

# MPC NEWS and VIEWS

The Digital Commerce Event

MAY 2024

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PAYMENTS



## Letter from the Director

Greetings!

I hope you had a chance to celebrate all of your mamas earlier this month. Now it's time to congratulate all the graduates who will soon have their diplomas in hand!

Thank you to **Lori Breitzke** and this month's sponsor **B4B Payments** for sharing their efforts in driving growth and resilience in the face of adversity.

**Wayne Brown** suggests sustainable marketing strategies for fintech startups in his article while **Tom McCole** shares additional advice and recommends a trio of Fintech Advisors. In this month's featured Fintech Confidential podcast, host **Tedd Huff** talks one-on-one with CheckAlt CEO, **Shia Stern**. Are checks dead?

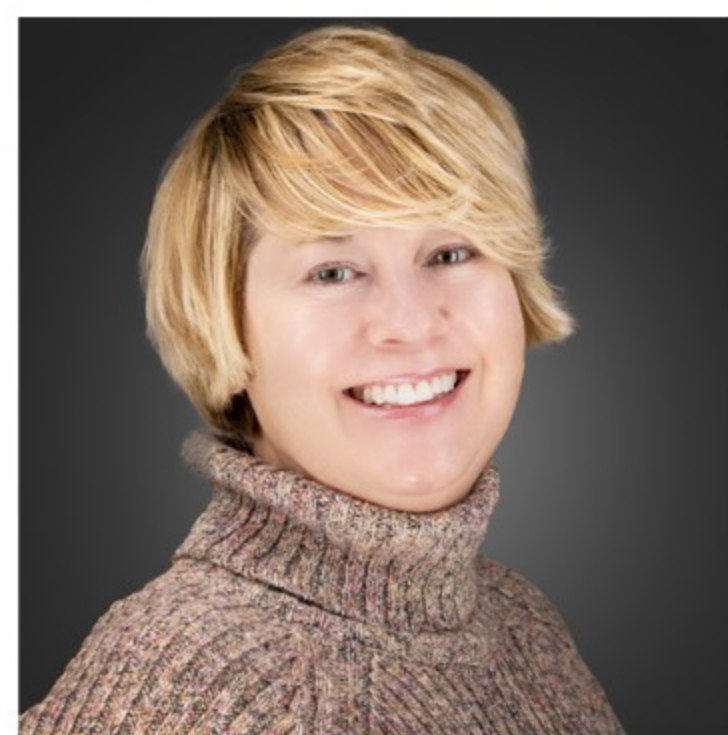
MPC23 replays include **Will Graylin** and **Richard Love** looking at Super Apps, and **David Leppeck**, **Bohdan Myroniw**, **Owen Newport**, and **Kris Wells** discussing the next generation of POS moderated by **Thad Peterson**.

I encourage you to sign up to attend **MPC24, August 13-15th in Atlanta** today. The price is set to go up June 1st!



**Marla Ellerman**  
Executive Director  
MPC Digital Commerce Event

## MPC Interview



### MPC Interviews Lori Breitzke of B4B Payments

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

Lori Breitzke, Head of Channels & Strategic Partnerships

[Lori.breitzke@b4bpayments.com](mailto:Lori.breitzke@b4bpayments.com)

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

B4B Payments is an international participant in embedded finance. Our distinctive approach and critical differentiator lies in our ability to transcend jurisdictions and provide seamless outbound corporate payment solutions that empower embedded finance providers to enhance their services, retain customers, and drive revenue growth.

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

[READ MORE](#)

## FEATURED NEWS

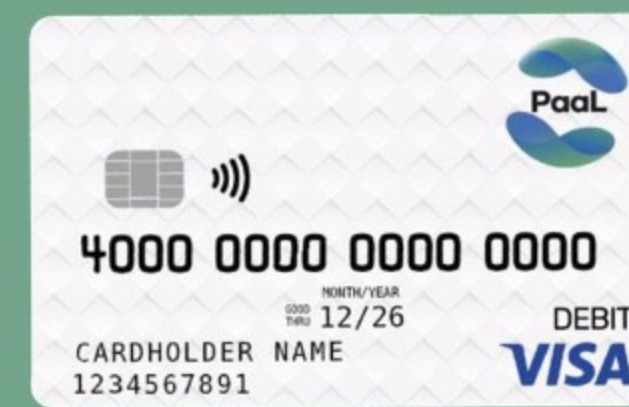


**Payments  
as a Lifeline**

Paal Report on “Payments without Borders,” delivering funds quickly and securely to those in need using B4B Payments global payout solutions.



