revenue startups. Justin began his commercial insurance career at Aon Corporation, a global insurance brokerage, where he advised clients in the multinational practice. During his time at Aon, he provided solutions and expertise on regulatory, market, and coverage considerations for some of the largest and most complex corporations in the world. While at Aon, Justin also oversaw and coordinated the implementation and integration of insurance programs for over 20 client mergers and acquisitions. During his time at Marsh McLennan, Justin provided consultative risk transfer and insurance strategies for clients ranging from middle market product's manufacturers to ultra large tech conglomerates. While at Marsh, Justin worked with some of the largest tech companies in the Silicon Valley area. Justin is currently Director of the Growth Practice at Embroker, providing customized advice and insurance strategies for startup and VC backed companies. His clients range a broad class of industries, from SaaS companies to Marketplace / Gig Economy. In this role, Justin focuses on the unique risks many companies face while in a Growth or funding stage. Justin is also an adjunct faculty at the Quinlan School of Business at Loyola University of Chicago.



## KAMILLAH WOOD

*Lyft, Director of Community Safety Policy*

Kamillah Wood is Director of Community Safety Policy at Lyft. In this role, she drives the development of safety policy strategies across the business. Kamillah is

also a community pediatrician and public

health practitioner with over a decade of experience in the non-profit, government, academic and clinical sectors, bringing a unique perspective as a thought leader on safety policy issues.



## KATE McTAVISH

*LegitScript, Assistant Director of Operations of Platform Marketing*

Kate McTavish started her career at LegitScript in 2014 as an attorney on LegitScript's Research team, but moved into operations as the Assistant Director of Operations for LegitScript's Platform Monitoring team in 2018. Kate manages partnerships with search engines, social media, and e-commerce platforms. Prior to joining LegitScript, Kate worked in the medical device industry, with a focus on patent portfolio management. Kate holds a JD from Indiana University Maurer School of Law and a MS in Biochemistry from the University of Illinois.



## KATIE MCCARTHY

*King & Spalding, Partner*

Katie McCarthy focuses on trademark, copyright, design, advertising and internet law. As a partner in our Intellectual Property, Patent, Trademark and Copyright Litigation practice, Katie represents clients in a wide array of industries including consumer products, pharmaceuticals, retail, internet services, sports and entertainment, cosmetics, and food and beverages. Katie appears on behalf of clients in federal court and before the U.S. Patent and Trademark Office's Trademark Trial and Appeal Board. Katie also develops domestic and international protection and enforcement programs.



## KAY NETH

*Rover, Lead Director, Government Affairs*

Kay leads the Government Affairs team at Rover.com - a technology company transforming the pet care industry. Rover's digital platform is used by pet owners with independent pet care providers across the United States, Canada, and Europe. Pet owners turn to the Rover platform to find safe, affordable, local in-home pet care. Pet care providers use the Rover platform to list and facilitate their services, find economic opportunity as independent contractors/entrepreneurs, and do important work that they love. The Government Affairs team at Rover is passionate about developing relationships, policies, and laws so that Rover, and our community of pet owners and pet care providers, can thrive and grow.



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# Speaker Bios



## KELLY BARTON

*Expedia Group, Senior Director, Trust and Safety*

Kelly Barton has been with Expedia Group for 15 years. She is dedicated to maintaining a safe and secure marketplace and is a trusted expert on fraud, security, physical safety and diversity and inclusion.



## KEVIN LEE

*Sift, VP, Digital Trust and Safety*

Kevin is driven by building high performing teams and systems to combat malicious behavior. He has worked for the last 15+ years around developing strategies, tools and teams responsible for billions of users and dollars of revenue. Prior to Sift, Kevin worked as a manager at Facebook, Square and Google where he led various risk, chargeback, collections, spam and trust and safety organizations.



## KEVIN MILLER

*Ravelin Technology, Senior Account Executive*

Kevin has 10 years experience working with challenger banks, pioneering fintechs and Fortune 500 companies alike. At Ravelin, Kevin finds creative solutions to help fast-moving online businesses prevent fraud, optimize payments and launch innovative promotional strategies without risk. He is based in San Mateo with his wife and their dog, Russell.



