


# PRIVACY & SECURITY OF CONSUMER AND EMPLOYEE INFORMATION

*Protecting and Managing Sensitive Data While Adapting to Heightened  
Regulatory Scrutiny, Technological Advancements, and a Global Marketplace*

February 1-2, 2012 • The Westin Washington, DC City Center • Washington, D.C.

Distinguished Co-Chairs:

 **Russell Schrader**  
Visa, Inc.

 **Nancy Baran**  
The Prudential Insurance Company  
of America

Plus, Hear from:

**Ryan Mehm**  
Federal Trade Commission

**Cora Tung Han**  
Federal Trade Commission

**Katrina Blodgett**  
Federal Trade Commission

**Kris Easter**  
US Securities and Exchange Commission

**Barbara Anthony**  
Commonwealth of Massachusetts

**Christine Nielsen**  
Office of the Illinois Attorney General

**Esther Chavez**  
Texas Attorney General's Office

**Mark Doggett**  
Texas Department of Public Safety

Plus, register for the primer and master class:

A. Privacy & Security 101: Understanding the  
Technology & Key Regulations and Laws

B. Outsourcing and Off-Shoring: Maintaining  
Privacy When Looking Beyond Your Organization

Gain Valuable Insights from an Unparalleled Faculty of Chief Privacy Officers,  
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Target

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Gain expert advice and strategic insights on:

- The latest on **federal and state regulation and legislation** impacting privacy
- **Cloud Computing**: the threat, the risk, and the latest security controls and protocols
- Protecting sensitive information in the hands of **third parties and vendors**
- **Mobile Devices**: security measures for workforces in an increasingly mobile environment
- Developing a comprehensive **multinational privacy program** in the face of international privacy directives
- **Consumer class action** litigation updates and trends in the context of data privacy and information security
- **Social Media**: privacy implications and how to craft the right policies to alleviate the latest regulatory concerns
- Ensuring **advertising and marketing initiatives** meet privacy compliance requirements
- The impact of new and proposed **HIPAA amendments**
- **Cyber and Data Risk Insurance**: What you now need to factor in for breach cost assessment
- Implementing a **PCI data security standard** correctly to avoid the pitfalls of non-compliance

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*The privacy and security of consumer and employee information has become a top priority for companies and regulators alike. This conference, now in its 11th year, is the premier event for privacy officers, in-house counsel, senior executives, and outside attorneys specializing in the field of data privacy and information security.*

It's never been more critical to ensure that your privacy and data security policies are up to date. Financial institutions, insurance companies, retailers, educational institutions and many others, must all be aware of the latest threats to privacy both internal and external, or else take the chance of becoming the next front page headline. With increased activity by State AG's, the FTC and other federal regulators, along with complex consumer class actions, data breaches have the capability of creating the perfect storm. Furthermore, cloud computing, social media and mobile devices are at the forefront of the industry's concern. In our technology-driven world, it is imperative that organizations are prepared to prevent and respond to data security disasters and protect the privacy of both consumers and employees.

**Don't miss this unique and unparalleled opportunity to benchmark your practices with what top privacy professionals in leading organizations are doing to minimize exposure and protect sensitive data,** and ensure you are up to date with the trends in the fast evolving area of data privacy and information security. ACI's **11th Annual Forum on Privacy and Security of Consumer and Employee Information** is the definitive source for privacy leaders and counsel to obtain proactive strategies for compliance with the latest privacy laws and best practices for safeguarding the information of consumers and employees in an efficient and effective manner.

