



July 2022



From the Director's Chair

Welcome back to The MPC Show Times, just one issue away from our Official Show Guide at next month's MPC22. Like so many of you, I'm excited to celebrate our nation's birthday and upcoming 12th anniversary of MPC: The Digital Commerce Event.

This issue is dedicated to U.S. Bank, an MPC diamond sponsor and leading financial institution at the forefront of real-time payments and financial services initiatives. U.S. Bank leaders are modeling the way for fintechs and financial institutions. Join our exclusive U.S. Bank workshop at MPC22, including a special presentation by Elavon. For details on this and other MPC22 agenda highlights, visit <https://mobilepaymentconference.com/conference-agenda/>

What a year this has been for our industry! U.S. Bank and other leaders have met economic challenges with grace and advanced technologies. Their solutions are solving the biggest socioeconomic challenges of our times. As Peter Gordon reminds us, real time payments are more than just a convenience – getting funds to people and communities can save lives.

Please join me in celebrating U.S. Bank and other titans of digital commerce, many of whom will take the stage August 22 to 24, 2022, at the MPC Digital Commerce Event.

Registration is open and it's not too late to grab your [VIP pass](#) and [special room rate](#)! Remember to enter your favorite MPC sponsor's promotion code for an additional discount.

I can't wait to welcome you in person to MPC22!

Keep your updates, stories and feedback coming - I always love hearing from you!

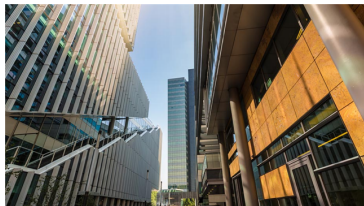
Drop me a note at marla@mpcevent.com and let's connect on [LinkedIn](#) and [Twitter](#).



Marla Ellerman

Executive Director

[MPC Digital Commerce](#)

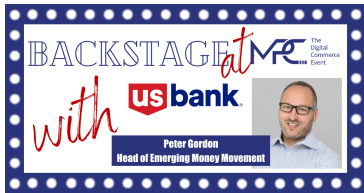


4 Ways to Make Practical Use of Real-time Payments

In the past few years, the idea of real-time, instant payment processing in the business world has evolved from theoretical to practical. Now that consumers regularly pay bills online, make touchless transactions at stores and send money to friends via cash apps, people expect speed. Businesses are moving down a similar path as they begin to realize they need to keep up with the pace of their customers.

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Backstage with Peter Gordon, Head of Emerging Money Movement, U.S. Bank

US Bank recently published “4 ways to make practical use of real-time payments,” highlighting how faster payments are enriching the lives of consumers and service providers. In addition to showing the power of collaborative technologies at work, these examples illustrate how far we’ve progressed in payments and financial services, due in no small part to the efforts and innovations of your team at U.S. Bank and numerous industry stakeholders.

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SOUND CHECK WITH B2B VAULT
The Payment Technology Podcast



Bridging Gaps with Technology: How FinTechs Help Merchants Survive

With digital transformation impacting every aspect of retail and hospitality, payments analysts are questioning if traditional countertop terminals have a future. Look at how rapidly QR codes have scaled. Here at Nationwide Payment Systems, we started using QR codes 10 years ago when no one even knew what a QR code was and now everyone is getting into the game. In the early days, QR codes were mostly general purpose and today they direct you to a web address.

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COMMERCE CURTAIN CALL



Lack of Payout Innovation Limits Growth

Almost all of the mass payouts organizations believe that their AP accounts payable systems' inability to handle scale is inhibiting their growth. These types of companies are not the only ones feeling the pains of slow innovation in the accounts payable technology space. When bills are not paid on time or mass payouts require manual intervention to complete, companies lose time, money, and market share.

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Catching a Rising Crypto Star

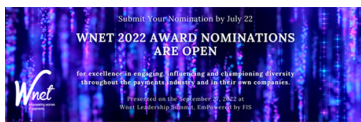
FTX is a rising star in cryptocurrency world that was founded in 2018 and soon became one of the world's most popular cryptocurrency exchange platforms. As of

last July, the company has about \$10 billion daily trading volumes serving over a million users and is valued at \$18 billion. Wunderkind Sam Bankman-Fried, CEO at FTX, was recently cited by Fortune Magazine as one of the fastest self-made billionaires in history.

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Equity News



Wnet 2022 Award Nominations Deadline Extended to July 22

Nominate yourself or another Wnet member who has shown excellence in championing diversity throughout the payments industry. Winners AND Nominees will be recognized at Wnet Summit, EmPowered by FIS, in Atlanta, 9/27-28.

[SUBMIT A NOMINATION](#)



CRITIC'S CORNER



Surviving Inflation with FinTech 'Helpers'

While consumers and small business owners are feeling inflation's pinch, there are fewer Chapter 11 filings this year compared to last year, according to new research by Epiq Bankruptcy and ABI Research. Analysts noted commercial filings decreased 7 percent and small business filings by 8 percent in June 2022. In addition, total bankruptcy filings decreased by 6 percent from 34,291 in June 2021 to 32,175 in June 2022, researchers found.