## KRISTINA LAUNEY

*Seyfarth Shaw LLP, Partner*

Kristina Launey is the managing partner of Seyfarth Shaw's Sacramento office, co-lead of Seyfarth's ADA Title III specialty team, and avid supporter of her clients. Kristina regularly advises and defends clients, including those in the marketplace and gig economy, in litigation arising under Title III of the Americans with Disabilities Act and related California disability access laws and other state law corollaries to the ADA. She has broad disability access litigation experience which ranges from the very complex and contentious to those that result in relatively simple settlements. Kristina counsels clients, guiding them through issues ranging from physical accessibility, compliance with service animals, reservations,

effective communication, ticketing requirements, to cutting-edge digital accessibility issues. Kristina is the co-editor of Seyfarth's ADA Title III Blog, leader of Seyfarth's California Labor & Employment Legislative Team, and frequently speaks on accessibility issues, particularly on the topic of accessibility of websites and other emerging technologies. Beyond her practice and client focus, Kristina enjoys teaching and training. She leverages her experience, knowledge and skillset to present to audiences across the country.



## LAUREN KAPSKY

*TaskRabbit, Senior Counsel*

Lauren Kapsky has over 10 years in litigation, regulatory, and compliance experience. At TaskRabbit, Inc., she is senior counsel overseeing the company's litigation and regulatory matters, and advises the business on marketplace risk. Prior to joining TaskRabbit, Lauren was a litigator at Durie Tangri LLP in San Francisco, CA, and Debevoise & Plimpton LLP in New York, NY, and a law clerk for the Hon. Kathleen M. Williams in the Southern District of Florida. She is a graduate of the University of Virginia School of Law and Princeton University.



## LISA THEE

*Launch Consulting, Data for Good Practice Lead*

Lisa Thee leads Launch Consulting's Data for Good practice, helping the world's most innovative healthcare, and global technology companies to improve digital safety, anti-toxicity, and apply AI for innovation. As an entrepreneur was the CEO and Co-Founder of Minor Guard, AI software company focused on making children safer online and in real life, and a TEDx speaker. She is the Co-Author of Demystifying Artificial Intelligence for the Enterprise and the Navigating Forward podcast host.



## MATT SOETH

*Head of Community, Spectrum Labs*

Matt is the Head of Community at Spectrum Labs

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# Speaker Bios



## MARK LOCKWOOD

*ID.me, GM of Commercial Sector*

Mark brings over a decade of experience in enterprise software leading teams across the Product, Marketing, and Sales functions. Prior to ID.me, Mark was a senior executive at Logi Analytics and started his career as a management consultant at Booz & Company. Mark holds dual degrees in Industrial Engineering and Economics from Northwestern University, as well as an MBA from Harvard Business School.



## MARY O'LOUGHLIN

*HireRight, SVP of Growth Verticals*

Mary O'Loughlin is currently Senior Vice President of Growth Verticals and has responsibility for the Gig Economy, Healthcare and Life Sciences, Transportation, Financial Services and Government Verticals at HireRight. Mary joined HireRight 2009 and previously led the Strategic Alliances and Product Teams. Mary is a frequent speaker at conferences on candidate experience and the industry.



## MATHEUS RIOLFI

*Tint, Co-Founder & CEO*

Matheus is the Co-founder and CEO of Tint. Before this, he was the Director of International Expansion at Turo and launched the company in Canada, UK, and Germany. He pioneered the operations, including designing risk management in different stages of the company and sourcing insurance in various countries. He is a licensed insurance broker in all 50 US states, holds an MBA from Harvard Business school and a dual degree in business from University of São Paulo and Kedge Business School.



## MATT GOLDBERG

*Perkins Coie LLP, Counsel*

Matthew Goldberg has successfully represented clients in complex wage-and-hour class actions and California Private Attorney General Act (PAGA) matters, as well as plaintiff retaliation, harassment and discrimination cases. His experience includes preparing for and attending mediations and settlement conferences before the California Division of Labor Standards Enforcement (DLSE), California Department of Fair Housing and Employment (DFEH) and the U.S. Equal Opportunity

Commission (EEOC). He also possesses experience as a trial attorney, assisting in all phases of representation. In response to DLSE investigations of the status of managerial employees, Matthew has developed responses and negotiated settlements to resolve misclassification liability. He presents analysis of ongoing wage-and-hour exposure for clients, handles internal investigations, and conducts investigations into potential theft of employer data and sexual harassment in the workplace. Matthew has experience advising clients on compensation plans and roll-outs, as well as revising pay plans to ensure compliance with California law. His guidance to clients also includes wage-and-hour audits, preparation of employee handbooks, policies and procedures, and advice and recommendations on misclassification issues.



