

NOVEMBER 2025

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Letter from the Director

Dear MPC Community,

As we enter November, gratitude and reflection naturally come to mind. It's been an extraordinary year of innovation, collaboration, and transformation across the payments and fintech ecosystem — and none of it would be possible without the strategic partnerships and passion of our community.

The conversations sparked at recent industry events, including **Money 2020**, **CVxExpo**, and the **PayTech Women Leadership Summit**, continue to energize and inspire us. These gatherings highlight the collective drive to build a more connected, secure, and inclusive financial future.

Thank you to [Naomi Frias](#) and [Heather Hatch](#) (Newland NPT), CVxExpo panelists [Michele Johnson](#) (Sandler Partners), [Tim Hines](#) (ChainIT), and [Alan Forgione](#) (NEAA) along with [Berge Kaprelian](#) and [Martin Vilaboy](#) (CVxExpo), and [Gail Burgos](#) and her team (PayTech Women).

At MPC, we're proud to serve as a hub for thought leadership and forward momentum. This month, we're featuring new perspectives on embedded finance, digital identity, and the evolving consumer experience—topics that continue to shape the way businesses and individuals interact in our increasingly digital world.

As we look toward the close of the year, our focus remains on strengthening partnerships and exploring the innovations that will define 2026 and beyond. Thank you for being part of this journey—your ideas, engagement, and leadership are what make MPC such a dynamic and forward-thinking community.

Wishing you all a season of gratitude, inspiration,
and continued success.

Warm regards,



Marla Ellerman

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

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

Founder | [The Side Hustle](#)

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MPC Interview



**MPC Interviews Jeremy
Blackburn of ChainIT®**

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

Jeremy Blackburn, Founder & CEO, ChainIT®

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

Most digital-signature and payment tools still rely on trust - trust that the right person typed a name, clicked a button, or uploaded a document. But with deepfakes, impersonation, and synthetic identities exploding across the payment landscape, trust is no longer protection; it's exposure.

ChainIT operates on verified truth. We validate the real human or organization behind every action - who they are, where they are, what device they're

using and lock that information into an immutable Validated Data Token (VDT). Fraud collapses when identity can't be faked.

With 14 awarded and 20+ pending patents in biometric identity validation, tokenized audit trails, and verified digital agreements, ChainIT directly solves the core problems at the center of today's e-signature litigation: unverifiable signers, weak audit trails, and signatures with no provable human behind them.

In Short:

If someone can fake a signature or account, they can fake a transaction. With ChainIT, they can't because every action is tied to a verified human being, not a guess.

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

ChainIT unifies identity validation, digital signing, and payment execution into a single, verifiable flow. Instead of using separate tools for KYC, signatures, and payment authorization, ChainIT performs them together using patented biometric validation and tokenization.

Every agreement and payment is tied to:

- A verified human or organization
- A verified device
- A verified physical location
- An immutable timestamp
- A patented VDT audit record

Partners gain immediate zero-trust security without forcing users to change their workflow. ChainIT deploys as an app, a web platform, an SDK, or embedded into existing payment rails via ChainIT Pay.

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FEATURED NEWS

Clicking "I AGREE" is not a signature, it's a Liability.

Why Traditional E-Signature Tools Keep Failing... and Why Verified Signing Is Becoming a Legal Survival Requirement

Digital signing was supposed to make business faster, safer, and more convenient.

Instead, it created a new problem:

- **Anyone can click a button.**
- **Anyone can forge a name.**
- **Anyone can pretend to be the “authorized signer.”**
- **And in court, none of that holds up the way people think it does.**

Every month, somewhere in the U.S., a business discovers the same painful truth: **"A signature with no verified signer is barely a signature at all."** And that's why “click-to-sign” platforms keep getting hit with lawsuits disputed contracts, forged approvals, unauthorized signatures, corporate losses, and multi-million-dollar litigation from “he said, she said” identity failures. We don't have to call them out by name. The court filings speak for themselves.

E-Sign Tools Were Built for Speed, Not Truth

Most legacy e-signature tools were designed around convenience.

- Send the form
- Click the box
- Type your name
- Done

Fast? Yes. Legally reliable in a high-risk world? Not even close.

