

THE INFLUENCERS

2015

Top 10 Influencers in Banking InfoSec

Each of these Influencers for 2015 has made a substantial impact. These organizations and individuals have not only set the pace for a revolutionized infrastructure, they also have spearheaded efforts to address cybersecurity and breach prevention.

Target Corp. 10

Target Corp.'s December 2013 breach, which exposed 40 million payment cards and personal information on 70 million customers, was a watershed event that put the spotlight on payment card security. The breach spurred congressional hearings and renewed debate among retailers and bankers about the need for a speedy migration to EMV chip technology to shore up card security. It also was a catalyst for an October 2014 presidential order designed to help push adoption of EMV chip technology among U.S. retailers and banks.



9 Heather Wyson-Constantine

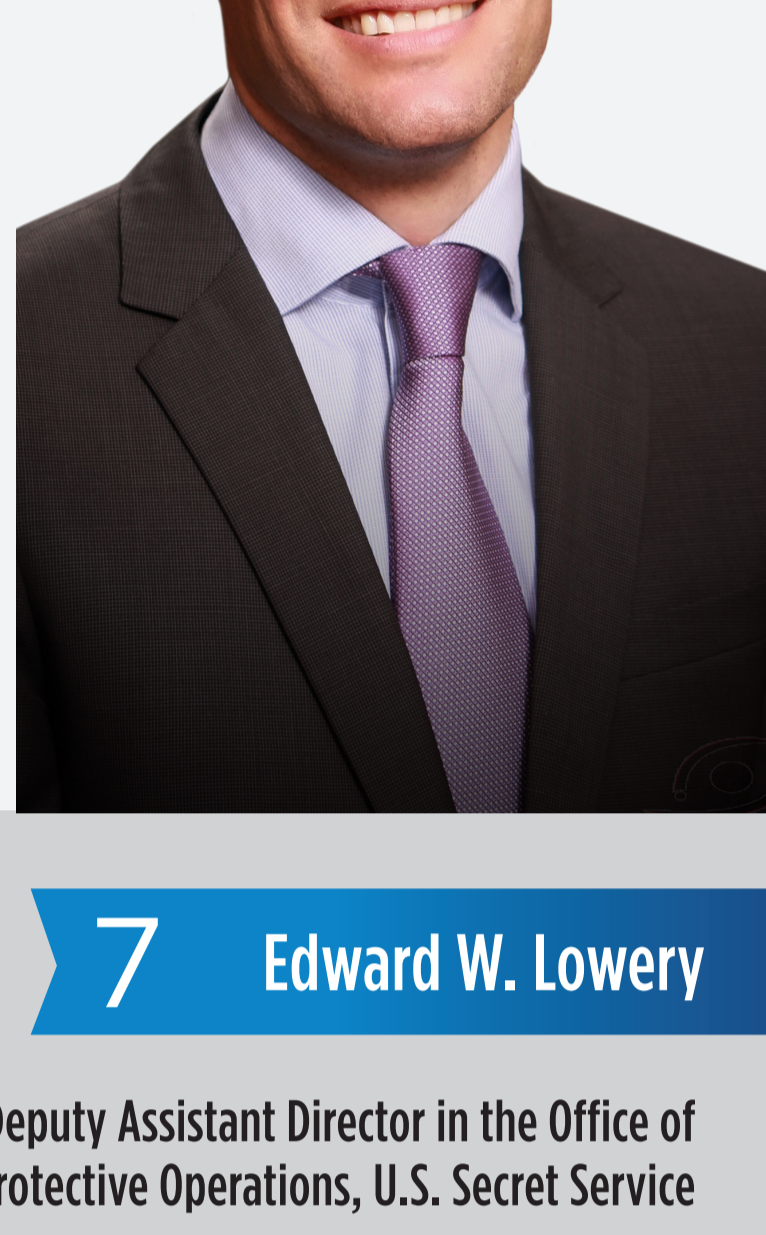
Senior Director, Vice President, Payments and Cybersecurity Policy, American Bankers Association

Wyson-Constantine played an instrumental role in building the ABA's Cyber and Information Security Working Group, which is facilitating information exchange. She's also supporting the ABA's Enterprise Risk Management Working Group and serving as a regulatory and law enforcement liaison. Since joining the ABA in 2011, Wyson-Constantine has been focused on building cybersecurity awareness, leaning on her more than 10 years with BITS, the technology policy division of The Financial Services Roundtable, where she oversaw fraud prevention.

Mark Nelsen 8

Senior Vice President, Risk Products and Business Intelligence, Visa

Nelsen, who oversees security product development for Visa, has been the driving force behind most of Visa's key card security initiatives in 2014. Most recently, Nelsen has led the charge for chip payments, tokenization and Visa's fraud analytics products, such as Visa Advanced Authorization and Visa Transaction Advisor. He's also responsible for e-commerce authentication, including the Visa Consumer Authentication Service and 3D Secure/Verified by Visa. In 2014, he led the commercialization of Visa's application program interface, to enable a more "Open Visa" for developers around the world.



