

APRIL 2024

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Letter from the Director

Greetings!

I'm in Las Vegas for **TRANSACT**. Shoot me an email or text at 602-315-8808 if you'd like to meet up.

Thank you to this month's sponsor **Goldenore** and **Sylwia Hans'** introduction to this Warsaw-based data services company now expanding into the U.S. In his article, **Wayne Brown** suggests what to do when clients "flirt" with the competition. In this month's featured podcast from Beyond Bitcoin, co-hosts **Deryck Graham** and **Nitin Gaur** discuss the evolving investor landscape, and the inevitable shift towards crypto in diversified portfolios with colleague **Mark Witten**.

This month's MPC23 replays **OB Rawls'** shares a brief history of Payments and a **Paytech Women** sponsored panel navigating life/work balance in a hybrid work environment with a panel sponsored by **Paytech Women**.

We've added a half-day High-Risk training sponsored by **ACBA** that will be led by **Erin O'Donnell** to kick off **MPC24!**

Join us **August 13th to the 15th** to learn about **The Future of Money, Now!** Save when you **Register today**. The price will go up on June 1st.

Marla Ellerman

MPC Interview



MPC Interviews Sylwia Hans of Goldenore

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

Sylwia Hans, President - Business Relations, Goldenore Corp., sylwia.hans@goldenore.com, (917) 859-6986.

Our U.S. office is at 31 West 34th Street, 8th Floor, Suite #8122, New York, 10001 NY, www.goldenore.com/usa.

How are you different than other brands in your space?

Goldenore is a boutique integrator with unique expertise in data management. With our technology-agnostic approach we are able to work with clients regardless of their current technology environment to seamlessly integrate a real-time data platform that is the foundation for 360 - customer view, advanced analytics, ML, AI and more. Our approach is tailored to each client's size, budget, and business goals.

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

As a service company, we don't sell off-the-shelf products. We work with clients to provide a solution that delivers the desired results, taking into account their IT budget, the skills and technologies that their IT teams work with, their growth plans, and the specifics of their business.

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FEATURED NEWS

Goldenore: Data - Driven Architects

Forget gold, silver, and platinum, data is today's most valuable commodity. Data has emerged as the new currency for companies, significantly influencing their success or failure. However for many companies, data generates cost instead of profit. Goldenore exists to help clients reverse that situation.

To function effectively, businesses need up to date data on their financial operations, supply chains, customer behavior, and cybersecurity threats. The key challenge is to efficiently access the relevant data and promptly convert it into actionable insights for effective management.

Enter Goldenore, a boutique integrator offering their unique technology-agnostic expertise in data management, irrespective of their client's technology environment. Their approach is custom tailored to each client's size, budget, and business goals. They utilize the latest Generative AI and Machine Learning tools to analyze and utilize structured and unstructured data in real-time. Goldenore's business model is focused on optimizing their client's data and integrating data from multiple asset sources on-premises, in the cloud, or in hybrid environments. They provide a real-time data platform for companies to streamline workflows and access their data in real-time across existing applications.

“The services we offer apply to all businesses that manage their own IT infrastructure. Goldenore’s clients come mostly from the telecom, financial services, energy and retail sectors,” states Sylwia Hans, President.

Call on Goldenore when:

- You want to migrate to a new infrastructure or move to the cloud, but you can't have any downtime because your systems need to be working constantly (metering, billing, etc.)

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The FinTech Innovation Corner



Ways to Maintain Your Clients During an Economic Downturn by Wayne Brown

The economic downturn has forced CEOs and founders to reevaluate the strategy for growth in business expansion. However, for the entrepreneur, the current economic forecast can cause additional stress both personally and professionally. Your business and opportunities can evaporate overnight. Some companies will need to pivot in order to remain relevant. Despite this, maintaining customers in midst of both economic and social changes can be challenging.

The cost of doing business, whether it is to outsource your solution or manage internally, continues to escalate in times of uncertainty. Many small business owners are not fully aware of the cost to acquire and onboard a new client. However, knowing the costs of new customer acquisition can have an impact on the sustainability of the business. Acquiring new clients is hard work, but when your client's decide to move their business elsewhere, knowing the reasons why they choose to defect is important. This intelligence can be used to retain other clients or to refine your customer strategy.