B4B Payments enables government agencies, charities and funders a safe and efficient way to distribute humanitarian financial aid to those in need. Our virtual and physical payout solutions have replaced cash payments worldwide to refugees, homeless, victims of exploitation and unbanked individuals while providing a secure and dignified payment experience.



Supporting Worldwide Organizations with Payout Solutions for Individuals in Need.



“The B4B payment solution is very simple and easy to use, the system is user-friendly, and we’ve found the B4B staff to be very supportive and responsive.”

“We have found the switch from cash to card payments for our refugee hardship fund very smooth. The B4B system makes handling remote payments to our clients extremely quick and efficient.”

### MIGRANT HELP

A UK-based charity helping asylum seekers, refugees and victims of human trafficking and modern slavery.

#### The situation

Develop a cashless solution that suited Migrant Help’s organizational mission and practical limitations. Money was one of the biggest obstacles since displaced and exploited individuals often do not have a bank account, and financial distribution involved high cost, risk, and a lot of manpower for Migrant Help.

#### The solution

A specially designed prepaid Mastercard was the perfect alternative – offering all the benefits of a cash-free system without requiring the paperwork and process of an individual bank account. Cardholders can track expenses on the cardholder app and portal. The solution allowed for real-time card loads and monitoring, while eliminating the high risk of hand-to-hand

### THAMES REACH

A London-based charity supporting people facing homelessness through prevention, response, and recovery.

#### The situation

Transitioning from in-person day-to-day payments and government aid payouts to the unbanked and homelessness in a way that does not put support victims at risk of theft. Reduce the misuse of funds and implement better control of expenditure and reduce the risks associated with distribution of funds for both the recipient and charity workers.

#### The solution

B4B Payments’ expense cards have been one of the critical measures put in place to support those at risk. The B4B Payments system and prepaid card allows outreach workers to make direct payments to support vulnerable individuals. Emergencies are covered as funds are loaded to cards in real time. The cashless solution is efficient, compliant and delivers a better overall

cash payments and difficulty distributing funds. experience.

## Highlights

B4B Payments' solutions reduced the fraud, abuse, and cost for the disbursement of Crisis, Disaster, and Humanitarian Aid Payouts.

### FUNDER BENEFITS:

- Funds Expiration Configuration (funds expire after a specific date)
- ATM Access Configuration (On/Off depending on program construct and disbursementprovider)
- Geography Configuration "Option" (zip code, zoned disaster area)
- MCC Restrictions (such as alcohol, etc.)
- Remaining program funds are returned to client/corporate entity (non-profit)
- Enhanced Reporting – Aggregated MCC spend, Funds Usage Timeline, Remaining ProgramFunds – Hierarchical view, (by territory)
- Multi-currency Payout Options

### RECIPIENT BENEFITS:

- Funds are delivered securely and quickly.
- Easy to use and allows for additional purchase options, (in-person, online, card-on-file, etc.)
- A sense of dignity and financial inclusivity, especially at a time of need.
- Reduce exposure to theft over carrying cash.
- 24/7 Customer Service and in-app transaction history

## The FinTech Innovation Corner



### **The Marketing Challenges Faced by the FinTech Startup** by Wayne Brown

Recently, I presented to a group of seasoned banking executives at FinTech Senior Leadership Event held in New York City. The agenda was packed with subjects ranging from the future of credit card processing and EMV, the impact of fraud and security in the financial services industry, faster payments and the role of venture capital in banking and much more. The speakers represented both large and mid-tier companies and the challenge was clear. There is a need for FinTechs to build a sustainable and realistic marketing strategy to remain relevant.