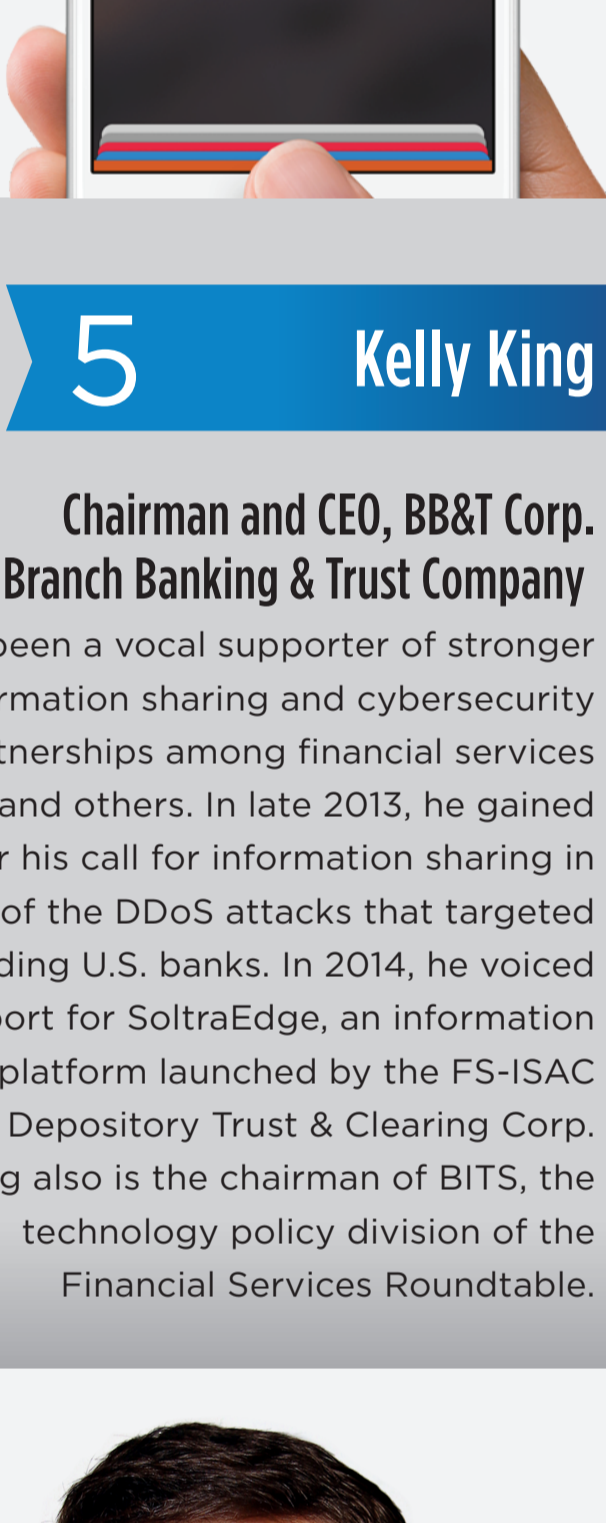
7 Edward W. Lowery

Deputy Assistant Director in the Office of Protective Operations, U.S. Secret Service

For more than a decade, Lowery has been leading the way in a long list of cybercrime investigations and takedowns. Working with other Secret Service agents as well as the Federal Bureau of Investigation, he has played a key role in law enforcement probes into some of the world's leading cyber-attacks, including those waged against TJX, Heartland Payment Systems, Liberty Reserve, Target and Home Depot.

Apple Pay 6

Apple's EMV-compliant payments platform for its newest mobile devices hit the market in October 2014. The pioneering technology company entered agreements with American Express, MasterCard and Visa, as well many of the nation's biggest banks, to support the technology. Plus, it signed up retailers, including Target, Starbucks, Disney and Staples, to accept payments using the new mobile technology as a replacement for payment cards. The banking industry is waiting to see whether Apple Pay will gain traction in 2015, paving the way for a radical change in the way payments are made.



5 Kelly King

Chairman and CEO, BB&T Corp. Branch Banking & Trust Company

King has been a vocal supporter of stronger information sharing and cybersecurity partnerships among financial services companies and others. In late 2013, he gained attention for his call for information sharing in the wake of the DDoS attacks that targeted leading U.S. banks. In 2014, he voiced support for SoltraEdge, an information sharing platform launched by the FS-ISAC and The Depository Trust & Clearing Corp. King also is the chairman of BITS, the technology policy division of the Financial Services Roundtable.

Troy Leach 4

CTO and Lead Security Standards Architect, PCI Security Standards Council

In 2014, Leach, who previously had played a more backstage role, emerged as a leading spokesman for the PCI Council and payments security. In the wake of the breaches that compromised Target and Neiman about how the attacks were waged and additional steps retailers must take to ensure card data is protected. He's been a strong advocate of implementing tokenization and risk mitigation in the wake massive retail breaches.