In this time of change, CEOs must continue to engage with their customers. They need to be

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Wayne Brown is the Managing Director at the Walker Group, a bridge between FinTech and financial institutions, working with FinTech companies and banks to find and create mutually profitable opportunities. Their varied market segments enable them to identify synergies and opportunities to stimulate growth, which includes identifying new products and services, building a strategic plan, or entering new markets. For more information about The Walker Group contact wbrown@walkergroupnyc.com.



Exploring the Future of Crypto: A Macro Perspective

Co-hosts **Deryck Graham** and **Nitin Gaur** are joined by special guest and colleague, **Mark Witten**. In this fascinating conversation, Deryck, Mark, and Nitin dive deep into the current state of the crypto market, its correlation with global macro trends, and the potential for altcoins to outperform bitcoin.



WATCH HERE

Deryck Graham, CEO of Portal Asset Management has over 30 years' experience building and listing companies on the Australian Securities Exchange and 19 years' experience as a public company director. As an active investor in the blockchain space, Deryck has been an angel investor for many years, and continues to advise nationally and internationally.

Nitin Gaur, CTO at Portal Asset Management, is former Managing Director of Digital Assets and Technology at State Street. As founder and director of IBM Digital Asset Labs, Nitin devised industry standards and use cases, working towards making blockchain a reality. As a recognized IBM Distinguished Engineer and Master Inventor, Nitin has a rich patent portfolio.

Mark Witten, CIO of Portal Asset Management. Specializing in equity analysis and hedge fund management, Mark has almost 20 years of experience in

various roles within traditional and alternative asset management.

BLOG



Credential Stuffing Attack Comes to Streaming

BLOG ARCHIVE

PRESS



CoBank Quarterly: Sticky Inflation Puts Federal Reserve on the Horns of a Dilemma



Sound Payments Introduces a New Device to Further Strengthen the Mobile Options for Sound POS



Paytronix Finds Guests Order 35% More Items per Check Via First-Party Online Ordering Platforms

PRESS ARCHIVE

(re)view(s)

Videos from MPC23 in the Archive

Interested in tracking the fast-paced, ever-evolving changes in the payments industry? **Have a browse!**

Our YouTube channel is an archive of trends, forecasts, and expertise shared at the annual MPC: The Digital Commerce Event.

The banner features four speaker headshots with their names and titles: Moderator Polly Van Duser (Vice President | Talent Acquisition, One Inc), Jodi Durst (Co-founder & CEO, ePayments), Sarah Owen (Chief Product Officer, One Inc), and a fourth speaker (Chief Product Officer, CCB & Co.). To the right is the MPC logo with the text 'The Digital Commerce Event', 'WESTIN ATLANTA PERIMETER NORTH', and 'AUGUST 23 - 25, 2023'. A large red play button is centered over the speaker photos. At the bottom, the PayTech Women logo (Formerly Winet) is on the left, followed by the text 'Presents Panel Speakers Building Engaged Teams In Today's (Hybrid) Environment', and a QR code on the right. The website 'www.mpcevent.com' is at the bottom left and 'THE MOVEMENT OF MONEY' is at the bottom right.

MPC23: Building Engaged Teams in Today's Hybrid Environment

Sponsored by PayTech Women | Moderator: Polly Van Duser |

Panel Speakers: Jodi Durst, Sarah Owen, Tina Reese



MPC
The Digital Commerce Event

THE MOVEMENT OF MONEY

WESTIN ATLANTA
PERIMETER NORTH

AUGUST 23 - 25, 2023



O.B. Rawls, *Independent Director and Advisor*, Jeroboam
Opening Remarks

JEROBOAM

MPC23: Opening Remarks (A Brief History of Payments)

Speaker: OB Rawls, Wellesley Hills Financial, LLC



MPC24
The Digital Commerce Event

August 13-15, 2024 | Atlanta, GA
Westin Atlanta Perimeter Hotel

The Future of Money, Now

Save \$50



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DATA - DRIVEN ARCHITECTS

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UPCOMING EVENTS

Apr 17-19

TRANSACT 2024 | Electronic Transactions Association (ETA)

Mandalay Bay
Las Vegas, NV

May 6–9

Smarter Faster Payments 2024 | Nacha

Miami Beach Convention Center
Miami, FL

May 21-23

FinovateSpring 2024

Marriott Marquis
San Francisco, CA

May 29-31

Concensus 2024 | CoinDesk

Austin Convention Center
Austin, TX

CONTRIBUTORS

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