

February 2023

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## Lights, Camera, Action!

Spring is around the corner and our summer show is waiting in the wings. A big thanks to everyone who shared ideas on agenda topics, and signed on as sponsors. We can't wait to see you from August 23rd to 25th at the Atlanta Westin Perimeter North for MPC23.

I encourage you to [register early](#) while special hotel rates and conference discounts are available. Check with our [sponsors](#) to get your special show discount.

As we prepare for our annual conference and expo, we'll focus intently on you, to understand your personal objectives as speakers, sponsors, or attendees and help make this a highly successful, enjoyable event for you, your colleagues, and your companies.

Send your ideas and inquiries to [Marla@mpcevent.com](mailto:Marla@mpcevent.com). I look forward to hearing from you!

Thank you!

A handwritten signature in blue ink that reads 'Marla Ellerman'. The signature is fluid and cursive, with a long horizontal flourish at the end.

**Marla Ellerman**  
Executive Director  
[MPC Digital Commerce Event](#)



## Backstage with Jared Kernodle

***Please state your name, title, company, and email address to provide to prospective partners and customers interested in receiving more information.***

Jared Kernodle, Chief Revenue Officer, Kount®

***How are you different from other brands in your space?***

Kount is trust and safety technology. And there are three things that define us. We believe Kount is the only company that has this unique combination of strengths.

1. COMPLETE STRATEGY - You need protection against any threat that could come your way. And we have everything you could possibly need.
2. UNMATCHED EXPERTISE - We've spent decades learning the industry, testing strategies, gathering data, and analyzing trends. We know what it takes to succeed.
3. FLEXIBLE TECHNOLOGY - You decide how much or how little is automated. Then the technology goes to work, replacing repetitive, error-prone processes with accurate efficiency.

***How would you describe your value proposition to prospective customers and channel partners?***

Your business has unlimited growth potential. But every new expansion opportunity is accompanied by unexpected threats. Kount can overcome those uncertainties. We'll help your business grow safely and confidently — no matter your industry or the challenges you face.

*What recent challenges have your company's leadership faced and how did you overcome them?*

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#### **How GNC Fights the Latest Fraud Trends with Kount**

GNC uses Kount's machine-learning fraud prevention platform to approve good orders more often while defending against emerging fraud trends more quickly.





*By Dale Laszig, DSL Direct*

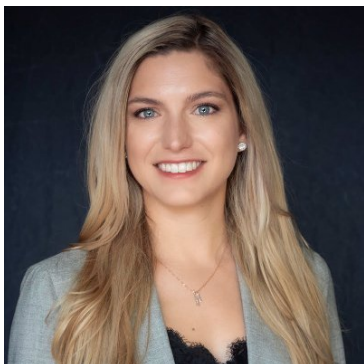
Like so many of my payments and technology friends, I enjoyed returning to Retail's Big Show at New York's Jacob Javits Convention Center, with 15,900 other industry professionals and 6,100 retailers for three days of keynotes, panels, live demos, and networking. Held Jan. 15 to 17, 2023, the show featured multiple stages and exhibit hall presentations, all focused on challenges and opportunities on retail's near-term road map.

Special thanks to FreedomPay for organizing our panel discussion in the exhibit hall with industry experts Ben Love, North American CEO of Castles Technology, Belinda Harris-Ramnarace, vice president, retail development of Spectrum Stores, Craig Witsoe, CEO of Elo, and Chris Kronenthal, president of FreedomPay.

[Read my recap in The Green Sheet.](#)

*Dale S. Laszig established DSL Direct LLC in 2007, a payments industry consultancy focused on technology trends and content development, after working for merchant acquirers and OEMs and seeing a need to educate stakeholders on compliance, best practices, and emerging technologies. Her clients include advertising agencies, ISOs, technology providers and The Green Sheet, a trade publication. Laszig serves on the Electronic Transactions Association's newly created Cybersecurity Committee, established in August 2022, and has formerly volunteered at ETA, U.S. Payments Forum, and the Northeast chapter of Wnet. She is a SUNY University alumna with an MS in management from Argosy University.*

## COMMERCE CURTAIN CALL



***Using AI and payment automation to outpace competitors***

*By Dr. Angela Murphy, VP, Business Development, Photon Commerce*

Payments automation and Artificial intelligence (AI) have become increasingly important in the world of finance, as businesses look for ways to streamline and optimize their operations. AI has [captured the public imagination](#) in recent years, with many people wondering what it will mean for the future of work and society. With B2B payments ballooning to [over \\$120 trillion dollars](#) (\$25 trillion in the U.S. alone), technology companies are looking for ways to tap into the payments ecosystem to streamline manual processes. Payments automation has emerged as a key tool for businesses, helping them to reduce errors, improve efficiency, and strengthen relationships with customers and partners.