3 Barack Obama

President of the United States

In October 2014, Obama signed an order directing government agencies to begin implementing chip-and-PIN technology for all consumer benefits programs, including Social Security, by January 2015. The program, known as BuySecure, will force card networks and card issuers that provide services for government agencies to implement EMV chip-and-PIN for government programs. Obama also pushed the Comprehensive National Cybersecurity Initiative, introduced by President George W. Bush, which defines a lowest common denominator for any U.S. organization's information security.

Thomas Curry 2

Comptroller of the Currency

In addition to his role as head of the OCC, Curry serves as chairman of the Federal Financial Institutions Examination Council, where he has been a driving force for stronger cybersecurity across all banks and credit unions subject to FFIEC oversight. In 2014, he was the catalyst for the cybersecurity risk exams that were piloted at 500 community institutions. Curry has been a proponent of stronger third-party risk assessment and risk mitigation in the wake massive retail breaches.

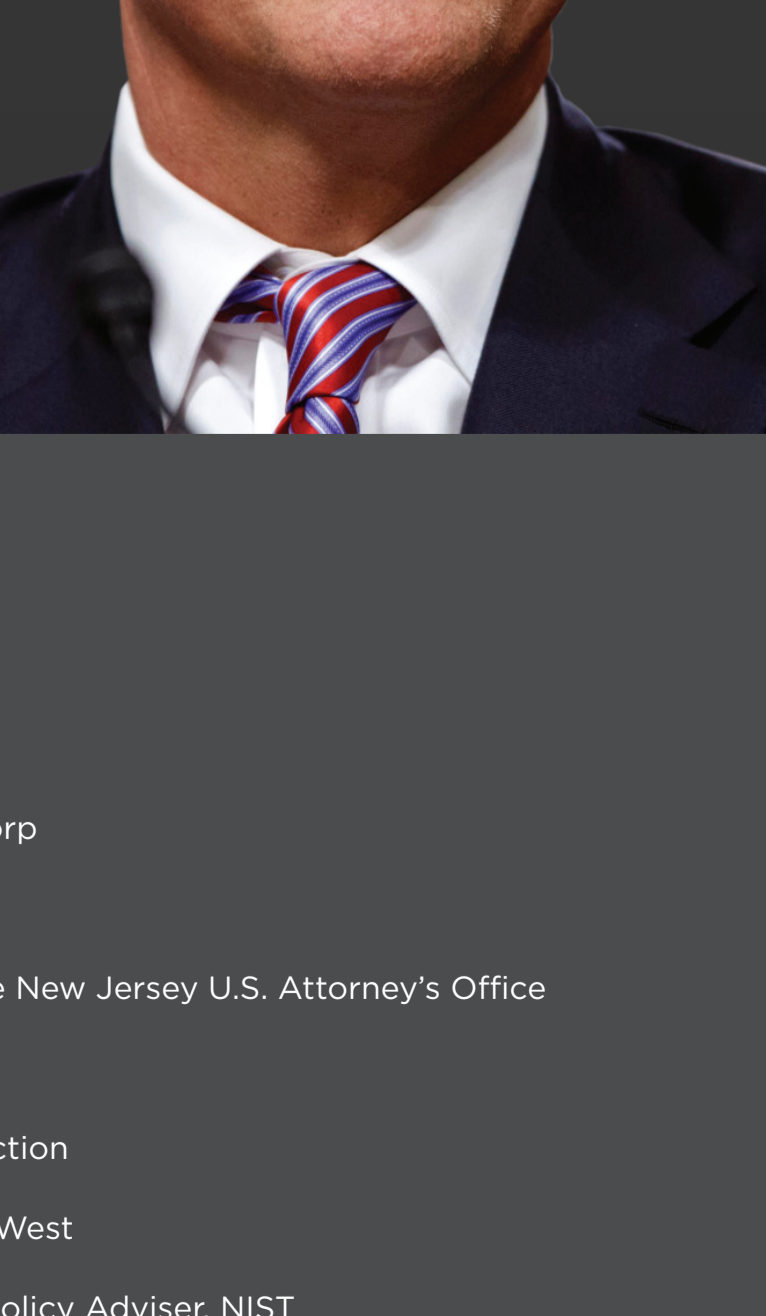


Jamie Dimon

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Chairman, President and CEO, JPMorgan Chase

CEOs at leading U.S. banks and retailers came under extreme public scrutiny in 2014 for their perceived cybersecurity apathy. Dimon, who had to answer questions about his own bank's breach, which compromised the accounts of 76 million households and 7 million small businesses, faced the out to show Chase is making cybersecurity a priority, noting that Chase would double its annual investment in cybersecurity to more than \$500 million.



2014 Influencers

Thomas Curry, Comptroller of the Currency

DDoS mitigation service providers

Michael Fowkes, Senior Vice President, Zions Bancorp

Intellectual Ventures, a patent holding company

Erez Liebermann, a former federal prosecutor in the New Jersey U.S. Attorney's Office

Avivah Litan, Vice President, Gartner Research

Dan Mitchell, lead legal counsel for PATCO Construction

David Pollino, Senior Vice President at Bank of the West

Adam Sedgewick, Senior Information Technology Policy Adviser, NIST

Gary Warner, Director of Research in Computer Forensics, University of Alabama at Birmingham