Don't miss this rare chance to network with some of the nations preeminent privacy professionals from *The Prudential Insurance Company of America, Nationwide Mutual Insurance Company, Visa, Beazley, Microsoft, GE Capital, JPMorgan Chase, The Hartford, LPL Financial, Citizens Financial Group, Philips Electronics North America, Zurich North America, Medco Health Solutions, General Reinsurance Corporation, Target, Gap, Wyndham Worldwide Corporation, Bank of America Merchant Services, Chubb Specialty Insurance, Best Buy and many others*

**PLUS, be sure to also register for the Primer and Master Class:**

**Pre-Conference Primer:**

*Privacy & Security 101: Understanding the Technology & Key Regulations and Laws*

Wednesday, February 1: 8:00-10:00am

**Post-Conference Master Class:**

*Outsourcing and Off-Shoring: Maintaining Privacy When Looking Beyond Your Organization*

Thursday, February 2:30-4:30pm

## Who You Will Meet

- ✓ Chief Privacy Officers
- ✓ In-House and General Counsel
- ✓ Chief Compliance Officers
- ✓ Privacy Officers and Analysts
- ✓ Chief Information Security Officers
- ✓ IT & Enterprise Risk Management Professionals
- ✓ Human Resources Managers
- ✓ Attorneys Specializing in:
  - Privacy
  - Data Protection
  - Information Security
  - Consumer Finance
  - Regulatory Compliance
  - E-Commerce & Technology

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## DAY 1 – Wednesday, February 1, 2012

### 9:45 Main Conference Registration & Coffee Served

### 10:10 Co-Chairs' Welcoming Remarks



*Russell Schrader*

Chief Privacy Officer & Global Enterprise Risk Counsel  
Visa, Inc.



*Nancy Baran*

Vice President, Privacy Office  
The Prudential Insurance Company of America

### 10:15 What's Next from the Federal and State Regulators?: Integrating New and Anticipated Legislative, Regulatory, and Enforcement Initiatives Into Your Privacy and Compliance Programs

*Ryan Mehm*

Attorney, Division of Privacy and Identity Protection  
Federal Trade Commission



*Kris Easter*

Branch Chief, Office of Compliance Inspections  
and Examinations  
US Securities and Exchange Commission

*Christine Nielsen*

Assistant Attorney General  
Consumer Fraud Protection  
Office of the Illinois Attorney General



*Barbara Anthony*

Undersecretary  
Office of Consumer Affairs and Business Regulation,  
Executive Office of Housing and Economic Development  
Commonwealth of Massachusetts

*Esther Chavez*

Assistant Attorney General  
Texas Attorney General's Office



*Mark Doggett*

Chief Information Officer  
Assistant Director, Information Technology  
Texas Department of Public Safety



*Nancy Baran*

Vice President, Privacy Office  
The Prudential Insurance Company of America

#### Moderator:



*Divonne Smoyer*

Partner  
Dickstein Shapiro LLP

- Where federal agencies are heading in data privacy & security
- Upcoming and current Congressional inquiries on privacy
- Impact of pending and changing legislation:
  - The Commercial Privacy Bill of Rights Act of 2011
  - "do not track legislation"
  - Children's Online Privacy Protection Act
  - Updates to the Electronic Communications Privacy Act
  - Pending data breach security notification bills
- The initiatives and impact of the CFPB
- FTC settlement and enforcement trends:
  - FTC priorities in the area of consumer privacy protection

- How the FTC is responding to issues related to social networking and behavioral advertising
- Tweaking your compliance plan for new state laws
- Scrutinizing different state notification statutes
- What state AGs are currently focusing on
- How are states reacting to threats to consumer privacy brought on by new advancements in technology?
- How are state AGs working with the CFPB under the Memorandum of Understanding
- Recent state settlement and enforcement trends
- Handling multi-state investigations and enforcement activities
- Effective methods for communicating with state AGs
- Navigating the waters between private litigation and state investigations stemming from privacy suits

### 11:45 Cloud Computing: Evaluating the Threat, Mitigating the Risk, and Incorporating the Latest Security Controls and Protocols

*Debra Hampson*

Assistant Vice President and Assistant General Counsel  
The Hartford



*Christopher Pierson, Ph.D., J.D.*

Senior Vice President and Chief Privacy Officer  
Citizens Financial Group, Inc.



*Joshua Gold*

Partner  
Anderson Kill & Olick, P.C.