## MEGAN POONOLLY

*Care.com, Head of Safety*

Megan Poonolly is a marketplace safety leader with a specific focus on trust and safety related to platforms that connect individuals in real life. Since October 2020, she has served as Care.com's Head of Safety. In this capacity, she manages the safety organization and oversees the Care.com safety program. She also leads a cross-functional team responsible for safety strategy and experience for all users. Megan joined Care.com from Uber, where she served as Senior Safety Counsel and advised the company on global safety policies, procedures, and tools affecting millions of drivers, delivery people, riders, and other customers around the world. Before Uber, Megan practiced law at Seyfarth Shaw and Paul Hastings, with special emphasis on background screening, the Fair Credit Reporting Act, and other workforce issues. Prior to beginning her legal career, Megan worked as a systems engineer supporting projects for the Department of Defense. Megan received her BS in Computer Science from the University of Virginia and her JD from the University of Pennsylvania Law School.



## MELANIE QUEIROZ

*Poshmark, Senior Fraud Manager*

Melanie is the Senior Fraud Manager at Poshmark.





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## MICHELLE MCCOMBS

*HopSkipDrive, VP, Operations*

Michelle is passionate about improving the way people and companies interact. She has been building and developing support and operations teams for 14 years, 9 of which have been in the trust & safety sphere.

She began her career at Walt Disney World where she learned how to create truly exceptional customer experiences from beginning to end, which sparked a passion for optimizing the end-to-end experience for customers.



## MIKAELA SCHILLER

*TikTok, Senior Policy Analyst*

Mikaela Schiller is the lead policy analyst for Illegal Activities and Regulated Goods at TikTok US where she develops policies and strategies to counter illicit activity on platform. In her role, Mikaela consults with

a range of third party experts to strengthen TikTok's policies and train moderators to consistently enforce them. Previously, Mikaela served as TikTok's Violent Extremism Operations Lead where she used her counterterrorism experience to bolster TikTok's zero-tolerance approach to violent extremism and criminal organizations. Before joining TikTok, Mikaela worked at the FBI on a Joint Terrorism Task Force where she conducted research and analysis to drive investigations around domestic and international terrorism. Mikaela holds degrees in both Islamic and Arabic Studies and International Security and Conflict Resolution from San Diego State University and certificates in facilitation and conciliation (from the National Conflict Resolution Center) and Open-source intelligence (OSINT).



## MIKE McNAUGHT

*RVezy, Founder and CEO*

Michael McNaught is the Co-Founder and President of RVezy.com, Canada's first peer-to-peer RV rental marketplace. Michael pioneered the RV rental space in Canada and has successfully expanded across North

America mobilizing tens of thousands of privately owned RVs to be rented by travelers from around the world Michael has been passionate about the outdoors from an early age and spent 6 years as a backcountry canoe guide.. Michael spent 12 years as a police officer including years as a Detective investigating the online exploitation of children. Following a tragic on the job injury in 2016, Michael was the inspiration behind the creation of RVezy. Michael brings a wealth of knowledge from his years in Digital Investigations and policing background to the trust and safety element of the peer to peer economy.



## MIKE SASAKI

*Mitek, Vice President, Global Head of Customer Success & Support*

Mike is Vice President, Global Head of Customer Success & Support at Mitek - partnering with customers and

partners to achieve their business objectives

through optimal use of Mitek products. Mitek's Global Customer Success and Support drives long-lasting relationships, and evangelizes the customer and partner perspective within Mitek. With over a decade of experience in SaaS/Customer Success (CallidusCloud and Oracle), Mike has worked with some of the largest brands around the globe.



## MOHAN NADIG

*TikTok, Director of Legal - US*

Mohan is the Director of Legal - US at TikTok.



## NELSON HO

*Indiegogo, Director of Trust*

Nelson is a global online payments, fraud prevention, and trust & safety professional with over 10+ years of experience across a broad range of disciplines in various industry segments.