Many businesses are struggling to keep up with the demands of the digital economy and are looking for ways to improve their efficiency. Companies utilizing AI have the potential to drive significant business automation, particularly in areas such as accounts payable and back

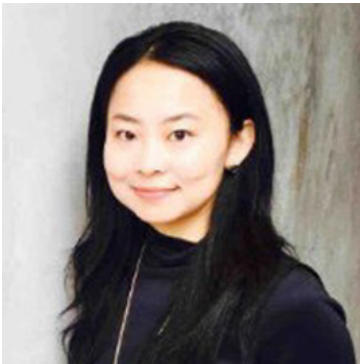


office operations. The goal for technology providers is to ensure that within five years, over half of invoices in the U.S. will be processed [without human intervention](#). By automating routine tasks and making it easier to process and analyze data, AI can help businesses save time and resources, while also reducing the risk of errors.

Payments automation is another key area where AI is having a major impact. By automating the process of making and receiving payments, businesses can reduce errors, streamline transactions, and improve their overall financial management. In the context of accounts

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### **Asia Financial Forum 2023 kicks off Year of the Rabbit**

*By Tracy Lai, MPC Strategist, FinTech Consultant, and Partner at [LYSTAR GROUP](#)*

Welcome to the new year. It's hard to believe it's the third year since the pandemic, starting off as before with the Asia Financial Forum. Co-organized by the Hong Kong SAR government and Hong Kong Trade Development Council (HKTD), the 16th annual conference was held on-site and virtually from January 11 to 12, 2023. The conference attracted about 2,000 live and 3,000 virtual attendees from around the world and marked the first on-site event since the pandemic.

Peter Lam GBS, chairman of the Hong Kong Trade Development Council, together with John KC LEE, Hong Kong chief executive, delivered the opening speech. The forum is the first flagship financial event held in a hybrid format in 2023 as well as Hong Kong's first major event after relaxation of pandemic restrictions. In keeping with nationwide efforts to build back the economy, the conference theme for 2023 was "Impact, Inclusion, and Innovation."

### **Public, private sectors**

Policymakers and CEOs from major financial institutions shared insights on various topics, such as global economics; multilateralism; and inclusivity reflected by the nation's Regional Comprehensive Economic Partnership, designed to drive wealth and asset management; insurance, and fintech innovation. Additional agenda topics included central bank digital currency (CBDC); ESG standards; healthy equities; food securities; and carbon valuations.

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## SOUND CHECK WITH B2B VAULT

### THE PAYMENT TECHNOLOGY PODCAST



#### 5 Reasons Why You Need a Merchant Account

*By Allen Kopelman, CEO, Nationwide Payment Systems*


With ever-changing technology and customer buying habits and preferences, the best way to meet customers, suppliers and business partners wherever they are and accept all the different currencies and payment methods they may want to use, is to set up a merchant account for your business. Most customers today do not use cash or checks to make purchases. Instead, they use credit or debit cards for face-to-face commerce and internet purchases.

A merchant account enables a business to receive payments in various ways. Most companies getting into Omni Commerce have a brick-and-mortar location and a website where they can accept payments. A merchant account serves as a bank account for a business to help manage payment processing with credit and debit cards. It is an excellent way to improve business security and manage credit card processing. Five of the significant benefits include the following.

#### Reason 1: Avoid accepting bad checks

Your merchant account will support electronic payment methods, which saves your business from the troubles and costs associated with checks that bounce. When you receive payment for goods and services using major credit and debit cards, you have no further need to accept paper checks.

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01 FEB

HONORING  
BLACK HISTORY MONTH

01 MAR

JOIN NOW

**Our Black/African American Inclusion Group** provides a safe place for members & allies to engage in dialogue & exchange ideas to drive change.

### Celebrate Black Women in Fintech during Black History Month!

This month is a time to reflect on the struggles, sacrifices and triumphs of Black people throughout history. As we [celebrate Black History Month](#), we want to acknowledge the contributions and achievements of Black women in fintech and recommit ourselves to promoting diversity, equity, and inclusion in the workplace and beyond.

In financial technology, black innovators and entrepreneurs have played a critical role in shaping the industry. From pioneers like Maggie Walker, the first African American woman to charter and serve as the president of a bank, to modern-day disruptors like Sheena Allen, the founder of Capway which brings its customers access to banking and

financial literacy tools, Black innovators have made significant contributions to the development of financial technology.

At Paytech Women, we believe that diversity leads to innovation and growth. We are committed to creating a welcoming and inclusive community that celebrates our members' unique experiences and perspectives.