*David C. Keating*

Partner  
Alston & Bird LLP

- Ensuring protection when using cloud computing
- Understanding the risks involved in using the cloud
- Who is responsible for this data
- Balancing costs and benefits with privacy concerns
- Protecting against threats that exist "in the cloud"
- Adapting to the increased security controls and protocols necessary when utilizing cloud computing
- Litigation issues arising from cloud use
- Understanding the issues revolving around privacy and cross-border data transfers in "the cloud"
- The interplay of state, federal, and international data privacy regulations in "the cloud"
- Educating employees on the use of cloud computing

### 12:45 Networking Luncheon for Speakers and Delegates

### 1:45 Anticipating and Resolving Privacy and Security Problems with Third Parties and Vendors Through Effective Due Diligence and Contract Negotiation

*Katrina Blodgett*

Attorney, Division of Privacy and Identity Protection  
Federal Trade Commission



*Stephen Scharf*

Global Chief Information Security Officer  
Experian

*Sara Wood*

Director, Enterprise Privacy  
Best Buy

*Frances Rao*

Executive Director, Compliance and Ethics Office  
Medco Health Solutions, Inc.



*Ann Teynor*  
Senior Counsel, Privacy  
Target Corporation

*Michelle Perez*  
Senior Counsel, Privacy  
Philips Electronics North America Corporation

- Conducting proper due diligence when selecting third-party vendors and service providers: checklist and what to ask/look for
- Factors to consider when assessing third parties prior signing a contract
- Certifying/verifying third parties
- Appreciating the risks when using a third party vendor
- Key contractual provisions, limitations and rights
- Contractual provisions to include to shield yourself
- How to ensure that vendors and service providers properly screen and train employees on privacy policies
- Examples of monitoring/auditing systems that should be used
- The on-site visit: what should you be looking for?
- Assessing your vendors' privacy policies and procedures – and whether they are actually followed
- Determining the appropriate standards for data transmission and data storage
- What indemnification requirements are necessary? Advisable?
- Allocating risk, compliance obligations, liability, privacy requirements and control in a vendor contract
- Ensuring sensitive information is handled carefully and managed properly by third parties and vendors
- How to address global agreements

2:55 **Mobile Devices, Applications, and Workforces: Minimizing the Threats Posed Through Proven Security Measures**

*Cora Tung Han*  
Attorney, Division of Privacy and Identity Protection  
Federal Trade Commission

*Michael T. Spadea, JD, CIPP*  
Privacy Manager  
Microsoft Corporation



*Kirk Herath*  
Vice President, Associate General Counsel  
and Chief Privacy Officer  
Nationwide Mutual Insurance Company



*Marc Loewenthal*  
Senior Vice President, Chief Security Officer/  
Privacy Officer  
LPL Financial

Moderator:



*Philip L. Gordon*  
Shareholder  
Littler Mendelson P.C.

Awareness

- Increase employee awareness of the risks of being mobile, such as the consequences of misplaced or stolen laptops, cameras, Blackberries, iPhones, and USB drives
- Educate employees who regularly encounter sensitive data about privacy and regulatory requirements

Security & Breach Management

- Employ security tools to protect company-owned phones and other portable devices

- Prevent wireless-enabled removable media such as laptops, blackberries, iPads, USB drives and other portable devices from serving as a breach vector
- Enable network oversight to detect and respond to breaches without compromising employee privacy rights

Risk Management

- Manage risks around allowing employees to connect to corporate networks via multiple personal devices
- Balance proper limitations on employee use with employees' rights
- Minimize risks incurred by off-site workers utilizing remote access points

Policy & Procedure

- Establish HR procedures to support proper access controls, including immediate revocation upon termination and accounting for transfers
- Strengthen your data security program by creating and implementing corporate mobility policies and device management

4:00 **Afternoon Refreshment Break**

4:05 **Managing a Multinational Privacy Program and Preparing for Data Breaches in a Global Environment**

*Mark Faber*  
Vice President, Corporate Counsel  
The Prudential Insurance Company of America

