

SEPTEMBER 2025

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An IXOPAY Company



## Letter from the Director

Dear MPC Community,

As we move into September, I want to take a moment to reflect on the momentum we've built and the opportunities that lie ahead.

The past few months have brought significant shifts in the marketplace, and I continue to be inspired by the way our community adapts, innovates, and leads with purpose. Across the industry, we're seeing new strategies emerge—whether it's in payments innovation, fintech collaboration, or enhanced data security. At MPC, we remain committed to providing the insights, connections, and platforms that help turn these opportunities into action.

Looking ahead, this month will be pivotal as we continue preparations for upcoming initiatives, deepen our partnerships, and spotlight thought leadership that is helping to shape the future of commerce. We're excited to feature insights from leaders who are breaking new ground and pushing boundaries in mobile payments, digital banking, and beyond.

As always, I want to thank our contributors, partners, and readers for your continued support and engagement. It's your energy and ideas that drive the success of this publication and the broader MPC community.

Let's keep the conversation going and continue building the future—together. I'll see you at Money 2020, CVxExpo, and the PayTech Women Leadership Summit!

**Marla Ellerman**

Executive Director | [MPC - Money, Payments, Connections](#)

Publisher/Editor | [MMTMagonline.com](#)

Founder | [The Side Hustle](#)

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# MPC Interview



## **MPC Interviews John Newton of Aperia Compliance**

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

John Newton, Vice President of Sales, Aperia Compliance, an IXOPAY Company  
[info@aperiacompliance.com](mailto:info@aperiacompliance.com)

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

Aperia Compliance is more than a platform — we're a partner. With a fully white-labeled solution, U.S.-based call center, and hands-on support, we do the heavy lifting for our partners. Unlike others, we don't just keep merchants safe — we help partners grow revenue by adding curated, compliance-adjacent products that bring value to their portfolios.

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

We simplify compliance for merchants with easy-to-use tools and human support, while partners gain a trusted extension of their team. This doesn't just reduce compliance risk — it creates an ecosystem focused on security. In turn, our channel partners can extend security and compliance solutions to their customer base without intensive and costly development investments. In short: we help partners grow by decreasing their time to market.

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## FEATURED NEWS

BLOG

### **From Cost Center to Profit Center: Monetizing PCI & Merchant Protection**

[Introduction: From Compliance Burden to Growth Channel](#)

PCI compliance has long been considered a necessary cost—mandated, manual, and rarely monetized. But forward-thinking platforms are flipping that model.

Instead of treating PCI as a checkbox, they're using it as a springboard to deeper merchant value, stronger retention, and recurring revenue.

PCI isn't just a requirement. It's a touchpoint. When done right, it opens the door to protection services merchants will pay for — and stick around for.

#### **Option A: For Providers Doing PCI In-House**

##### **A.1 The Problem with DIY PCI**

Many platforms and aggregators manage PCI internally—through support tickets, knowledge bases, or account manager hand-holding.

But this approach is:

- **Manual and resource-heavy**
- **Unrewarding:** There's no merchant fee, no additional stickiness, no data visibility
- **Risky:** Static processes may not keep up with PCI DSS changes, leaving merchants (and you) exposed

*The result? You're doing the work—but getting none of the upside.*

## A.2 The Monetization Play: Offload + Enhance

Instead of absorbing PCI costs, **bundle it as a managed compliance service.**

With the right partner, platforms can:

- **Automate PCI compliance** through streamlined workflows, dashboards, and merchant-friendly reminders
- **Layer in protection tools** like Script Monitoring and ADA website compliance
- **Deliver real merchant value**—not just “check the box” support
- **Set price points or include in premium tiers** for monetization flexibility

*You're already doing the work. Why not turn it into a revenue line?*

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BLOG

## **Compliance Is the Start — But Merchant Protection Is the Payoff**

### Merchant Protection Isn't Just About PCI Anymore

For years, PCI compliance has been the gold standard for protecting payment data. But the landscape has evolved. For today's acquirers, ISOs, platforms, and fintech providers, helping merchants achieve PCI is no longer enough.

The reality: security events are now business events.

A breach doesn't just cause fines. It causes churn, chargebacks, brand damage, and operational chaos. And the ripple effects don't stop with the merchant—

they land squarely on your portfolio.