The viability of the future of a FinTech startup is not only about implementing a solution with slick technology. Managing the burn rate and keeping cash coming in the door is the lifeblood for future success. However, although developing a marketing strategy is important, there are still challenges. Once executed, visibility is raised, contributing to new opportunities.

Below is a summary of findings from a recent **Accenture's Global FinTech Report:**

### **READ MORE**

*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](mailto:wbrown@walkergroupnyc.com).*

## PAYMENTS PROFILER



### Putting the *Fin* in *FinTech* by Tom McCole

Fintech companies are typically on the razor's edge of payment technology advancements. They see solutions to problems with their future-facing vision and act on it. Fintechs develop and deliver new methods and better solutions of accepting and processing payments of all types. They create new products and services using the latest software tools and hardware advances to solve new and age-old problems alike. Recent innovation examples include AI, SoftPOS, open banking, real-time payments, and biometrics applications. Best of all, they create better efficiencies for both merchants and consumers.

Despite their product vision and technical prowess, fintechs often lack the business experience to capitalize effectively on their technologies. First and foremost, every project requires capital. When the friends and family seed capital dries up, external funding sources are needed to bring the product to market. This process mandates new skills and relationships that young fintechs often don't have.

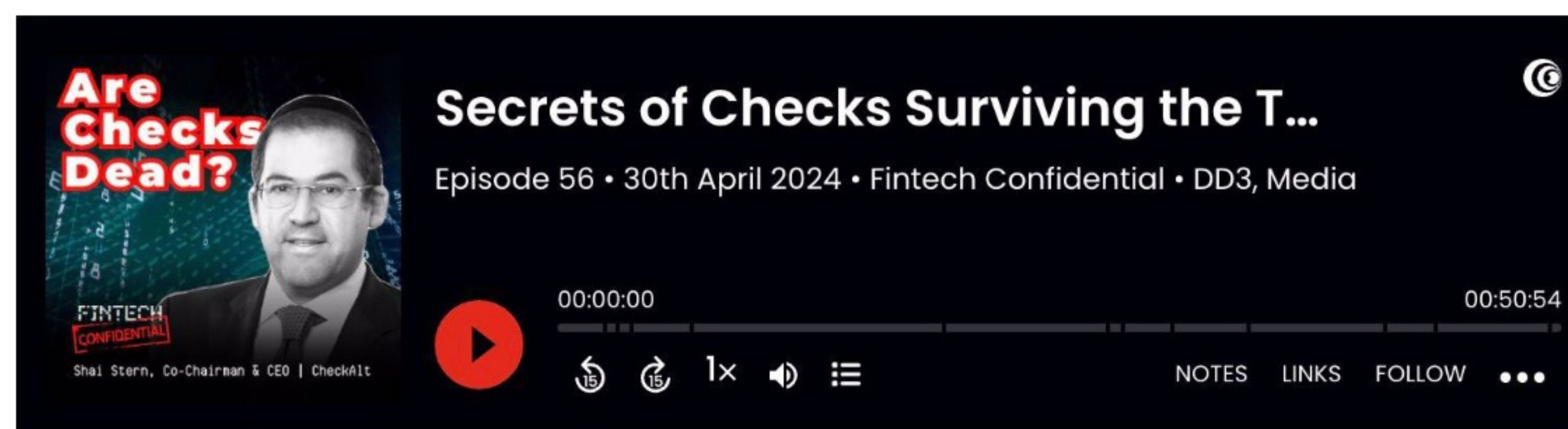
Today, raising capital is a challenging process even for large companies. Investors such as private equity firms, family offices, private investors, venture capital sources, or even potential customers use a different vernacular than heads-down technologists. They will want to know market segments, market size, market strategy and tactics, competition, revenue and profitability forecasts, headcounts, and the all-important exit strategy.

Most fintechs need help navigating the labyrinth of investor opportunities as well as the sales,

#### [READ MORE](#)

*Tom McCole is a veteran payment technology executive and business development consultant based in Atlanta. [Tom@mmtmagonline.com](mailto:Tom@mmtmagonline.com)*

## (re)CAST



### Secrets of Checks Surviving the Tech Wave! CheckAlt uses modern tech for the future of checks.

In this episode of FinTech Confidential, host **Tedd Huff** talks with **Shai Stern**, CEO of CheckAlt, about enhancing the efficiency of payment processing. Discover what Shai has to say about the common myth that checks are a thing of the past. Learn how billions are still used and why they remain important in today's payment world.