*Frank Bria*  
Vice President and Assistant General Counsel  
General Reinsurance Corporation



*Lynn Goldstein*  
SVP and Chief Privacy Officer  
JPMorgan Chase



*Miriam Wugmeister*  
Partner  
Morrison & Foerster

INTERNATIONAL

- Effective strategies for implementing an incident response plan
- Navigating breach notification laws abroad
- Creating a multinational privacy compliance program
  - o Complying in the face of conflicting and converging privacy regulations both at home and abroad
  - o Methods for resolving variances
- Updates from abroad regarding foreign data privacy regulations and enforcement regulators
  - o Where are things headed with the EU?
    - On-line cookies regulations
  - o India's new and updated privacy act
  - o Mexico: recent privacy laws and the effects
- Assessing the possibility of global privacy standards
- Managing cross-border data transfers
- Compliance with European data protection rules relating to marketing and data retention
- International vs. National vs. Localized response planes: Does "one size fit all" or should a company have different response plans in place depending on the location of a breach?
- Methods for resolving some of the most common conflicts
- Fitting corporate rules in the framework of international privacy regulatory requirements in a way that is practical, compliant, and cost-effective
- What to watch out for in emerging markets
- U.S. government efforts to convince EU of America's enforcement of its laws as adequate protection of data

5:05 **Litigation Round-Up: Using Lessons Learned from Recent Class Actions to Your Advantage As You Shape Your Data Privacy & Information Security Compliance Program**



*Ian C. Ballon*  
Shareholder  
Greenberg Traurig LLP



*Andrew B. Serwin*  
Founding Chair of Foley & Lardner's Privacy, Security and Information Management Practice  
Foley & Lardner LLP



*James R. Patterson*  
Founder  
Patterson Law Group



*Gene J. Stonebarger*  
Founder  
Stonebarger Law

- Litigation trends: what is the future of these class actions and how will the decisions shake out state by state
- Monitoring the emergence of plaintiff claims under California's Song-Beverly Credit Card Act under California's unfair business practices act
- Types of harms and injuries that have been alleged by plaintiffs, and what has led courts to hold breached companies liable for these injuries:
  - o concerns over "non-economic" harms
  - o negligence claims and establishing a duty owed a breach of that duty, and actual damages
  - o breaches of fiduciary duty
  - o emotional distress stemming from fears of identity theft
  - o reimbursement for credit monitoring and other incidental consumer costs
- Analyzing what defense techniques have been successful in dismissing plaintiff suits
- Insights on where plaintiff claims are going, and how to effectively combat them

6:00 **Adjourns**

**DAY 2 – Thursday, February 2, 2012**

7:30 **Continental Breakfast**

8:00 **Company & Employee Usage of Social Media: The Privacy Implications for Businesses and Consumers and How to Craft the Right Policies to Alleviate the Latest Regulatory Concerns**

*Kathleen Timm*  
Privacy Counsel  
The Hartford

*Albert De Leon*  
Head of Compliance Advisory & Monitoring  
Zurich North America



*Orrie Dinstein*  
Chief Privacy Leader & Senior Counsel - IT & IP  
GE Capital



*Apalla U. Chopra*  
Partner  
O'Melveny & Myers LLP

- Privacy issues and concerns involving social networking sites
- Crafting the right policies and tools to have social media access for business purposes and proper restrictions for personal use
- How to tap into social media benefits while maintaining protection and security of customers and employees
- What is the line between public and private life as it relates to social media?
- Proper employee training and policing of bad behavior
- Concerns over employee usage of social media, and possible negative impact on a company
- Company use of social media for business purposes – what information is your company collecting via social media outlets and what are the legal pitfalls to avoid?
- Regulatory concerns over social media
- Blogging and social networking policies
- New restrictions on criminal history and credit checks, checks of applicants and employees through social media

9:05 **Implementing a Culture of Privacy Compliance: Preparing for and Responding to a Data Breach**

*Laurie Banducci Klip*

Senior Director  
Gap Inc

*Heather Enlow-Novitsky*

VP, Assistant General Counsel, Legal Department  
Bank of America Merchant Services