He has a proven track record of combining vision and strong industry knowledge with well-developed product management and leadership abilities to reduce overall costs and increase efficiency through automation, process improvement, and data analytics. Nelson's experience includes developing proactive strategies at Electronic Arts, Microsoft, GoPro, and is currently the Director of Trust at Indiegogo where he is focused on bringing Trust to the forefront of the business.



## PACO SURO

*Tipalti, General Manager, Mass Pay*

Paco is a financial services veteran. From commercial banking, asset management, financial technology, social media, and commerce, Paco has built his career across various intersections. Before Tipalti, he held

various leadership roles for Shopify, Twitter, Barclays, and E\*TRADE Bank. He delivers fintech and payments expertise as he continues to trailblaze the path of innovation in our sector.



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# Speaker Bios



## PAM DEVATA

*Seyfarth Shaw LLP, Partner*

Pamela Devata is a Labor and Employment Partner at Seyfarth Shaw LLP. Pam leads Seyfarth's nationwide Background Screening, Litigation and

Compliance Team. She's a national authority

for all issues related to the Fair Credit Reporting Act (FCRA), screening compliance, and use of criminal and credit history. A nationally recognized employment counselor, Pam has participated in numerous interviews, webinars, and trainings on criminal history and credit checks and represents numerous marketplace and gig economy companies. She has leveraged her niche area of expertise into a thriving class action practice.



## PATRICE BOFFA

*Arkose Labs, Chief Customer Officer*

Patrice is an innovative, creative, revenue-generating oriented Services and Support Executive with proven success in improving margins, increasing revenues, customer satisfaction and building

business-impacting teams driving change with

passion and agility. He serves as the Chief Customer Officer for Arkose Labs. Previously, he had spent 15 years at Akamai Technologies, where he launched value-added consulting to help customers achieve their strategies goals and increase their usage of Akamai products.



## PETER HOLZ

*Aon IP Solutions, Vice President - Head of Commercial IP Risk*

Peter Holz currently serves as the leader of Commercial IP risk within Aon's Intellectual Property Practice, with responsibilities for IP risk transfer

product development, IP risk transfer advisory

& placement, and business development. Peter also supports Aon IP Solutions' strategic initiatives and advisory for large & complex clients. Prior to Peter's role with Aon IP Solutions, Peter served as an Associate and Strategic Account Manager for Aon's M&A and Transaction Solutions Practice, with responsibilities for day-to-day management of Private Equity clients.



## PHILLIP EBSWORTH

*Seyfarth Shaw LLP, Associate*

Originally from the UK, Phillip understands the feeling clients can have when confronted with the maze of California's labor and employment laws for the first time. Phillip's experience of adopting

and adapting to a new and different legal landscape helps him partner with clients to counsel them on how their operations can find a home in California.



## RAMON GUTIERREZ

*Etsy, Account Security Manager*

Ramon was born in Puebla, Mexico, but raised in New York City. He has a BA in Art History from the City College of New York, and he used his expertise to

work at some of the world's most prestigious

Museums, including MoMA and the Metropolitan

Museum of Art, in their member experience teams. Ramon has been at Etsy for five years all on the Risk Operations team, the last year being his first leading the Account Security sub-team as its manager. With his background in customer experience and his attention to detail, he has had the opportunity to grow in the fraud prevention sector. Currently, his team and he specialize in handling support volume that stems from suspected or actual account takeovers, possible phishing emails, and proactive password resets. While at Etsy, he was one of the original members of the Hispanic Latinx Network(HLN) Employee Resource program and led the HLN community as its chair during 2020.



## RANDY MICHELETTI

*Incubate IP, President & Attorney*

Randy Micheletti helps entrepreneurs build valuable intellectual property portfolios using the same strategies employed by Fortune 500 firms, but

on startup-friendly budgets. Randy's

firm, Incubate IP, leverages nearly two decades of patent, trademark, and copyright experience to the startup community, helping founders protect their core technologies and brands from competitors and usher in low-anxiety exits.

