

APRIL 2025

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Letter from the Director

Greetings!

Many thanks to this month's newsletter sponsor, **PayTech Women**. Happy 20th Anniversary to the organization and a warm welcome to their **new CEO, Dr. Gail Burgos**. **Tom McCole** gives us a wrap-up of innovations at the **Transact 2025** show, and the **Fintech Confidential Uncut** podcast features a conversation with authID's **Jeff Scheidel** with host **Tedd Huff**.

The flurry of conferences these past weeks has been energizing. It was so good to see so many friends and make new connections. If you missed our panel, ***New Offerings, New Opportunities for ISOs*** at NEAA with panelists **Michele Johnson** (Sandler Group), **Maureen McAneny O'Connell** (Comcast Business), and **Chris Soucie** (NHC) moderated by **Tedd Huff** (Voalyre), we'd still appreciate a chance to share our insights.

Tedd will be at **Nacha's Smarter Faster Payments** this coming week. I will be at the **SEAA 2025 Conference** in June. [Message me](#) to set up a meeting if you'd like to catch up in New Orleans or Orlando. In the meantime, if you are interested in **The Side Hustle** (*see more below*), [email me to set up a call!](#)

Best,



Marla Ellerman

Executive Director,

[MPC Money, Payments, Connections](#)

Founder, [The Side Hustle](#)

MPC Interview



MPC Interviews Dr. Gail Burgos of Paytech Women

Please tell us about yourself, your background in the payments industry and the work that you do at PayTech Women.

I'm Dr. Gail Burgos, and I currently serve as the CEO of PayTech Women. I bring over 25 years of experience in the banking industry, with a background rooted in conversions, IT, HR and leadership. Throughout my career, I've remained focused on product development and, most importantly, people. I've always had a passion for building strong teams and harnessing the unique talents each individual brings to the table—leading to successful outcomes and the achievement of ambitious goals.

At PayTech Women, an industry non-profit celebrating its 20th Anniversary this year, I lead a dynamic team dedicated to advancing women in the payments industry. We offer a thriving community, meaningful education, and essential

resources that empower women at every stage of their careers. By collaborating with industry partners, we're working to drive systemic change. My focus is on not only cultivating the next generation of leaders but also shaping a payments ecosystem that is more inclusive, innovative, and equitable.

[READ MORE](#)

FEATURED VIDEO



The Power of Connection: PayTech Women's Impact

PayTech Women (PTW) is where careers grow, leaders rise and connections thrive. As we celebrate our **20th Anniversary** in 2025, we reflect on our journey — from a bold vision to a thriving community of 6,500+ members worldwide.

PTW is a welcoming community where everyone belongs, embracing the uniqueness of our members. Founded in 2005, we are the premier professional

non-profit organization that empowers women to achieve greater personal success, influence and professional parity. By providing valuable resources, mentoring and networking opportunities, we help ambitious women rise in paytech.

Hear from those who make PayTech Women the dynamic force it is today — and join us in shaping the future of the industry, together.

paytechwomen.org

WATCH HERE

PAYMENTS PROFILER



ETA Transact '25

by Tom McCole

This year's ETA Transact event was simply the best payments industry event ever. It is a dynamic time to be in this industry with the unrelenting rate of advancements in mobile payments, kiosks, identity verification, self-checkout all other areas of the POS business.

The ETA staff's educational speaker program delivered the latest industry revelations as well as direction for successful merchant adoption on three separate stages: Ideas, Growth, and Tech. The expo hosted the usual industry drivers—card brands, banks, hardware and software providers—as well as several new tech firms that have developed amazing new commerce technologies. The key education topics included Open Banking, The Subscription Economy, Embedded Payments, Real-Time Payments, Stable Coin, and demystifying AI in payments.

Innovations in payment technologies and processes were the stars of the show for me.

[READ MORE](#)

Tom McCole is a veteran payment technology executive and business development consultant based in Atlanta. Tom@mmtmagonline.com

(re)CAST



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Molotov cocktail of Social Engineering - AI + Deepfakes + Data = Just Enough To Fool Everyone

In this episode of **FinTech Confidential Uncut**, host **Tedd Huff** talks with **Jeff Scheidel**, COO at authID, about the rise of AI-driven fraud targeting financial institutions. They explore how deepfakes, voice cloning, and large language models are enabling scammers to impersonate executives, create synthetic identities, and build fake websites and phishing emails with alarming accuracy. Real cases include a \$25 million loss from a deepfake video call and voice cloning scams using only seconds of audio.

The episode highlights the limitations of current security tools, such as facial recognition failing due to minor appearance changes, and the inefficiency of manual fraud reviews. Jeff explains how biometric systems using passive liveness detection and cryptographic keys offer stronger protection without storing facial data. The discussion makes clear that financial organizations must quickly adopt smarter authentication methods and better user education to stay ahead of rapidly advancing threats.