*Korin Neff*

Group Vice President - Global Privacy  
Wyndham Worldwide Corporation



*Lisa J. Sotto*  
Partner  
Hunton & Williams LLP



*Ronald Raether Jr*  
Partner  
Faruki Ireland & Cox LLP



*Douglas H. Meal*  
Partner  
Ropes & Gray LLP

Moderator:



*Lydia Parnes*  
Partner  
Wilson Sonsini Goodrich & Rosati

- Crafting and implementing an incident response plan that anticipates and deals with varying notification requirements
- Effective methods for incorporating privacy controls into IT systems and throughout the entire business process
- Being proactive to avoid the scramble after a breach occurs
- Drafting policies and guides that are workable and readable
- Ensuring workable policies are in place, providing guidance to employees
- Risk assessment and prioritization
  - o Determining what information is collected & how it's used
  - o Access and privilege decisions
- Types of breaches; specific compromised information: what triggers notification?
  - o establishing whether data has become identifiable to an individual
  - o factors for determining whether data is "unreadable or unusable"
  - o Where to draw the line and what to consider when determining the existence of "a reasonable risk of harm"

- Coordinating the timing/content of notification to law enforcement, customers, credit bureaus, & businesses
- Post-breach communications to those affected
- Effectively dealing with regulators, lawsuits, and the privacy community
- Developing an ongoing outreach strategy
- Presenting a positive image in the media
- What we can learn about vulnerabilities from recent breaches?
- State of the art criminal activity: where are the next technology threats coming from?
- Technology advancements: the latest and greatest
- Mergers and Acquisitions: preparing for integration to ensure a preexisting privacy issue is not acquired

## 10:20 Morning Break

### 10:30 Ensuring Advertising and Marketing Initiatives Meet Privacy Compliance Requirements



*Emilio W. Cividanes*  
Partner  
Venable LLP



*Benita A. Kahn*  
Partner  
Vorys, Sater, Seymour and Pease LLP

- What is behavioral advertising and how do companies utilize it?
- How to properly market while staying within guidelines
- On-line advertising and Flash cookies
- What are the legal and privacy risks associated with behavioral advertising and other similar marketing techniques?
- How are regulators reacting to behavioral advertising?
- Understanding the latest business models
  - o How do companies evaluate legal and brand risk?
  - o What are marketing departments and engineers envisioning and how does this conflict with legal and compliance concerns?
  - o Protecting brand name through carefully chosen media partnerships
- The latest on industry self-regulation initiatives
- Navigating the affiliate marketing rule:
  - o information sharing: opt-out requirements and methods
  - o triggers for opt-out
  - o notice and disclosure requirements:
  - o documentation required to satisfy the rule
  - o building in new customer notification procedures for shared information
- Do-not-call registries: reconciling the conflicts that arise among state and federal regulations regarding telemarketing
- Social marketing

### 11:15 HIPAA, the HITECH Act and Privacy Compliance: Not Just for the Healthcare Industry Anymore

*Daniel Walden*  
Senior Vice President - Compliance and Privacy Officer  
Medco Health Solutions, Inc.



*Patrick J. Hatfield*  
Partner  
Locke Lord Bissell & Liddell LLP



*David S. Szabo*  
Partner  
Edwards Angell Palmer & Dodge LLP

- What constitutes a “business associate” that falls within the scope of HIPAA

- What entities are most affected by the broadened reach of HIPAA after the HITECH Act
- Determining whether subcontractors open an entity up to liability under HIPAA
- How new and proposed amendments to HIPAA will impact companies in various industries
- Methods for the handling of Protected Health Information
- Practical steps for compliance with HIPAA

### 12:00 The Fundamentals of Cyber and Data Risk Insurance: What Privacy and Compliance Officers and Attorneys Now Need to Factor in for Data Breach Cost Assessment