That's why modern providers are reframing their approach: by offering layered protection that goes beyond compliance. And by doing so, they're also unlocking new ways to drive revenue.

## What Threats Are Your Merchants Facing Today?

The attack surface is bigger than ever, and many of your merchants are underprotected. Here are just a few of the most common threats:

- Client-side attacks like skimming, Magecart, and formjacking
- Account takeover and credential stuffing
- ADA lawsuits and privacy compliance gaps
- Brand impersonation and SEO fraud
- Business email compromise (BEC)

These aren't hypothetical. They're happening every day—and they're hitting merchants in every vertical. The question is: are you giving your merchants the tools to prevent and recover?

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PRESS

## **Simplifying PCI Compliance and Elevating Payment Security**

### **IXOPAY Merges With Aperia Compliance**

By Brady Harris

I am beyond excited to share a transformative milestone in our journey to redefine the payments industry. Today, IXOPAY proudly announces its merger with Aperia Compliance, a global leader in Payment Card Industry (PCI) validation and risk management. This strategic alliance unites two industry frontrunners, creating an integrated powerhouse committed to delivering secure, compliant, and scalable payment solutions like never before.

### **Why This Merger Matters**

In today's rapidly evolving digital economy, the stakes for robust payment security and stringent compliance have never been higher. Cyber threats are intensifying, regulations are becoming more complex, and businesses

worldwide are under pressure to safeguard transactions while optimizing payment operations. Our merger with Aperia Compliance is a proactive response to these challenges, designed to offer unparalleled value to our clients.

This isn't just a business decision; it's a commitment to you. By combining our strengths, we're poised to provide a seamless, one-stop platform that simplifies complexity, elevates security, and streamlines compliance. Together, we're not just keeping pace with the future of payments—we're shaping it.

## READ MORE

*Brady Harris is a visionary FinTech Executive with over two decades of experience leading high-growth financial technology and SaaS companies. His expertise in mergers, acquisitions, and scaling companies to successful exits is key as IXOPAY positions itself to become the one-stop payment industry solution.*



**PCI Apply | Simplifying Merchant Compliance**

PCI apply makes compliance effortless for merchants while giving you full visibility and control. You get a complete view of every merchant's compliance status, and it's white labeled.



### **Script Monitor | Stop Web Threats Before They Spread**

Detect unauthorized scripts continuously before they turn into attacks.

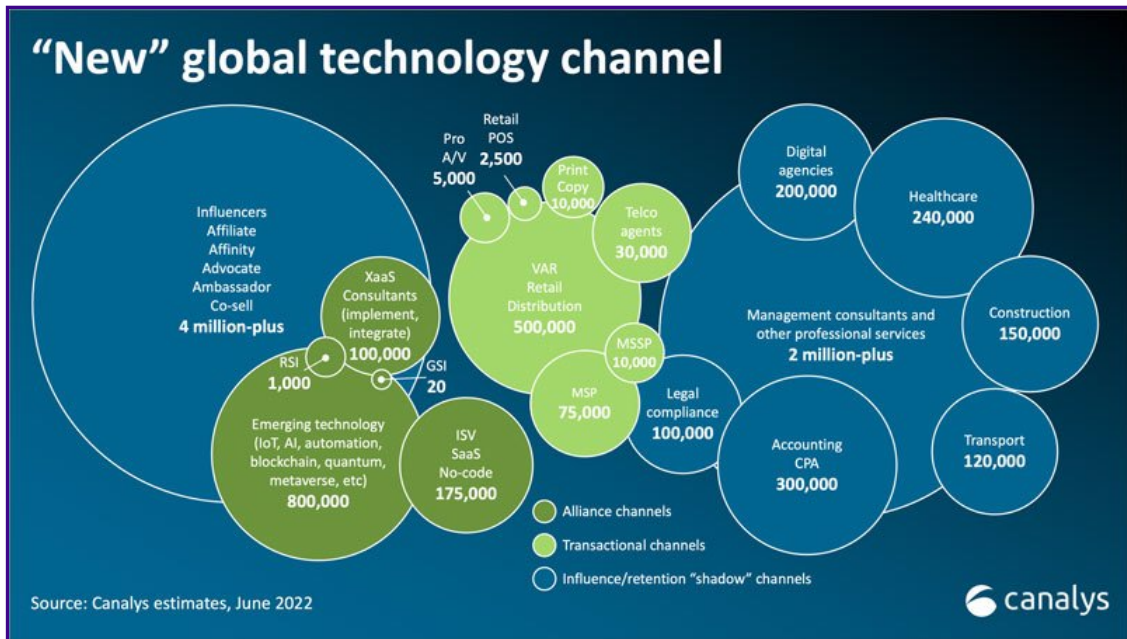
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## **(re)view(s)**