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## RANJEEV TEELOCK

*First Advantage, Chief Product Officer - North America*

With over 17 years of experience, Ranjeev Teelock is recognized for his creativity, product evangelism, turn-around of product development efforts and leading double-digit growth at First Advantage – a leading background screening provider. Born on the small island of Mauritius in the middle of the Indian Ocean, Ranjeev today lives with his wife Alison, three children, and two canines in Dallas.



## REDDY KARRI

*Vetty Inc., CEO*

Reddy Karri is the CEO of Vetty Inc. with 25+ years history of demonstrated experience of leading technology growth organizations. Prior to Vetty, Reddy served as EVP & Chief Technology Officer at First Advantage, where he was part of the executive team that led the company through outstanding growth and very successful exit. Prior to First Advantage Reddy was VP and VP & General Manager at Harman International, Global Chief Technology Officer at Symphone RetailAI, and held senior technology roles at other technology companies.



## RICK FENDELL

*SambaSafety, Vice President/General Manager - Enterprise and Insurance*

As Vice President, Insurance & Channels, Rick Fendell oversees the insurance solutions in addition to strategic partnerships. Fendell brings over 15 years' experience in sales and relationship-management, impacting SambaSafety's booming insurance sector.



## RICK SONG

*Persona, Co-Founder and CEO*

Rick Song is the CEO and cofounder of Persona, the identity infrastructure company offering businesses the building blocks to create personalized identity verification experiences for any use case.

Founded in 2018, Persona's mission is to be the identity layer of the internet. Today, Persona serves a wide range of industries with customers including Square, Sonder, Brex, Udemy, Gusto, BlockFi, Coursera, and AngelList.



## ROB CHESNUT

*Intentional Integrity, Author*

Rob Chesnut was most recently the Chief Ethics Officer of Airbnb, Inc., a role he took on in late 2019 after almost four years as Airbnb's General Counsel. He previously led eBay's North America legal team, where he founded the Internet's first ecommerce person to person platform Trust and Safety team. He was the general counsel at Chegg, Inc. for nearly six years, and he served 14 years with the U.S. Justice Department, where he prosecuted CIA employee Aldrich Ames for espionage. He is the author of *Intentional Integrity: How Smart Companies Can Lead an Ethical Revolution* (St Martin's Press, 2020).