*Jeffrey Portis*  
Cyber Specialist  
Chubb Specialty Insurance

*Max Perkins*  
Underwriter, Specialty Lines  
Beazley Group



*Laura A. Foggan*  
Partner  
Wiley Rein LLP

- What is Cyber insurance? And why isn't my current insurance enough?
  - o Why traditional insurance policies such as the CGL don't work;
  - o Why your current property insurance may not cover the direct costs of the data breach
- How cyber and data risk insurance really works
  - o Basics of cyber insurance policies
  - o What should they expect to see (first and third party coverages)
  - o What common limitations/exclusions are found
- Understanding the language used in the policies to better communicate to your clients
- Key provisions to look for (coverage, definitions and exclusions)
- Overview on guidance from claim to post-breach costs
  - o Types of damages a company may face
  - o Difference in costs, loss mitigation, etc when a plan is in place to handle a breach event versus no plan
- Answers to your basic coverage questions
  - o Why this coverage is important, even if you are not selling anything over the internet or actively collecting data over the internet

### 12:50 Overcoming Challenges and Cost-Effective Strategies for Achieving PCI-DSS Compliance



*Russell Schrader*  
Senior VP & Associate General Counsel  
Visa USA, Inc.

*Diana Greenhaw*  
Head of Global Data Security Policies and Standards Company  
Visa, Inc.

- The latest updates on required PCI compliance standards
- International concerns and outlook for PCI compliance
- New authentication approaches by payment networks and PCI validation requirements
- Data Protection legislation and PCI

### 1:30 Conference Ends – Lunch for Master Class B

# A

## Pre-Conference Primer Privacy & Security 101: Understanding the Technology & Key Regulations and Laws Wednesday, February 1: 8:00 - 10:00am



*Nancy Baran*  
Vice President, Privacy Office  
The Prudential Insurance Company of America



*Douglas H. Meal*  
Partner  
Ropes & Gray LLP



*Patrick J. Hatfield*  
Partner  
Locke Lord Bissell & Liddell LLP

The methods and uses for the collection of data continue to advance, almost at an unimaginable rate. However, with such progress come new challenges. The threat of a data breach looms large, as businesses of all types are open to a range of new and sophisticated threats. When a data security crisis arises, it is imperative that privacy officers and legal counsel are able to understand the key technical aspects, including causes for the problem and possible solutions. To respond effectively, it is vital that counsel and privacy officials understand what the key relationships in the area are, and how to work with IT professionals, forensics experts, and regulators. Working with these parties is essential to maintaining a successful privacy program and responding to all lapses.

This primer will lay the groundwork for those new to the world of privacy and information security and provide seasoned professionals with the latest changes and evolutions to the area. Technology continues to advance at a break-neck pace, as do the laws and threats. Topics will include:

### Privacy, Data Breaches, and the Key Technological Tools and Experts Behind them

- Bridging the gap between legal and regulatory requirements regarding the protection of sensitive data, and the technology that protects such information
- How does IT intersect with privacy?
- Understanding the IT systems utilized by companies to prevent breaches and data loss, including firewalls and private networks
- Key privacy & breach terminology
  - o PCI-DSS, PKI, "Web 2.0", "Web 3.0", cloud computing
  - o Phishing, pharming, cookies, SQL injection, session hijacking
- The Basics of a Data Breach
  - o Before the breach - Data collection and data use, whether authorized or unauthorized
  - o Voluntary vs. involuntary breaches
- The importance of forensics in determining the scope and cause of a breach
  - o The role of forensics and audit teams

- o Best practices for assembling and working with a forensics and audit team

### Key Regulators and Legislation to Take into Account When Dealing with a Data Breach

- A look at the current regulations and legislation which impact privacy & security, including:
  - o The Gramm-Leach-Bliley Act
  - o The Fair Credit Report Act
  - o The HITECH Act and HIPAA
  - o The Foreign Corrupt Practices Act
  - o Sarbanes-Oxley
  - o An introduction major state regulations and legislation
- The role of regulators in the realm of privacy & security:
  - o The Federal Trade Commission
  - o The U.S. Securities and Exchange Commission
  - o State Attorneys General
  - o State and Federal Consumer Protection Agencies

# B

## Post-Conference Master Class Outsourcing and Off-Shoring: Maintaining Privacy When Looking Beyond Your Organization Thursday, February 2: 2:30 - 4:30pm

*Frances Rao*  
Executive Director, Compliance and Ethics Office  
Medco Health Solutions, Inc.