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ADVISORY COLUMN



BNPL is at a Crossroads

Out of all the current trends happening in the banking and payments industries at the moment, there's probably nothing more controversial than buy now pay later. Is it at a crossroads? It depends on who you ask.

In September, BNPL was on a high coming off the summer months. Almost a year later, it seems the industry has taken a complete 180.

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EVENT UPDATE

SNEEK PEEK AT THE MPC22 AGENDA

Keynotes



MPC
THE DIGITAL COMMERCE EVENT
THE WESTIN ATLANTA PERIMETER NORTH
AUGUST 22-24, 2022

THE CURRENCY OF CHANGE.

THE NEXT REVOLUTION IN FINTECH
Mon., Aug. 22 @ 4:25-4:45pm ET

KEYNOTE SPEAKER
BARRY MCCARTHY
President, & CEO

deluxe.

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THE DIGITAL COMMERCE EVENT

THE WESTIN ATLANTA
PERIMETER NORTH
AUGUST 22-24, 2022

**THE CURRENCY
OF CHANGE.**

**OPTIMIZING FOR MOBILE
PAYMENTS**
Tue., Aug. 23 @ 8:10-8:30am ET

KEYNOTE SPEAKER

SHANE LOGSDON
Director, Product-Developer Experience

Heartland



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THE DIGITAL COMMERCE EVENT

THE WESTIN ATLANTA
PERIMETER NORTH
AUGUST 22-24, 2022

**THE CURRENCY
OF CHANGE.**

**THE POWER OF EMBEDDED
REAL-TIME PAYMENTS**
Tue., Aug. 23 @ 10:35-10:55am ET

KEYNOTE SPEAKER

PETER GORDON
Head of Emerging Money Movement & Business Digital Officer

us bank



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THE DIGITAL COMMERCE EVENT

THE WESTIN ATLANTA
PERIMETER NORTH
AUGUST 22-24, 2022

**THE CURRENCY
OF CHANGE.**

**WHAT DO CONSUMERS
HATE ABOUT PAYMENTS?**
Tue., Aug. 23 @ 1:15-1:35pm ET

KEYNOTE SPEAKER

NICK HUGHES
Head of Growth

GoCart



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THE DIGITAL COMMERCE EVENT

THE WESTIN ATLANTA PERIMETER NORTH
AUGUST 22-24, 2022

THE CURRENCY OF CHANGE.

FRAUD ALWAYS FOLLOWS THE MONEY
Wed., Aug. 24 @ 8:30-8:50am ET

KEYNOTE SPEAKER
CASEY ZENNER
Vice President, Global Sales

Kount
An Equifax Company

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Panels

MPC
THE DIGITAL COMMERCE EVENT

THE WESTIN ATLANTA PERIMETER NORTH
AUGUST 22-24, 2022

THE CURRENCY OF CHANGE.

ENABLING THE FUTURE OF FINANCE
Monday, August 22 @ 1:20-1:55pm ET

PANEL

epam **FINAVATOR** **GALILEO** **mastercard**

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THE WESTIN ATLANTA PERIMETER NORTH
AUGUST 22-24, 2022

THE CURRENCY OF CHANGE.

PANEL

UPDATE ON CENTRAL BANK DIGITAL CURRENCY

Monday, August 22 @ 3:15-3:50pm ET

CADMUS **CAPCO** **PAYMENTS CANADA** **PTAP ADVISORY**
RISC Services ADVANCING PAYMENTS

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AUGUST 22-24, 2022

THE CURRENCY OF CHANGE.

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THE POWER OF MINORITY TRANSACTIONS

Monday, August 22 @ 3:50-4:25pm ET

BHG FINANCIAL **COVENANT PAY** **GREENCHIPS** **OBSIDIAN**

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THE WESTIN ATLANTA PERIMETER NORTH
AUGUST 22-24, 2022

THE CURRENCY OF CHANGE.

PANEL

LEGAL DEVELOPMENTS IN CRYPTO PAYMENTS

Wednesday, August 24 @ 8:50-9:25am ET

Arnall Golden Gregory LLP **CRYPTO CONSULTANT** **GLOBAL LEGAL LAW FIRM**

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THE DIGITAL COMMERCE EVENT

PANEL

BEYOND PASSWORDS & PANS

THE WESTIN ATLANTA PERIMETER NORTH
AUGUST 22-24, 2022

THE CURRENCY OF CHANGE.

Wednesday, August 24 @ 11:05-11:40am ET

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SAAS

World's Leading FinTechs Sponsor MPC22, Deepen Attendee Discounts for Digital Commerce Event



FuturePay Holdings Inc. Announces Partnership with Cross River for MyTab™ Platform



As Use of BNPL Has Skyrocketed, Industry Players Advocate Greater Scrutiny of BNPL Lending Says Aite-Novarica Group

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