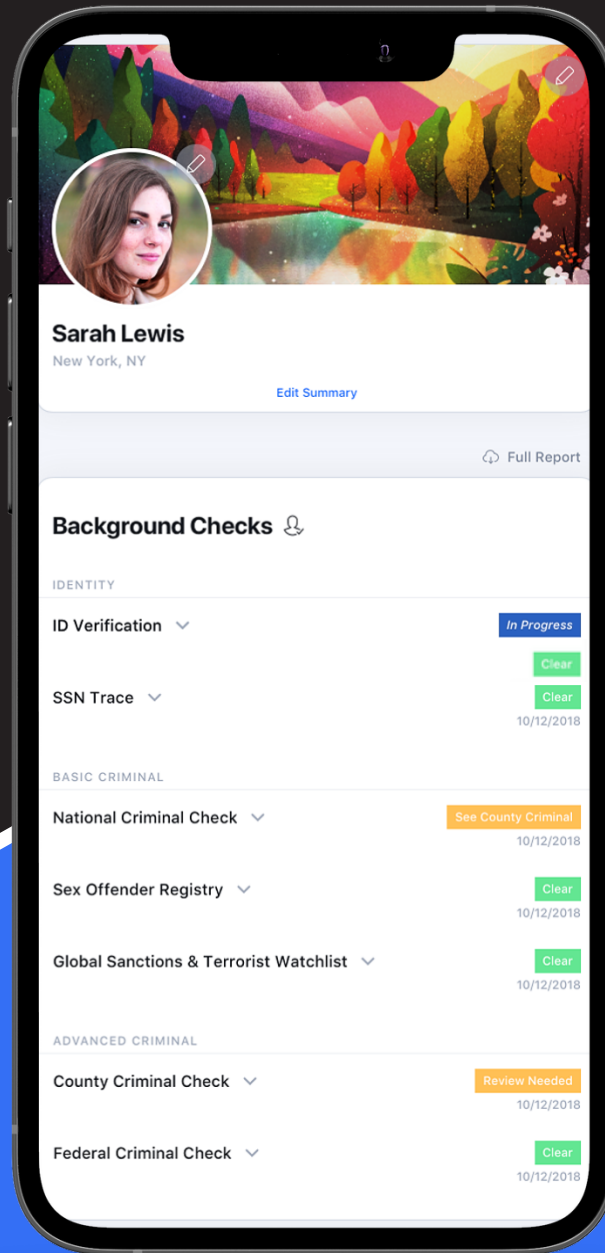


## ROB MACKETHAN

*Lime, VP of Insurance and Risk Management*

Rob leads the effort to develop new ways for Lime to manage global corporate risk. He has spent his 30+ year career originating and cultivating disruptive businesses in the insurance space. Previously at Zendrive, Rob reinvented how driving risk is measured, managed and priced, with a focus on creating safer drivers and safer roads. His team leveraged mobile data analytics to measure driver behavior and price vehicle insurance more accurately than any other product on the market. His products allow businesses to lower their risk and control their cost of insurance. This data-centric approach has yielded record-breaking underwriting profits and improved road safety. Prior to Zendrive, Rob led corporate strategy and business development for Answer Financial, growing the business from zero to \$500 million, making it the country's largest online insurance comparison shopping service. His work established Answer Financial as a leader in the bank-insurance space and was instrumental in the acquisition of the company by Allstate. Prior to Answer Financial, Rob founded NetInsurance, a venture-funded pioneer in the online insurance space. He led the company from start-up to its sale to a publicly-traded national bank. Rob previously served as president of ISU International, the nation's largest franchisor of independent insurance agencies. He began his career with Chubb Insurance. Rob is a graduate of Yale University. He enjoys mountain biking, skiing and practicing yoga with his wife and three children.

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## ROBERT SAVOIE

*McGlinchey Stafford PLLC, Partner, FinTech Regulatory Compliance*

Robert Savoie helps financial technology companies (FinTechs) and other financial institutions attain and maintain regulatory compliance with the ever-changing laws and rules governing consumer financial services so they can avoid pitfalls and expand operations. Robert has built a nationally recognized reputation among clients and peers alike for his deep knowledge and skillful representation of companies in the FinTech space. Indeed, before age 40, Robert achieved the considerable honor of being Chambers band-ranked in two practice areas nationwide (FinTech Legal: Payments & Lending and Financial Services Regulation: Consumer Finance Compliance) — making him one of only 5 U.S. lawyers national recognized in both areas. Much like his clients who practice in an emerging, rapidly evolving industry, Robert's practice has grown and adapted to thrive in this innovative environment.



## SANDRA DAINORA

*Sittercity, Chief Product Officer*

Sandra Dainora is Chief Product Officer at Sittercity, where she oversees the Product, Trust & Safety and Customer Success teams. In her role, she's focused on making child care work by building a platform that simplifies the way parents and caregivers connect and manage their relationships. She's also called mom by a hockey-loving and shipwreck-obsessed, six year old. Prior to joining Sittercity, Sandra spent 5 years at Grubhub where she led the rollout of the takeout industry's first in-restaurant tablet and Grubhub's entry into the delivery space. Past roles have also included time at the Oprah Winfrey Network, Harpo Productions, Chicago Tribune, Discover Financial Services and A&E Television Networks. Sandra holds a Bachelor of Arts in Anthropology from the University of Chicago.



## SANGEETHA RAGHUNATHAN

*Earnin, General Counsel & Chief Compliance Officer*

Sangeetha Raghunathan is an entrepreneurial General Counsel and serves as a business, product, legal, and compliance strategist for venture-backed, growth-driven, and public companies in fintech, insurtech, and web/software. Her experience covers a broad range of areas relevant to technology-driven companies at all stages of development, particularly in the financial services space. She is a member of the executive team and as General Counsel, CCO, Head of Government Relations and Corporate Secretary for Earnin, a financial services app financed by Andreessen Horowitz and other investors. Prior roles include General Counsel for Indiegogo, Deputy GC for

Squaretrade (acquired by Allstate for \$1.4B), in-house positions at Disney Interactive and Visa, and Deputy Attorney General III (and lead counsel for multi-state corporate fraud and antitrust cases) at the California Office of the Attorney General.



