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SENATE COMMITTEE ON BANKING AND FINANCIAL INSTITUTIONS

SENATOR LOU CORREA
CHAIR



Beyond the Breach: Protecting Consumers' Personal Information in the Retail Environment

Joint Informational Hearing

Senate Banking and Financial Institutions Committee
Lou Correa, Chair

and

Senate Judiciary Committee
Hannah-Beth Jackson, Chair

Tuesday, February 25, 2014
1:30 p.m. – State Capitol, John L. Burton Hearing Room (4203)

AGENDA

- I. Opening Remarks – Chairwoman Jackson and Chairman Correa
- II. Data Breach Law and Identity Theft Prevention
 - A. *Joanne McNabb*, Director of Privacy Education and Policy and *Robert Morgester*, Senior Assistant Attorney General, ECrime and Privacy Enforcement & Protection Unit, California Attorney General's Office
 - B. *Laura Berger*, Attorney, Division of Privacy and Identity Protection, Federal Trade Commission
 - C. *Eric Rosenberg*, Director, Government Relations, TransUnion
 - D. *Beth Givens*, Director, Privacy Rights Clearinghouse



- E. *Donna Bland*, President and Chief Executive Officer, Golden 1 Credit Union
- III. An Overview of Credit and Debit Card Payment Systems and Security
 - A. The Mechanics of Electronic Payment Systems: *Rachel McGreevy*, Vice President, State Government Affairs and Community Relations, MasterCard Worldwide
 - B. The Role of Payment Processors in Credit and Debit Card Transactions: *Kim Ford*, Vice President of Public Affairs, First Data
 - C. Detecting Data Breaches and Allocating Responsibility: *Jennifer Fischer*, Senior Director, Security Operations, Policies & Standards, Visa
 - D. PCI Security Standards: *Bob Russo*, General Manager, Payment Card Industry Security Standards Council
 - E. Integrated Circuit Card (e.g. EMV) Technology: *Paul Tomasofsky*, Executive Director, Debit Network Alliance
- IV. Preventing and Responding to Data Breaches on Electronic Payment Systems and Within Electronic Payment Networks
 - A. *Phillip Smith*, Senior Vice President, Trustwave
 - B. *Stuart Taylor*, Vice President, Payment Solutions, Equinox Payments
 - C. *Jennifer Brown*, Strategic Relationship and Program Manager, Infinite Peripherals
 - D. *Captain Ann Kinner*, Owner, Seabreeze Books and Charts
 - E. *Lee Tien*, Senior Staff Attorney, Electronic Frontier Foundation
- V. Preventing Card Fraud: Ensuring That the Card Owner is Making the Purchase
 - A. *Dave Dyk*, Information Security Officer, Umpqua Bank
 - B. *Cathy Medich*, Director, Strategic Programs, Smart Card Alliance
 - C. *Bill Dombrowski*, President and CEO, California Retailers Association
 - D. *Richard Holober*, Executive Director, Consumer Federation of California
- VI. Public Comment
- VII. Closing Remarks – Chairman Correa and Chairwoman Jackson