*Marc Loewenthal*  
Senior Vice President, Chief Security Officer/Privacy Officer  
LPL Financial

In this popular session, get the latest insights on a growing practice for many organizations. In today's economy, it is sometimes necessary for a company to look to cost-efficient alternatives when conducting business. However, something often overlooked are the privacy implications of sharing sensitive information with outside entities. A host of issues arise when outside sources have access to important data. This session will provide you with the latest information on how to manage relationships with outsourcing and off-shoring partners and ensure your information is handled safely and securely.

In this interactive session, the leaders will hone in on:

- Managing data protection issues while maintaining relationships with outsourcing and off-shoring affiliates
- Risks to take into account when sharing information across borders
- Determining what work can and should be outsourced, without sacrificing the privacy of data
- Managing those not in your direct control
- Controlling offshore functions remotely
- Contractual concerns
- Necessary precautions to take in keeping data safe
- Where are companies sending their outsourcing business, and what concerns are raised by these locales
- The key laws and regulations to be aware of when outsourcing and off-shoring
- When foreign laws will impact your outsourcing relationships

ACI's 11<sup>th</sup> Annual Legal and Compliance Forum on

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February 1-2, 2012 • The Westin Washington, DC City Center – Washington, D.C.

### Hear from:

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Bank of America • Chubb • Best Buy • Beazley

### Plus, be sure to also register for the Primer and Master Class:

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Thursday, February 2: 2:30-4:30pm

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Please quote the name of the attendee(s) and the event code 859L12 as a reference.  
For US registrants:  
Bank Name: HSBC USA  
Address: 800 6th Avenue, New York, NY 10001  
Account Name: American Conference Institute  
UPIC Routing and Transit Number: 021-05205-3  
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### Registration Fee

The fee includes the conference, all program materials, continental breakfasts, lunches and refreshments.

### Payment Policy

Payment must be received in full by the conference date. All discounts will be applied to the Conference Only fee (excluding add-ons), cannot be combined with any other offer, and must be paid in full at time of order. Group discounts available to individuals employed by the same organization.

### Cancellation and Refund Policy

You must notify us by email at least 48 hrs in advance if you wish to send a substitute participant. Delegates may not "share" a pass between multiple attendees without prior authorization. If you are unable to find a substitute, please notify **American Conference Institute (ACI)** in writing up to 10 days prior to the conference date and a credit voucher valid for 1 year will be issued to you for the full amount paid, redeemable against any other ACI conference. If you prefer, you may request a refund of fees paid less a 25% service charge. No credits or refunds will be given for cancellations received after 10 days prior to the conference date. ACI reserves the right to cancel any conference it deems necessary and will not be responsible for airfare, hotel or other costs incurred by registrants. No liability is assumed by ACI for changes in program date, content, speakers, or venue.

### Hotel Information

**American Conference Institute** is pleased to offer our delegates a limited number of hotel rooms at a preferential rate. Please contact the hotel directly and mention the "ACI" conference to receive this rate:

Venue: The Westin Washington DC City Center  
Address: 1400 "M" Street, NW, Washington, DC 20005  
Reservations: 202-429-1700

### Incorrect Mailing Information

If you would like us to change any of your details please fax the label on this brochure to our Database Administrator at 1-877-927-1563, or email data@AmericanConference.com.

## 5 Easy Ways to Register

- MAIL** **American Conference Institute**  
45 West 25th Street, 11th Floor  
New York, NY 10010
- PHONE** 888-224-2480
- FAX** 877-927-1563
- ONLINE**  
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### CONFERENCE PUBLICATIONS

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