



THE 1997 RSA DATA SECURITY CONFERENCE

SPEAKER BIOGRAPHY

GENERAL SESSION

Panel: Deploying SET - Bankcards on the Internet

Speaker: **Robert Chlebowski**

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Company Background:

Wells Fargo & Co., with assets of \$109 billion as of September 30, 1996, is the eighth largest bank holding company in the United States. Wells Fargo operates 1,841 branches and 4,300 automated teller machines in its Western States territory. Wells Fargo, the oldest bank in California, opened in 1852 as a banking and express firm, providing a wide variety of services to pioneers, including transportation and safekeeping of gold and delivery of the U.S. mail. Wells Fargo first offered online banking starting in 1989 and Internet services in May 1995.

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Presentation Overview:

SET is undoubtedly the most exciting, fast-moving and most widely adopted RSA-based Internet security standard ever. With the cooperation of merchants, banks, and of course, VISA and MasterCard, SET promises to be one of the most useful standards for secure electronic commerce. Today's panel of distinguished speakers will offer an update on the status of the standard, as well as share some real-life stories of development and deployment.

Speaker Background:

Robert Chlebowski is Senior Vice President, Business Development in the Alternative Distribution Group at Wells Fargo. In this capacity, Mr. Chlebowski is responsible for developing strategic partnerships with technology firms for the application of emerging technologies to bank businesses. Mr. Chlebowski's particular interest is the impact of technologies on the payments system. Mr. Chlebowski has been with Wells Fargo Bank since 1984. Prior to that he worked as a management consultant and international economist. Mr. Chlebowski has an MBA from Stanford University and an MA in international economics from the Fletcher School of Law and Diplomacy. In 1996, Mr. Chlebowski has been instrumental in Wells Fargo's newly announced Internet merchant payment solution. Wells Fargo, in partnership with Microsoft and VeriFone, provides merchants offering products and services over the Internet a secure credit card payment solution using the VISA/MasterCard Secure Electronic Transaction (SET) protocol.

PRESENTATION