

DECEMBER 2024

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**DISCOVER**  
Global Network



## Letter from the Director

Greetings!

Happy Holidays to you all!

Thank you to this month's newsletter sponsor, **Discover Global Network** and **Jennifer Cruz** for her year-end insights. **Tom McCole** shares his research on wearable payment tech. **Nitin Gaur** is back with **Deryck Graham** to discuss global cryptocurrency markets on **Beyond Bitcoin**. We encourage you to join us in **The Side Hustle** now and into the coming year.

The MPC Team and I thank you for a wonderful 2024 and send our best wishes for a happy and successful New Year!



**Marla Ellerman**

Executive Director

MPC Money, Payments, Connections

## MPC Interview



### MPC Interviews Jennifer Cruz of Discover® Global Network

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

Jennifer Cruz, Senior Vice President of U.S. Credit Issuance and U.S. & Canadian Acceptance within Discover Network at Discover Financial Services. Discover Network connects participants across the payments ecosystem to provide acceptance to cardholders.

I'm responsible for the strategic growth of U.S. Credit Issuance, focused on overall profitability as well as merchant acceptance within the U.S. and Canada. With my integrated background in Marketing, Sales, and Operations, I continue to refine, develop, and implement multi-pronged strategies to gain new network participants, drive acceptance growth, and focus on increasing volume and revenue. I also serve as a DE&I Council sponsor for the Discover Network organization and am a mentor to individuals at Discover.

Contact/Email: [Katiegaynor@discover.com](mailto:Katiegaynor@discover.com) (PR contact)

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

What differentiates us from others in the payments space is the communication and close relationships Discover Global Network has with our merchants. Our relationship strategy is a vital part of the model that makes us an industry leader. While we work directly with merchants, we also maintain strong relationships with issuers, acquirers, payment service providers, networks around the world and industry groups. These relationships allow us to closely monitor what merchants find valuable now and what will be important next in the payments industry.

[READ MORE](#)

## FEATURED NEWS

### **Discover® Global Network Study: Slow Payments and Fraud Prevention Are Pivotal Growth Opportunities in Consumer and Merchants Segments**

October 28, 2024

#### **Fintechs Address Rising Consumer Payment Adoption and Merchant Adaption**

RIVERWOODS, Ill.--(BUSINESS WIRE)-- [Discover ® Global Network](#), a leading global payment network, released the third portion of its 2024 Payments State of the Union, the most comprehensive study of its kind, with key insights into the payments ecosystem. Conducted in partnership with 451 Research of S&P Global Market Intelligence, Discover Global Network surveyed thousands of decision-makers across fintechs, merchants, and consumers to better understand if ecosystem priorities are aligned.

Over the past few years, the fintech industry has had a transformative effect on the way consumers and businesses leverage finances for their needs. Yet, some fintechs are at crossroads of satisfying both parties due to complex requirements from merchants and consumers. Striking the right balance between these needs has become essential for continued success. At [Money](#)

[20/20 USA](#), Discover Global Network will share further insight into emerging trends from a regional and global perspective.

“The fintech ecosystem is having a transformative impact on our everyday lives. We’re seeing a lot of adoption and maturation of financial services from consumers and businesses,” said **Jennifer Cruz**, SVP, US Acceptance & Credit Issuing, Discover Global Network. “That said, fintechs walk a tightrope between consumers who expect instant and convenient payment experiences and merchants that demand seamless integration and security. As a leader in financial services and in our fourth year of surveying thousands of decision-makers within the payments ecosystem, this study should help fintechs with their persistent balancing act.”

Key findings from the 2024 Payments State of the Union survey include:

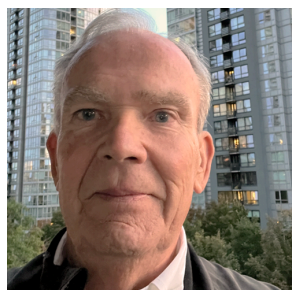
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## FEATURED VIDEO



**DISCOVER GLOBAL NETWORK: See how we are powering meaningful connections.**

## PAYMENTS PROFILER



**Wonderful Wearables**  
by Tom McCole

One of the amazing things about retail payment technology is the rapid rate of change and development of new products and business models. In the not-so-distant past, we have migrated from carrying cash for purchases to paying with plastic cards. We evolved from

knuckle-busting imprinters and manual lookup of bad card lists to dial-up verification via payment terminals. Recently, payment technology has progressed to “tap to pay” contactless credit verification via smartphones. The next gen of contactless payments employs wearables as the emerging consumer method for electronic payments. Smartwatches, fitness trackers, smart wristbands, key fobs, and now smart rings all support contactless payments.

Most wearables all have built-in NFC contactless communication technology just like existing payment cards, providing meaningful convenience for the consumer. Payment wearables eliminate the bottomless purse excavation or wallet searching for your payment and brand loyalty cards, providing a faster and simpler checkout experience.

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

[READ MORE](#)

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## (re)CAST



### Exploring the Altcoin Season, Dino Tokens, & Market

#### Trends

In this episode of **Beyond Bitcoin**, host **Deryck Graham** is joined by **Nitin Gaur**, discussing the current state of the cryptocurrency market from different parts of the world. They explore the rise of 'dino tokens' and the potential onset of an 'altcoin season,' providing detailed comparisons of various tokens like Ripple, Cardano, and Polkadot to established companies like Facebook and Coca-Cola. The hosts caution investors about 'ignorant exuberance' in the market, while also addressing the utility and valuation concerns surrounding these tokens. Nitin shares his insights on meme coins, regulatory clarity, and the evolving role of Bitcoin in corporate and institutional finance. Tune in for an in-depth analysis of market trends, token valuations, and what lies ahead for the crypto ecosystem.

