

March 2023



Lights, Camera, Action!

Welcome to The MPC Show Times, your guide to emerging trends and vibrant discussions in fintech, banking, security, technology and commerce.

In nature and in business, ecosystems are made of millions of small pieces that together create something big, exciting and alive. Here in the digital commerce ecosystem, our smallest gestures collectively shape our world and its devices, apps, communications and legalities.

Our show theme, The Movement of Money, reflects the dynamic upstream and downstream currents, from major players to startups and all stakeholders in between, that are part of that movement. With all of you in mind, we invite you to join us August 23-25, 2023, at the Westin Atlanta Perimeter North, for the most expansive, inclusive conference we have ever produced.

Lock in your discounted ticket today by reaching out to a participating sponsor for a unique discount code and register before May 31 for additional Early Bird savings.

I can't wait to personally welcome you to MPC23.

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Marla Ellerman Executive Director MPC Digital Commerce Event







Backstage with Ganeshram Ramamurthy

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

Ganeshram Ramamurthy - Director of Engineering - Relevantz Technology Services

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

We have a proud heritage of product engineering that is part of our DNA. For over 25 years, we have been engineering and delivering technology solutions that are relevant to our customers and winning their trust.

Our purpose is to be relevant to our customers' business needs and our associates' aspirations. We strive to be relevant to our customers by staying ahead of the constantly changing business and technology landscape.

Our experience from having built product software and solutions for 6 of the 100 largest software firms in the world has given us the wisdom to build software that is scalable, robust, secure, cloud native, and accessible across multi experience environments. We deliver software solutions for leading enterprises and ISVs in the finance, healthcare, insurance, media, telecom, retail, and technology sectors.

FEATURED VIDEO



A trio of Videos from Relevantz:

- How can financial service organizations be as agile as other industries?
- Cloud isn't enough for banking and finance organizations
- Rich Napoli, Wisdom Series Part 4: Staying ahead of the technology curve





By Dale Laszig, DSL Direct

As long as we're on the topic of inclusivity, it's worth noting that device manufacturers and service providers are paying more attention to sales associates who work directly with consumers. These talented, hardworking representatives handle much more than checkouts and in many cases, can make the difference between a sale and an abandoned shopping cart.

Read all about it in my latest opinion column in The Green Sheet: <u>http://www.greensheet.com/emagazine.php?</u> <u>article_id=7188</u>

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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



Payments and Digitization Trends: Insights from Deluxe

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

As a first timer to the Deluxe Exchange Conference in Phoenix this year, I was unsure of what to expect. The conference overall provided excellent content about anything from fintech collaboration to leadership and so much more. The highlight of the conference for me was sitting down with Barry McCarthy, President and CEO of Deluxe, and Michael Reed, Division President of Payments about how Deluxe is positioning themselves as a key player in the payments industry.

The world of payments is constantly evolving, and with the rise of new technologies and changing consumer behaviors, businesses must adapt to stay ahead. With the rise of electronic payments, the use of lockboxes has declined in recent years, with businesses opting instead for more efficient and cost-effective payment processing solutions. Even though lockbox payments can take days or even weeks to process due to the manual labor involved, many companies still rely heavily on them; approximately ten billion paper checks are <u>processed</u> <u>annually</u> valued at over \$20 trillion dollars. With those numbers, it's clear that there is plenty of room for innovation at scale for a company like Deluxe. As Barry pointed out early in our conversation, "Lockbox is a fine business, but it's not a future business."

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With Q1 closing, AI, data challenges take center stage By Tracy Lai, MPC Strategist, FinTech Consultant, and Partner at LYSTAR GROUP

It is almost the end of Q1, 2023, closing out the warmest winter in recent memory. With little snowfall in the tristate area and other parts of the world, the threat of global warming looks real. As the world embraces new technology, two emerging trends are garnering attention worldwide.

ChatGPT, the AI chatbot, has been a hot topic this winter, as people openly question what professions are at risk of being replaced. This reminded me of early-day discussions about machine learning, when we were debating the opportunities and risks of predictive analytics.