#### [LISTEN HERE](#)

### WATCH HERE

*Tedd Huff is the Founder of Volayre, a FinTech-focused management consulting firm, providing expertise in Banking-as-a-Service, Payment Facilitation, and a range of services for banks, merchants, and tech companies in areas like partnership strategy, product management, and digital asset transfer. He is also the Founder of DD3 Media & executive producer and host of Fintech Confidential, a DD3 media production.*

*Over the past 25 years, he has contributed to FinTech startups as an Advisory Board Member, Co-Founder, and Chief Experience Officer, providing strategic and tactical direction for Global Payments OpenEdge, Heartland Payments, Nuvei, and TSYS, among others, focusing on growth while delivering innovation, process improvements and user experience-driven value to simplify the complexity of payments.*

**MPC24**  
The Digital Commerce Event  
August 13-15, 2024 | Atlanta, GA  
Westin Atlanta Perimeter Hotel  
**The Future of Money, Now**

Save \$50



Proud Gold Sponsor  
**Discount Code:**  
**MPC24B4BP**  
[www.mpcevent.com](http://www.mpcevent.com)

**DRIVING INNOVATION IN TIMES OF ECONOMIC UNCERTAINTY FROM THE BUSINESS CASE TO EXECUTION**

Speakers:  
Wayne Brown  
Hector Sandoval  
Mickey Goldwasser  
Sandra Horvath

June 12, 2024  
1:00 PM - 2:30 PM  
Zoom  
**REGISTER NOW**  
[www.thefintechvirtuallunch.com](http://www.thefintechvirtuallunch.com)

## UPCOMING EVENTS

**May 21-23**  
**FinovateSpring 2024**  
Marriott Marquis  
San Francisco, CA

**May 29-31**  
**Concensus 2024 | CoinDesk**  
Austin Convention Center  
Austin, TX

**June 11-13**  
**CommerceNext**  
New York Hilton Midtown  
New York, NY

## BLOG



**Seamless Data Migration: How PLAY Ensured Business Continuity with Oracle GoldenGate**



## From Bedrock to the 21st Century: A Wrap-up of ETA's TRANSACT 2024

[BLOG ARCHIVE](#)

# PRESS



## Payments Expert and Former Banking Executive Launches New Advisory Firm



## A Revolution in Social Media, With User Ownership and Safer Algorithms

[PRESS ARCHIVE](#)

# (re)view(s)

**Will Graylin**  
CEO & Chairman  
OVLoop

**Richard Love**  
CEO  
AP Technology

**MPC**  
The Digital Commerce Event  
WESTIN ATLANTA  
PERIMETER NORTH  
AUGUST 23 - 25, 2023

**MPC** Presents Fireside Chat Speakers  
**The Rise of Super Apps: Insights From Industry Leaders**

### MPC23: The Rise of the Super Apps - Insights from Industry Leaders

Speakers: Will Graylin & Richard Love

The banner features a dark blue background. At the top left, there are five small portrait photos of the moderator and panelists, each with their name and title below. A large red play button icon is centered over the photos. To the right of the photos is the MPC logo and the event details: 'The Digital Commerce Event WESTIN ATLANTA PERIMETER NORTH AUGUST 23 - 25, 2023'. Below the photos, the Discover Global Network logo is on the left, followed by the text 'Presents Panel Speakers' and the event title 'Soft POS, The Next Generation of POS, or Another Bright Shiny Object?'. A QR code is located on the right side of the banner.

**MPC23: SoftPOS, The Next Generation of POS or Another Bright, Shiny Object?**

Sponsored by Discover | Moderator: Thad Peterson | Panel Speakers: David Leppeck, Bohdan Myroniw, Owen Newport, Kris Wells

**CONTRIBUTORS**

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Wayne Brown, [The Walker Group](#)  
Tedd Huff, [Fintech Confidential](#)  
Cynthia Morgan, [Dexter Howard Events](#)