Takeaways

1. Stop Falling for Fake Customer Support
2. Watch How One Photo Fakes a Live Identity
3. Use Biometrics to Expose Deepfake Lies
4. Catch Scammers Building Fake Credit Profiles
5. Block Voice Scams Made in Under 5 Seconds

WATCH HERE

Tedd Huff is the Founder of Voalyre, and Diamond D3, professional services consulting firms focused on global payments and marketing. He is also a video podcast host and executive producer on the Fintech Confidential network.

Over the past 24 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 companies, focusing on growth while delivering innovation, process improvements and user experience-driven value to simplify the complexity of payments.



Bitcoin 2025 is the world's largest Bitcoin event, and it's happening May 27 through 29 in Las Vegas.

This is where Bitcoin is talked about by the people who actually move markets. You'll hear how companies are putting it to work, how policymakers are approaching regulation, and how capital is shifting in response.

Speakers include **Michael Saylor**, known for his Bitcoin-first balance sheet strategy; **Caitlin Long**, who's helping banks work with Bitcoin the right way; and Senator **Cynthia Lummis**, one of the few in government with a real handle on this space. They're not pitching theory. They're sharing what works.

The agenda covers custody, mining, payments, ETFs, compliance, and how serious players are using Bitcoin to reduce risk and unlock new business models. You'll walk away with more than just notes. You'll have context, connections, and clarity. And you'll be in the room with the people leading this shift.

Lock in your pass now at fintechconfidential.com/btc25. Prices increase soon, and this one will sell out.

UPCOMING EVENTS

April 27-30 in-person (Jun 9-11 virtual)

Smarter Faster Payments | NACHA

Ernest N. Morial Convention Center

New Orleans LA

May 7-9

FinovateSpring 2025

Sheraton San Diego Hotel and Marina

San Diego CA

May 7-9

Payments & Banking Symposium | PBS

Waldorf Astoria Monarch Beach Resort

Dana Point CA

May 8-9

CrossTech Fintech Payments 2025

Well& by Durst at One Five One

New York NY

May 27-29, 2025

Bitcoin Conference 2025

The Venetian

Las Vegas NV

June 1-4

Digital Banking 2025 | American Banker

The Boca Raton

Boca Raton, FL

June 2-4

SEAA 2025 | Southeast Acquirers Association

JW Marriott Orlando Bonnet Creek Resort & Spa

Orlando FL

June 9-11 (virtual)

Smarter Faster Payments | NACHA

Ernest N. Morial Convention Center

New Orleans LA

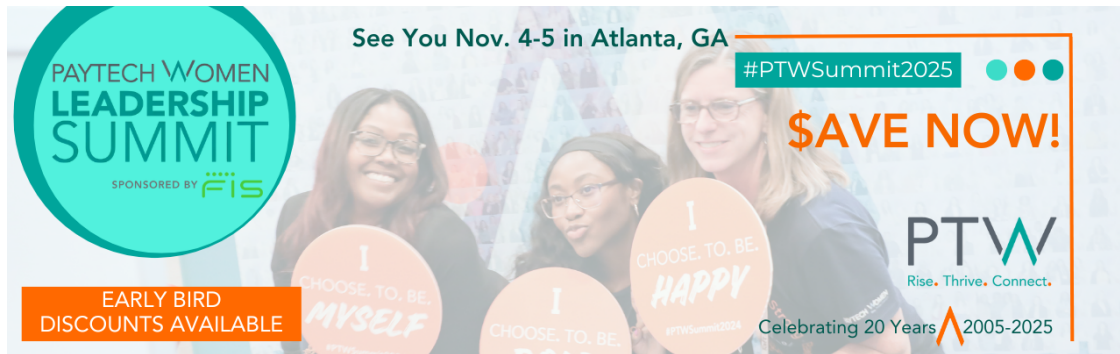
July 27-29

RetailNOW 2025 | RSPA

Caesars Palace

Las Vegas NV

MPC Media Partner Advertisement



November 4-5

PayTech Women Leadership Summit 2025

Renaissance Atlanta Waverly Hotel

Atlanta GA

REGISTER NOW TO SAVE

If you're not yet a member, we invite you to [join PTW](#) before registering to receive discounted member-only pricing. Once you've joined, remember to sign into your account to enjoy member discounts. Questions? Please contact us at info@paytechwomen.org.

We look forward to seeing you in Georgia!

The Side Hustle

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

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.

Are you a Hustler or a Company?

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



BLOG

FINTECH
Meetup

**Fintech Meetup 2025
Recap: 3 Days of**

Strategy, Insights & Real Outcomes

BLOG ARCHIVE

PRESS

Alacriti

Alacriti Unveils Next-Gen ACH: Automates, Optimizes, and Future-Proofs Payments

 Lighthouse
Credit Union

Alacriti

Lighthouse Credit Union Partners with Alacriti to Drive Continuous Innovation in Digital Payments



Nacha[®]

Nacha Releases Top 50 Financial Institution ACH Originators and Receivers for 2024; Total ACH Payment Volume in 2024 Exceeded 40 Billion

PRESS ARCHIVE

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