## SAVANNAH BADALICH

*Discord, Policy Director*

Savannah Badalich is a policy leader with a focus on building healthy platforms through content policy, responsible product development and product policies, and public policy. She is currently the Policy Director at Discord! Previously, she worked at Twitter as a Sr. Product Trust Partner in Trust & Safety, where she led work to build healthy recommendation systems and policies. Prior to Twitter, her work centered around human rights advocacy, anti-violence organizing, and civic tech development. Savannah's academic background focused on human rights and technology, specifically how platform features and policies contribute to radicalization to extremist ideologies.



## SCOTT BINNINGS

*Uber Technologies, Inc., Senior Legal Director, Safety*

Scott is a Senior Legal Director who leads a team charged with providing advice and support on the development of Uber's safety and risk programs and initiatives across all lines of business globally. In previous roles with Uber, Scott managed regulatory matters for the Central US and for emerging business lines such as Eats. Prior to Uber, Scott was a regulatory lawyer based in Washington, D.C. specializing in government oversight of the utility and energy industry, including the development of generation and transmission infrastructure and deployment of renewable, battery, and smart grid technologies. Scott is a graduate of the College of William & Mary and Tulane University Law School.



## STANLEY CHEN

*Weedmaps, Compliance Counsel*

Stanley Chen is compliance counsel at Weedmaps, a technology and software infrastructure provider to the cannabis industry. There he manages litigation, engages in strategic response, and provides counsel to product and trust & safety teams. Prior to Weedmaps, he was an appellate litigator at Horvitz & Levy LLP and a trial litigator at Hueston Hennigan LLP.





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## STEPHEN KANE

*FairClaims, Founder and CEO*

Stephen is Founder and CEO of FairClaims, a user-friendly digital dispute resolution platform, which boasts dozens of the world's leading marketplaces like

HomeAdvisor, Turo, and Outdoorsy. Stephen

is a former Stanford CodeX Center for Legal Informatics Fellow, and Founder and Board Chair Emeritus of GRID110, a 501c3 working in partnership with the LA Mayor's office to promote and develop the LA startup ecosystem. He was formerly an Associate at International law firm O'Melveny & Myers, in house at a large communications company, small business attorney, and part of the early team at legal tech startup Lex Machina (sold to LexisNexis). He's an east side LA native, and die-hard Dodgers and Lakers fan.



## STUART VAETH

*Mastercard, Vice President, Digital Identity*

Stu Vaeth is a technology executive with over 25 years of experience in cybersecurity, specializing in digital identity and authentication.

He joined Mastercard in 2018 as VP

Product Management, Digital Identity, with a focus on US business development. Prior to Mastercard, Stu held leadership roles at SecureKey, RSA Security, Thales, and General Dynamics, in disciplines spanning engineering, product management, marketing, and business development. Stu received his MBA from Boston University and his BS in electrical engineering from Bucknell University, and resides with his family in Boston.



## SU-HAN WANG

*Checkr, Senior Litigation and Compliance Counsel*



## SUNITA BALI

*Perkins Coie LLP, Partner*

Sunita Bali is a partner with the firm's Litigation practice and has substantial experience litigating cases in California state and federal courts. Sunita has

represented technology, food, and retail clients in consumer class action disputes and other complex commercial litigation matters. She regularly defends companies against claims brought under California's Unfair Competition Law and False Advertising Law. She also has

experience defending claims for breach of contract, fraud, tortious interference, invasion of privacy, trade secret misappropriation and copyright infringement. Sunita has handled all aspects of civil litigation, including dispositive motion practice, discovery, opposing motions for class certification, dispute resolution and trial preparation. She has significant state and federal court appellate experience as well. In addition to her litigation practice, Sunita regularly advises internet and telecommunication service providers on compliance with federal and state laws regarding the privacy of user information, including the Stored Communications Act. She helps these clients respond to subpoenas, court orders, search warrants and other requests for user information, including related motion practice. With a strong commitment to pro bono work, Sunita has represented a Fijian refugee in a merits hearing in Immigration Court, in which he sought relief under the Convention Against Torture (CAT). She also represented a nonprofit organization in filing an amicus brief in the California Supreme Court addressing privacy issues.



