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November 2022



## From the Director's Chair

Welcome back to The MPC Show Times at this most wonderful time of the year!

The National Retail Federation has posted a positive holiday forecast this month, predicting healthy holiday spend despite economic headwinds and uncertainties. Retailers, banks and fintechs are driving momentum by meeting consumers where they are, providing cutting-edge payment technology to support their customer's favorite mobile and digital payment methods.

And speaking of PayTech, this month's issue is sponsored by PayTech Women, formerly known as Wnet. MPC has long been a partner of PayTech Women, and we thank the 501(c)(3) non-profit association for supporting our common goals. The organization was established in 2005 to empower women in the payments industry.

With Black Friday, Cyber Monday and Giving Tuesday waiting in the wings, we're excited to see the potential for cross-border payments, digital and mobile commerce, gift and loyalty programs, curbside pickup and Buy Now Pay Later to brighten the holidays.

The approaching holidays remind us of how much we appreciate our friends, sponsors, exhibitors and attendees, all of whom are with us on this journey.

Happy and Healthy Holidays from all of us at MPC!

What are your plans for this holiday season? Drop me a note at [marla@mpcevent.com](mailto:marla@mpcevent.com).

A handwritten signature in black ink, appearing to read 'Marla'.

**Marla Ellerman**  
Executive Director  
MPC Digital Commerce



## Backstage with Wendy Holliday, CEO, PayTech Women

**Q>What inspired Wnet’s rebranding and how does the new name and brand reflect your vision and mission?**  
In 2005, the founders of Women’s Network in Electronic Transactions (Wnet) created a unique space for hundreds of women in the payments industry to connect, network and share objective advice. Wnet inspired thousands of women during those years, and their loyalty and passion are still on display every day.

Much has changed in payments in the past 15 years and much has changed with respect to the needs of all women in this field. We wanted to examine who is served, highlight new opportunities and create even more meaningful inclusion and programming that is truly impactful for our now 5,000+ members.

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# SOUND CHECK WITH B2B VAULT

The Payment Technology Podcast



## NAC 2022: The ATM reinvented

The National ATM Council met in Hollywood, Fla., at the Hard Rock Hotel, and it was a jam-packed conference with educational information, great speakers, presentations and exhibitors. Being in the credit card business and also in the ATM business since 2001, I have a distinct take on ATMs.

My colleagues and I are primarily consultants who have a broad understanding of business, including what businesses need now and in the future. Most of the ATM operators are not in the credit card business; most credit card guys don't do ATMs. They are very different from one another and not easy to understand.

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## They are always with us By Damon Kirk

When I stepped out this morning I saw leaves dancing, spirals of color dancing in the wind. It was a fall morning like this, in October 1916, when Anthony Crawford stepped onto his land, some he had inherited, some he had purchased, with plans to build a cotton business. Anthony was what you'd call a people person, committed to helping others. Word spread in his hometown of Abbeville, South Carolina, of his efforts to help Black people secure loans so they could pursue their own dreams of owning a home or starting a business.

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# COMMERCE CURTAIN CALL





## Women in FinTech and PayTech: Let's Rise Up and Do Better Together!

Last month I attended the Rise Up program as part of the Do Better Together initiative at Money20/20. To say that the programming, speakers, and relationships I formed in the industry were life-changing seems like an understatement of the experience.

For those who are unfamiliar, the Rise Up program began in 2019 at the behest of Tracey Davies and Scarlett Sieber, two dynamite forces in the financial technology industry.

They recognized what many of us see across the fintech industry - a lack of women's representation in executive leadership, attendance and speaking engagements at conferences, and overall in terms of employment at technology companies.

Interested women can apply online, and are selected based on their answers regarding their career goals and other topics.

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**SINGAPORE**  
**FINTECH**  
**FESTIVAL**

## Singapore FinTech Festival kicks off in November

Singapore FinTech Festival, the largest FinTech Festival in the world and a knowledge platform for the global FinTech community, kicked off its largest in-person show post Covid in Singapore in Nov. 2-4, 2022.

Organized by the monetary authority of Singapore in partnership with the Association of Banks in Singapore and SingEx Holdings, the 7th annual event attracted over 62,000 participants from more than 115 countries, with 570 exhibitor booths and delegates from 25 countries. More than 60 industry announcements were made during SFF 2022, from product launches and public and private collaborations to joint research efforts.

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# CRITIC'S CORNER



## FIDO advances Passwordless future

Authenticate 2022, held Oct. 17 to 19, at the Sheraton Grand Seattle, drew approximately 500 on-site and 400 virtual attendees from the global identity community. Hosted by FIDO Alliance with signature sponsors Google, Microsoft, Visa and Yubico, the three-day event highlighted advanced approaches to online and mobile authentication in exhibits, live demos, keynote presentations, and interactive breakout and networking sessions.

In opening remarks, Andrew Shikiar, executive director at FIDO Alliance, welcomed service providers, enterprises, users, compliance specialists and software developers, all of whom, he noted, are part of FIDO's expanding global ecosystem. The FIDO standard is designed to improve ease of use, privacy, security and standardization by reducing password reliance to provide a trusted customer experience and drive online service consumption, revenue and profit.

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# EVENT UPDATES

**MPC**  
THE DIGITAL COMMERCE EVENT  
AUGUST 22-24, 2022

**THE WESTIN ATLANTA PERIMETER NORTH**  
AUGUSTS 22-24, 2022

**THE CURRENCY OF CHANGE.**

**SESSION VIDEOS NOW AVAILABLE ON THE MMT YOUTUBE CHANNEL**

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**BLOG**

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**Rainbow  
SECURE**

**Thwart ATOs with high-tech, high-color security**

**PRESS**



**Wnet Announces Rebranding, now to be known as PayTech Women.**



## Synchrony Expands Partnership With Sycle to Deliver Integrated Digital Payments Solutions for Hearing Providers



## Study Finds Rising Use of Alternative Data in Lending

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