Edgar Prez, a recognized thought leader in global tech and finance, sees ChatGPT and generative AI as a compelling new approach to idea and content generation. Unlike traditional machine learning, which focuses on classification, prediction and optimization, he noted generative AI enable machines to learn from patterns in data and use that knowledge to create something entirely new. For example, ChatGPT can provide logical, in-depth answers to a variety of topics.

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Tracy Lai provides strategic and business development solutions to executives and entrepreneurs. Her professional experience includes working at Fortune 500 companies including Intel and RBS, and startups. Her expertise covers business development, risk management, project management, and investor relations, in Financial Services, FinTech, Innovation, Technology, and Education. As a management consultant and FinTech advisor, she holds multiple senior roles with a focus on cross-border and cross-industry collaboration, including projects in the U.S., Asia, and Europe.

SOUND CHECK WITH B2B VAULT THE PAYMENT TECHNOLOGY PODCAST





Is FinTech changing the way we bank? By Allen Kopelman, CEO, Nationwide Payment Systems

FinTech, or <u>Financial Technology</u>, has become a big part of the banking and payments industries over the past decade. As digital technology continues to evolve, banking and payments sectors strive to meet consumers' and business owners' changing needs and expectations. Meeting personal and business needs requires different skill sets and risk management models.

As new financial services, products, and payment services enter the market, they push existing products to digital channels. The rise of digital banking and emergence of new payment methods presents opportunities and threats and the potential to improve financial inclusion.

This four-part series explores how fintech is changing the way we bank, by assessing the impact of disruptive technologies on traditional banking models, community banks, credit unions, and ATMs. We will also address challenges and risks associated with fintech, regulatory concerns, lack of oversight, cybersecurity risks, and possible job losses in the banking sector.

In Part One of this series, we look at traditional and digital banking models.

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Allen Kopelman co-founded Nationwide Payment Systems Inc. in 2001, providing concierge-style credit card processing and equipment to merchants. The company quickly grew nationally, adding products and banking partnerships and becoming laser-focused on technology. As a serial entrepreneur from a family of business owners, Allen first learned about business by working behind the cash registers at his father's Miami clothing stores. In 2021, he launched the B2B Vault: The Payment Technology Podcast, where he educates merchants, drawing from his experiences as a payments industry consultant, master chef at hotels and country clubs, and former owner of a restaurant and catering company.





BLOG: Is Technology Accelerating the End of the Monopoly Banks have on Banking?



BLOG: Data Modernization in Banking takes on New Urgency

UPCOMING ATTRACTIONS

MAR 19-22

Fintech Meetup 2023

Sun, Mar 19 – Wed, Mar 22 ARIA Resort & Casino, 3730 S Las Vegas Blvd Las Vegas, NV

MAR 21

Explaining Visa CE3.0 - A Fireside Chat with Kount, Midigator and Verifi Tue, Mar 21, 11:00 AM - 12:00 PM PDT

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

Westin Boston Seaport District Hotel 425 Summer Street Boston, MA

APR 16-19

Smarter Faster Payments 2023 (Nacha) MGM Grand Hotel Las Vegas, NV

APR 24 - 26

TRANSACT (ETA)

The ETA Forty Under 40 will be honored Georgia World Conference Center Atlanta, GA

APR 24-28

NEW YORK FINTECH WEEK 2023 (EMPIRE STARTUPS)

Various locations New York City, NY

APR 26-28 Consensus by CoinDesk Various locations Austin, TX







Green Sheet interviews ValleyFinTechPay's Lanny Byers

BLOG ARCHIVE





Commerce Trailblazers to Share Diverse Perspectives at MPC: The Digital Commerce Event in Atlanta, August 23rd-25th



SXSW Taps Airship Again to Power Critical Experiences in its Official 2023 SXSW GO Mobile App



FuturePay®, Circcell® to Offer Beauty, Wellness Credit Solutions

PRESS ARCHIVE

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