## TAMMY COHEN

*InfoMart, Founder & Chief Visionary Officer*

Tammy Cohen, a background screening pioneer with three decades of experience, is a nationally honored entrepreneur, a successful businesswoman, and a recognized

thought leader. Founder and Chief Visionary Officer of InfoMart, one of the top 10 largest background screening companies, Cohen is known as the Queen of Screen and was named among the "Top 500 Women-Owned Businesses in the US." Recently, she was recognized as a WBE Star, the Most Influential Woman in Background Screening, and "Maverick of the Year" by the Stevie Awards. She lends her expertise to renowned publications, including contributions to Forbes, Entrepreneur, and HR Executive.



## TAYLOR LIGGETT

*Sterling, General Manager*

Taylor Liggett is the General Manager of Sterling Identity, where he leads Sterling's global identity services business. With more than a decade of domestic and

international experience in background screening, identity, and biometrics, he brings a unique perspective to the emerging and rapidly evolving identity space. Prior to joining Sterling, Taylor led the global account management operation for ADP's background screening and I-9 services division. Taylor also serves as a member of the Forbes Business Council.

# Speaker Bios



## THAO NGUYEN

*LegitScript, Program Manager*

Thao Nguyen started her career at LegitScript more than four years ago.

She manages a platform monitoring team, focusing on identifying merchants selling regulated goods on e-commerce platforms and/or advertising such products on search engines. Thao has a background in biology and community health.



## TIM GORDON

*InfoMart, Chief Compliance Officer*

Tim Gordon, InfoMart's Chief Compliance Officer, is a seasoned professional in the background screening industry. As a former member of the Background Screening Credentialing Council with the Professional

Background Screening Association (PBSA), where he helped oversee their accreditation program, and a current board member of PBSA, Tim has used his time in the industry to guide the future of background screening compliance. At InfoMart, with over a decade of experience running InfoMart's compliance team, he is instrumental in proactively updating company regulations to keep InfoMart ahead of legislative changes.



## TIM HOPPE

*Seyfarth Shaw LLP, Partner, Labor and Employment Group*

Tim counsels and represents employers in all aspects of employment-related litigation and traditional labor law, including wage and hour class actions and employment discrimination

claims. Tim has represented companies from a variety of industries in state and federal court. He has assisted in opposing conditional certification in wage and hour actions, obtained summary judgment in single plaintiff discrimination cases, and assisted with EEOC and NLRB administrative proceedings. He has also advised clients on employee-related issues like employee handbooks, vacation and sick time policies, and ADA accommodation issues. Since the COVID-19 pandemic began, Tim has also counseled employers on all aspects COVID-19 regulatory compliance. In addition to California-specific COVID-19 regulations, he regularly counsels national clients on safety, vaccination, and return-to-work policies as well.



## TISH HALLIDAY

*UrbanSitter, Director of Member Services*

Tish is the Director of Member Services at UrbanSitter, an app and website that's making it easier than ever for families to find, book, and pay for trusted caregivers. Tish has

led the trust and safety initiatives at UrbanSitter for several years and currently leads the customer support team. Her goal is to provide the best tools for families and caregivers to successfully navigate a two-sided marketplace in order to safeguard and maintain the safety, integrity, reliability, and quality of the UrbanSitter platform. Tish is a graduate of the University of San Francisco.



## WENDY DOWD

*Y-Risk, President, Y-Pro, a division of Y-Risk*

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



## WILLIAM LEWIS

*PeerSpace, Customer Experience Manager*

William is the Customer Experience Manager at Peerspace where he helps shape the user experience, including the strategy and implementation of the dispute resolution process. With seven years of CX & Operations experience, William has helped resolve hundreds of disputes within the short term commercial space rental world. William is passionate about streamlining operational processes and providing users with a seamless, hassle-free experience.



## ZOË RICO

*Aon, Actuary and Director*

Zoë has over 20 years of experience. She became a Member of the American Academy of Actuaries in 2005 and a Fellow of the Casualty Actuarial Society in 2007. Prior to joining Aon in 2006, she was an Assistant Actuary with Assurant. While at Assurant, she gained experience in non-traditional coverages as well as personal automobile, homeowners and warranty. She provides state-of-the-art actuarial techniques and solutions for Aon and independent clients, including professional actuarial certifications, reserve valuations and risk quantifications.