We encourage our members to take the time to learn about and celebrate the contributions of Black individuals, especially women. Share the names of the Black women who have changed the game in your organizations and communities or made a significant impact on your career: [Celebrate here.](#)

Sincerely,

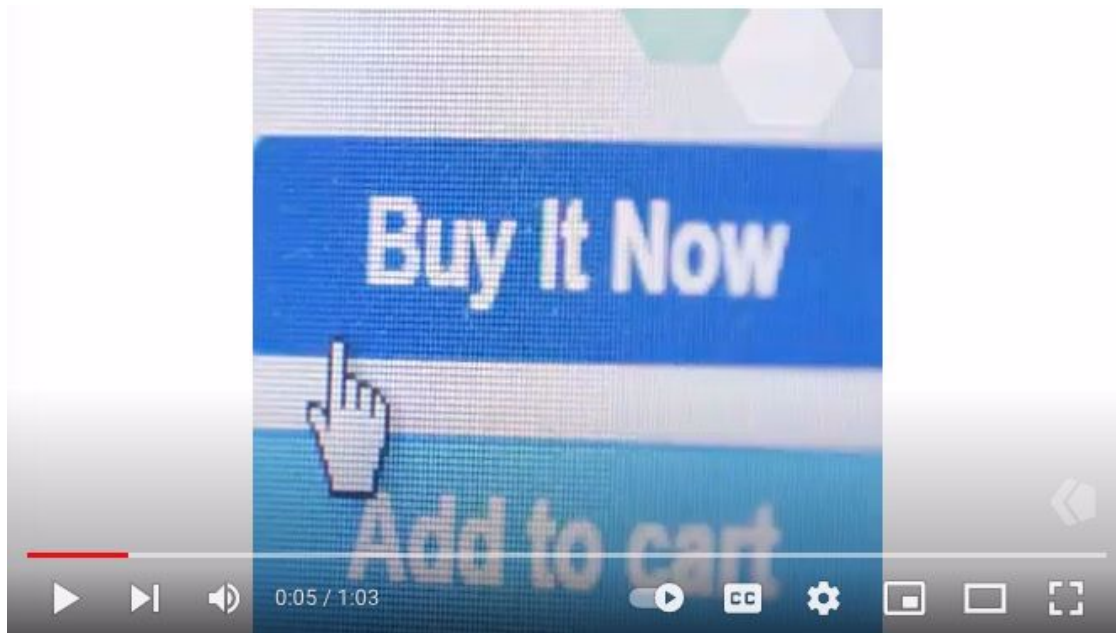
*Justice, Equity, Diversity & Inclusion (JEDI) Priority Team Co-Chairs:*



Left to Right:

- **Nicole Baxby** | VP, Customer Success, Ironscales
- **Dr. Gail Burgos** | CEO & Founder, BCG, Inc. and CEO, Girls Inc. of Columbus & Phenix-Russell
- **Crystal McCorkle** | CSPO, Client Service Consultant, Global Payments Inc.





### **Kount - We deliver confidence in every interaction**

Kount is trust and safety technology designed with business agility in mind, founded by merchants and purpose-built to fight fraud and grow revenue.

## UPCOMING ATTRACTIONS

### **FEB 21**

#### **Webinar for Hoteliers: Building a Proactive Hotel Fraud & Chargeback Prevention Strategy**

Tue 11 AM - 12 PM ET

### **FEB 22**

#### **PayTech Women Live: A Fireside Chat with J.D. Power Vice President Elizabeth Krear** (Virtual Event)

### **FEB 27 - MAR 2**

#### **Payments Summit**

Mon, Feb 27 – Thu, Mar 2

Salt Lake City Marriott City Center, 220 S State St

Salt Lake City, UT

### **MAR 6**

#### **Future Digital Finance 2023**

Mon, Mar 6 – Tue, Mar 7

Hyatt Regency Austin, 208 Barton Springs Rd



Austin, TX

**MAR 16**

**Digital Transformation - Blockchain**

Thu, 2 – 6 PM

Brookfield Conference Center, 325 S Moorland Rd

Brookfield, WI

**MAR 17**

**Fintech Forum: Investment Technology Services and Solutions**

Fri, 10 AM – 5 PM

FundX, a Division of One Capital, LLC, 101 Montgomery St Suite 2400

San Francisco, CA

**MAR 19-22**

**Fintech Meetup 2023**

Sun, Mar 19 – Wed, Mar 22

ARIA Resort & Casino, 3730 S Las Vegas Blvd

Las Vegas, NV

**MAR 28**

**Investing in Financial Innovation: Opportunities & Challenges**

Tue, 5:30 – 8:00 PM

620 Newport Center, 620 Newport Center Dr

Newport Beach, CA

**MAR 29-30**

**NEAA 2023 (Northeast Acquirers Association)**

Wed, Mar 29 - Thu, Mar 30

Westin Boston Seaport District Hotel

425 Summer Street

Boston, MA

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ACCELITAS<sup>®</sup>

**Accelitas Enhances  
Bank Account Validation  
Solutions with Real-Time  
Transaction Data**

**System1**

**Which Tech Advertisers  
Won the Big Game?**

**»»» MARQETA**

**Marqeta announces  
plans to acquire Power  
Finance, Inc.**

BLOG ARCHIVE

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**PRESS**

*Frank Stephenson*<sup>®</sup>  
DESIGN

**Will A.I. Replace Car  
Designers?: First  
YouTube Episode of  
Frank Stephenson's New  
Mobility Series  
Launched**



**MPC23 being held at  
Westin Atlanta Perimeter  
North, August 23rd-25th**



**AutoConnect: The  
Offline Payment Feature  
Created by LISNR**

PRESS ARCHIVE

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#MPC23