**WATCH HERE**

**LISTEN 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 is Founder and CEO of LedgerLink, an AI driven Web2.5 Platform. Formerly, as Founder and Managing Director of IBM Digital Asset Labs, he devised industry standards and use cases, working towards making blockchain a reality. Recognized as an IBM Distinguished Engineer and Master Inventor, Nitin has a rich patent portfolio .*



The Side Hustle is your guide on this journey to discover lucrative hustles that can transform your financial future. Whether you're looking to diversify your income or you're a business seeking innovative distribution channels, you've come to the right place.



## Welcome to "The Side Hustle" - Unlocking the Potential of Side Hustles with Marla Ellerman

In this introductory episode of 'The Side Hustle,' host Marla Ellerman explores various opportunities for creating additional streams of income, whether you're an individual hustler or a business seeking to expand through innovative channels. The show promises to deliver stories of successful hustlers and companies, offering insights, tips, and strategies for financial growth. Businesses can leverage this platform to enhance visibility and revenue through a pay-for-performance model. The episode encourages both hustlers and companies to tune in for future episodes or contact the show to start their journey toward financial transformation.

[LISTEN HERE](#)

Ready to take the next step?

Contact us today to start your hustle or schedule your interview and start your journey to greater visibility and increased sales.

Join the hustle. Expand your reach. Grow your business.

We're excited to have you with us. Subscribe now and don't miss out on our future episodes. Until then, keep hustling and making those dreams a reality.

**Marla Ellerman**



1→ What's your Hustle?

A Hustler

B Company

OK

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## CATAPULT AI at NEAA 2025

### Introducing Catapult AI: The Ultimate AI Innovation Contest for Payment Companies!

Are you ready to showcase your cutting-edge AI solutions? The 2025 NEAA is excited to launch Catapult AI, a competition designed for payment companies leading the charge in AI-driven innovation.

**First Place:**  
**\$5,000 & Complementary Exhibit space at 2026 NEAA**  
**Second Place: \$500**  
**Third Place: \$300**  
**Fourth Place: \$200**

**What is Catapult AI?** Catapult AI is your chance to shine! This contest invites payment companies to demonstrate how they're harnessing the power of artificial intelligence to transform the payments industry. Whether you're optimizing customer experiences, enhancing fraud prevention, or driving operational efficiency with AI, we want to see how you're pushing the boundaries.

**Why Enter?** Not only will you get the opportunity to present your AI-driven solutions in front of industry leaders and potential partners, but you'll also compete for **exclusive prize money** and the chance to be recognized as a trailblazer in payment technology.

The **Prize Winners** will walk away with **substantial cash prizes**, industry recognition, and the unparalleled prestige of being named **NEAA AI Innovator of the Year at NEAA 2025**.

Get ready to **catapult** your AI solutions to the next level and make waves in the payment industry!

- **For more details on how to apply and get a copy of the contest rules, visit [www.northeastacquirers.com/catapult](http://www.northeastacquirers.com/catapult)**

REGISTER TO EXHIBIT

REGISTER TO ATTEND

# UPCOMING EVENTS

**Jan 7-10**

**CES | Consumer Technology Association**

Las Vegas Convention Center  
Las Vegas NV

**Jan 12-14**

**NRF 2025 | National Retail Federation**

Jacob K. Javits Conference Center  
New York NY

**NETEVIA'S  
BUSINESS  
CONFERENCE 2025**

**Feb 3-4**

**Netevia's Business Conference 2025**

Hard Rock Hotel and Casino  
Miami FL

**Feb 24-25**

**Future Digital Finance Connect**

Intercontinental New Orleans  
New Orleans LA

**Mar 3-4**

**Bank Automation Summit**

Hilton Nashville  
Nashville TN

**FINTECHMeetup**

VENETIAN, LAS VEGAS, MARCH 10-13, 2025

**Mar 10-13**

**Fintech Meetup**

The Venetian  
Las Vegas NV

**Mar 18-19**

**NEAA 2025 | Northeast Acquirers Association**

Harrah's Resort  
Atlantic City NJ

**MONEY ASIA  
20/20**  
Part of Ascendia plc  
22-24 APRIL 2025  
BANGKOK

**Apr 22-24**

**Money 2020 ASIA**

Queen Sirikit National Convention Center  
Bangkok THAILAND

**Apr 27-30 in-person (Jun 9-11 virtually)**



# BLOG



**Intel at CES 2025:  
Pioneering AI-Driven  
Innovation in Work  
and Mobility**



**How B2B Companies  
Boost Efficiency with  
Data & Automation**



**Scamscope 2024  
Report: The Battle for  
Trust**



**Finding the Right ROI  
in Bank Tech**

BLOG ARCHIVE

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# PRESS



**Paytronix Data Finds  
Restaurants Gift Card  
Sales Peaked Early  
on Thanksgiving  
Weekend**



# Security HQ Partners with Alchemy CyberDefence

PRESS ARCHIVE

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## CONTRIBUTORS

Marla Ellerman, MPC

Tom McCole, MMT

Deryck Graham, Portal Asset Management

Nitin Gaur, LedgerLink

Cynthia Morgan, Dexter Howard Events

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