

MAY 2025

SPONSORED BY

Alacriti



Letter from the Director

Greetings!

Many thanks to this month's newsletter sponsor, **Alacriti**, and **Kristen Jason**, for sharing how their payment processing enhances liquidity, meets customer demands, and adapts to real-time expectations.

Fintech Confidential podcast host **Tedd Huff** is joined by **Robert Musiala**, co-leader of the Web3 and Digital Assets team at BakerHostetler, to discuss the significant developments in the crypto and fintech space during April 2025.

I'll be at the **SEAA 2025 Conference** in June. [Message me](#) to set up a meeting if you'd like to catch up in Orlando.

In the meantime, if you are interested in **The Side Hustle** (*see more below*), [email me to set up a call!](#)

Best,

A handwritten signature in blue ink, appearing to read 'Marla Ellerman', with a long, sweeping horizontal line extending to the right.

Marla Ellerman

Executive Director, [MPC Money, Payments, Connections](#)
Founder, [The Side Hustle](#)

MPC Interview



MPC Interviews Kristen Jason of Alacriti

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

Kristen Jason
Director, Product Marketing
kristen.jason@alacriti.com

How are you different than other brands in your space?

If I had to summarize it in one sentence, we have a team that truly cares, providing technology that easily adapts to our customers' needs and drives real business results. Alacriti differentiates itself through a rare combination of deep payments expertise, modern technology, and a partner-first approach. Unlike legacy providers or narrowly focused vendors, our Orbipay Payments Hub is a cloud-native, API-first platform that supports instant, ACH, wire, and card payments—all built on an ISO 20022-native, microservices-based architecture. With over 20 years of experience and trusted by institutions like Bank of America, U.S. Bank, and Navy Federal Credit Union, we deliver intelligent automation, integrated compliance, and rapid deployment that other providers struggle to match. Our low client attrition, high satisfaction, and commitment to collaborative innovation make

us a true partner—not just a vendor—in payments modernization.

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

Alacriti's value proposition lies in delivering a future-ready, cloud-native payments platform that unifies and modernizes rails—ACH, the RTP® network, the FedNow® Service, wires, and cards—under a single, intelligent hub. Our [Orbipay Payments Hub](#) offers unmatched agility, scalability, and automation across the full payments lifecycle. It provides comprehensive performance visibility across all your payments, improves back office operations, and, most importantly, empowers financial institutions to

[READ MORE](#)

FEATURED NEWS

Innovation, Speed, and Vision for Tomorrow's Payments

Alacriti recently hosted an exclusive evening at the Manhattan Motorcars Lamborghini Showroom. Speakers included Alacriti CEO **Manish Gurukula** with **Wayne Brown**, Managing Partner, The Walker Group; Seth Marlowe, The Treasury Whisperer™; and **Mark Majeske**, SVP Faster Payments at Alacriti and U.S. Faster Payments Council Board Advisory Group Member.



Driving Strategic Growth With a Payments Hub: Insights for FI Executives

As financial institutions face growing demands for faster, more efficient payment solutions, payment modernization has become a top strategic priority.

However, legacy infrastructure continues to pose significant hurdles. In a recent Banking Exchange-hosted webinar, *Strategic Growth: How FI Execs Leverage a Payments Hub*, **Neeraj Gupta, SVP of Product Management** at Alacriti, explored how a modern payments hub can help banks overcome these challenges. Gupta discussed how payments hubs can uncover new revenue opportunities through data-driven insights while adapting to evolving industry trends in transaction volume and channel origination.

