



MAC Western Region One-Day Seminar –June 22, 2011- Los Angeles

APPS' Director of Underwriting coordinates and holds a one-day training seminar

APPS' Director of Underwriting, Geoff Gray has put together a valuable one-day training seminar on June 22, 2011 at the United States Secret Service's Office in Downtown Los Angeles, CA. for MAC members / payment industry operational risk professionals. Mr. Gray also serves as Vice President (active board member) of the Merchant Acquirers' Committee's (MAC) Western Region. To learn more about the Merchant Acquirers' Committee, please access the following website - <https://www.macmember.org/learn>

About Geoff Gray, Director of Atlantic-Pacific Processing Systems, Inc. (APPS):

Geoff Gray has been a leader in the payments industry for over decade. He joined the Atlantic-Pacific Processing (APPS) team in February 2011. Prior to his bankcard career, Mr. Gray served a short tenure in Law Enforcement with the Los Angeles County Sheriff's Department. He began his bankcard career as a Special Investigations Unit Investigator with Cardservice International, a division of First Data Corporation, which had a merchant portfolio of approximately 300,000. Mr. Gray has held key management positions within Operations, Special Investigations, Risk Management, Underwriting, Compliance, and Chargeback Mitigation for several processors and ISOs which include, Terminal Velocity Processing (TVP), Electronic Clearing House, Inc. (ECHO), Verifi, Inc., RiskPro Consulting (self-owned business), Group ISO, Inc., and CardReady, Inc. His specialty is Operational Risk Management with a focus on Internet businesses, and is known for the early detection and education of recruit fraud, a fraud trend that still occurs today. In addition to his duties with APPS, he serves as the Vice President of the Merchant Acquirers' Committee's (MAC) Western Region and is an active member of the Southern California Chapter of the International Association of Financial Crimes Investigators (IAFCI).

About Atlantic-Pacific Processing Systems, Inc. (APPS):

Atlantic-Pacific Processing Systems, Inc. (APPS), a privately-held California corporation whose headquarters are located in Orange County, California, has provided merchant credit card processing services throughout the United States. APPS utilize the robust TSYS platform for authorizations and settlement of merchant services activity. Our first tier relationship as a direct MSP ISO places us at the forefront of security compliance, technology and cost efficiencies.