### **How to successfully build channel ecosystems to drive subscription and consumption models**

by Jay McBain via LinkedIn

We are now firmly in the subscription era. Driven by changing customer behavior and software (powered by the cloud) eating the world, and accelerated by the pandemic, most technology vendors have either committed to or made significant strides to transform their business models.



Subscription and consumption business models are an effective hedge against the current macroeconomic uncertainty. The models look to build a stable base of recurring customers and create predictable revenue that vendors can plan for (and enrich) in the future. Benefits include exponential growth potential, when gaining new subscribers, and attaining greater than 100% retention of current revenue. Successful subscription businesses achieve more efficient and manageable growth.

Without the need to hit the reset button each quarter, vendors and partners can benefit from increased business agility. The new and never-ending customer journey can logically be divided into three steps: getting the customer to the dance (vendor selection), getting them up on the dance floor (initial purchase) and keeping them dancing all night long (retention and enrichment).

## READ MORE

*Jay McBain is a renowned thought leader in the global channel, recognized as Channel Influencer of the Year by Channel Partners Magazine and featured in Business Review's Top 40 Under Forty, along with numerous top influencer lists. With a 30-year career in executive roles at IBM, Lenovo, ChannelEyes, and Forrester, he is a sought-after expert on industry insights and future trends. Currently, Jay is the chief analyst at Canalys, a leading firm specializing in channels, partnerships, alliances, and ecosystems.*

# 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.**

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## UPCOMING EVENTS

**September 29-October 1**

**ETA Strategic Leadership Forum**

The Ritz-Carlton | Laguna Niguel

Dana Point CA

**October 26-29**

**Money 20/20 USA**

The Venetian Resort

Las Vegas NV

**October 27-28**

**Small Business Banking Conference | American Banker**

The Diplomat Beach Resort  
Hollywood FL

**November 3-5**

**CVxExpo**

Renaissance Hotel & Spa  
Glendale AZ

**November 4-5**

**PayTech Women Leadership Summit**

Renaissance Atlanta Waverly Hotel  
Atlanta GA

**November 17-18**

**BTS | Banking Transformation Summit**

Charlotte Convention Center  
Charlotte NC

**November 18**

**Schellman AI Summit**

4010 W Boy Scout Blvd #600  
Tampa FL

**November 18-20**

**Future Branches**

J.W. Marriott  
Austin TX

**December 1-3**

**PAXCON 2025**

Loews Sapphire Falls Resort at Universal Orlando  
Orlando FL

**December 9-11**

**ABS & Fintech Specialty Finance Forum 2025 | Opal Group**

Waldorf Astoria Monarch Beach  
Dana Point CA

**December-11**

**Tampa Bay Chapter LinkUp:**

***End of Year Holiday Celebration at Kendra Scott***

6:00 - 8:00 PM ET  
Tampa FL



**October 26 - 29**

**Money 20/20 USA**

The Venetian Resort  
Las Vegas NV

**REGISTER NOW!**

*MPC Media Partner Advertisement*



**November 18**

**Schellman AI Summit**

Schellman Corporate  
Headquarters  
Tampa FL

**REGISTER NOW!**

**Early Bird Rate ends October  
15, 2025**

*MPC Media Partner Advertisement*



# BLOG



## **A Legacy in Motion: Experience the 2025 PTW Leadership Summit**



## **AI Implementation Failures in Real-World Deployments**



## **Use Case: How Smarter Routing Rescued Customer Experience in Banking Support**

BLOG ARCHIVE

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# PRESS



## **Schellman Announces AI Summit: From AI Confusion to AI Confidence**

**The Side Hustle**

# Expanding Revenue Streams and Strategic Growth Through Partnerships at WSAA

PRESS ARCHIVE

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## CONTRIBUTORS

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