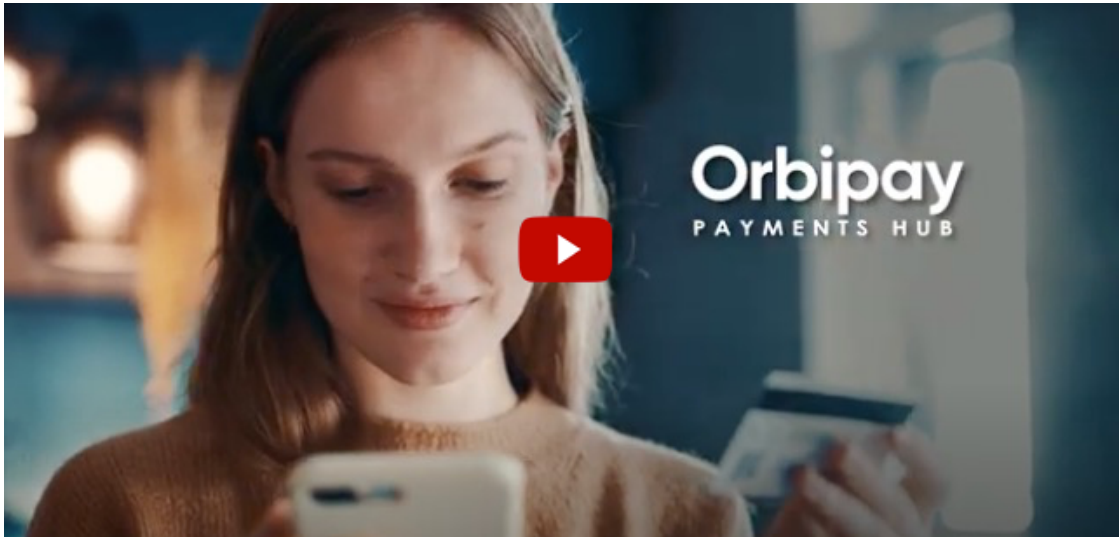
Understanding Payments Hubs

The webinar began by exploring the evolution of payments. “A payments hub is very much a fluid term that’s evolved a lot over the years. It’s been out there for quite a long time and carries a lot of baggage for some institutions,” Gupta noted. Traditionally, the term evoked images of cumbersome, monolithic systems designed for large financial institutions, often requiring years of painstaking efforts to implement. However, modern payment hubs challenge this notion, offering more agile, scalable solutions tailored to institutions of all sizes.

Modern payment hubs are designed to streamline payment processes, improve operational efficiency, and enhance client experiences. Gupta provided the definition of a payments hub: A payments hub is a solution that orchestrates and automates the end-to-end lifecycle of each payment per a financial institution’s unique workflow, policies, etc. This approach ensures consistent efficiency across channels and rails and is managed via a single command and control point in lockstep with a preferred integrated vendor ecosystem via a model that enables progressive modernization. “We’re laser-focused on moving money for financial institutions in alignment with their ecosystem,” said Gupta. This focus not only reduces costs and risks but also opens doors for growth through better client retention and faster time-to-market for new initiatives.

[**READ MORE**](#)





Explore the Orbipay Payments Hub

Orbipay Payments Hub is a comprehensive, cloud-native, scalable solution with end-to-end payment orchestration connecting to [TCH's RTP](#) network, the [FedNow Service](#), [Fedwire](#), [ACH](#), and [Visa Direct](#) payment rails on a secure, unified platform. As a leading fintech provider, Alacriti's hub offers fast and flexible integration into your legacy systems, enabling banks and credit unions to deliver new solutions to the market quickly and seamlessly while ensuring compliance with evolving regulatory standards.

Combining microservice-based architecture and open API capabilities, Alacriti's platform ensures a future-proof infrastructure to manage payments, allowing financial institutions to modernize processes, streamline payments operations, reduce operational costs, and rapidly deliver modern money movement experiences to their customers.

[WATCH HERE](#)

(re)CAST



This Changes EVERYTHING for CRYPTO!!! - Massive regulatory shifts, real payments, and rising security threats.

In this episode of Fintech Confidential, host **Tedd Huff** is joined by CI (Confidential Informant), **Robert Musiala**, co-leader of the Web3 and Digital Assets team at BakerHostetler, to discuss the significant developments in the crypto and fintech space during April 2025. Robert shares his expertise on blockchain law and compliance, providing insights into the evolving regulatory landscape and its impact on the industry.

The conversation covers the mainstream adoption of stablecoins, the implications of the Payment Stablecoin Act, and the integration of crypto with traditional financial systems. They also delve into the expansion of programmable money, the shifting regulatory environment, and the growing security threats in the crypto space.

LEARN MORE

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.





PAYTECH WOMEN *Live*

June 5 | 12:00 - 1:00 pm ET (virtual)
Fireside Chat: More Valuable than Cash

Join a special international **PayTech Women Live** event featuring **Himanshu Pujara**, global fintech leader and executive at Euronet Worldwide (live from Spain). Moderated by PTW Board President and Euronet Sr. Executive **Audrey Blackmon**.

Learn more and register.

UPCOMING EVENTS

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 5 | 12:00 - 1:00 pm ET

More Valuable than Cash

A Fireside Chat with Himanshu Pujara, Managing Director - Asia Pacific,
Euronet

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

July 30-31

MWAA 2025 | Midwest Acquirers Association

Chicago Marriott Downtown Magnificent Mile
Chicago, IL

September 8 - 10

WSAA 2025 | Western States Acquirers Association

Fairmont Scottsdale Princess
Scottsdale, AZ

MPC Media Partner Advertisement



October 26-29

Money 20/20 USA

The Venetian Resort
Las Vegas NV

REGISTER TODAY!

ATLANTA, GA | NOVEMBER 4-5, 2025

PAYTECH WOMEN LEADERSHIP SUMMIT

LEGACY IN MOTION

SPONSORED BY 

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!

REGISTER NOW

BLOG



How Alacriti Is Helping Financial Institutions Win with Instant Payments

BLOG ARCHIVE

PRESS



**Members Can Now
Receive Instant
Payments via the
RTP® Network and
FedNow® Service**



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



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



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

CONTRIBUTORS

Marla Ellerman, [MPC](#)
Cynthia Morgan, [Dexter Howard Events](#)
Tedd Huff, [Fintech Confidential](#)



[View this email in your browser](#)

You are receiving this email because of your relationship with MPC. Please [reconfirm](#) your interest in receiving emails from us. If you do not wish to receive any more emails, you can [unsubscribe here](#).

This message was sent to larry.woon@augmentum.com by info@mpcdigitalevents.com
Scottsdale, AZ, 85254

 [Unsubscribe](#) | [Manage Subscription](#) |

This is a Test Email only.

This message was sent for the sole purpose of testing a draft message.