Here's Why:

1. **“Signatures” aren't tied to a real human.** If someone gains email access, they can sign anything. If someone hacks a phone, they can approve a wire. If an employee leaves a laptop unlocked, they can authorize millions in damage.
2. **“IP Address” and “Email Ownership” are not identity proof.** Courts have already thrown out multiple contracts built on these weak Anyone can claim: “That wasn't me.”
3. **And when that happens, companies discover the truth the hard way:** Clicking is not verification, typing is not authentication, and

convenience is not compliance.

Signing Without Verification is a Risk

Judges, regulators, auditors, and lawyers are all saying the same thing: If you cannot prove WHO signed, WHERE they signed, HOW they signed, and that they HAD THE AUTHORITY to sign... the contract is vulnerable.

Legacy e-signature platforms don't prove any of that. They log a timestamp, an email, an IP address, but they do NOT prove the identity, authority, intent, or location of the signer. They can't determine whether a human or AI/bot performed the action or if the device was compromised or tampered with, or if the contract is even being signed under valid organizational authority. This is why lawsuits keep happening, because every gap in verification is an opening for fraud, dispute, or denial.

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Trust Nothing. Verify Everything.

The image shows a comparison between a Pactvera document summary report and a traditional loan extension agreement. On the left, the Pactvera report is a modern, user-friendly interface with a green header, clear sections for "Loan Application #1", "Signer", and "Signatures", and a map showing the location. On the right, the "LOAN EXTENSION AGREEMENT" is a dense, legalistic document with small text, checkboxes, and a signature line. A red play button icon is overlaid on the center of the comparison.

DocuSign Isn't Enough. Pactvera™ Is.

DocuSign. Adobe Sign. The so-called "leaders" of e-signatures. Here's the truth: they rely on emails and checkboxes anyone can fake. Editable PDFs. Audit trails that crumble in court. **Pactvera™** is built different.

- Biometric ID + government validation prove the signer's true identity.
- Blockchain sealing makes every action immutable.

- Touch Audit™ tracks the who, what, when, where, and how of every signature.
- Every agreement ends as a Valitorum — a tamper-proof, court-ready artifact.

Legacy e-signatures are fragile. Pactvera is verifiable truth. Don't just sign. Pactvera-Validate.

WATCH HERE



How to Send Pactvera™ Requests | Verified Signatures, Blockchain Secured

Creating and sending digital agreements should be simple—and enforceable. With Pactvera™, you can send multiple documents and forms in one request, configure signers, and track everything in your Outbox. But here's what sets Pactvera apart from every other e-signature tool:

- Every signature is tied to a real verified identity
- Biometric face scans ensure the signer is who they claim
- Each action is tokenized and immutably recorded on the blockchain
- Time, location, and device details are captured for full auditability
- Touch Audit™ provides a compliance-ready, tamper-proof trail

Stop relying on email-based signatures. With Pactvera, your agreements are secure, verifiable, and court-ready—every single time.

WATCH HERE

(re)view(s)

POST



Insights via LinkedIn

by Nitin Gaur

Want to engage in a conversation while I'm still focused on what first drew many of us here—creator-led economies, inclusion, and the ability to monetize new digital assets, not just repackage old ones—

1. Have we lost the Web3 narrative?
 - As RWAs and institutional DeFi dominate headlines, the original promise—creator-led economies, inclusion, and new digital asset monetization—feels sidelined.
2. Don't get me wrong: tokenized T-Bills, stablecoins, and on-chain funds are progress.
 - But they're Web2.5 innovations—digitizing old rails, not re-architecting ownership.
3. The true Web3 thesis was never about bringing Wall Street on-chain—it was about bringing everyone on-chain.
 - Re-enabling creators, small businesses, and emerging economies to own and monetize digital capital.
4. As institutions “return” to crypto, let's not forget: infrastructure should serve inclusion, not just efficiency.

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PRESS



“Girls Just Wanna Have Funds” Podcast Launches to Amplify Women’s Voices in Fintech, Payments, and Financial Empowerment

A new podcast is hitting the fintech and payments landscape with a bold mission and an authentic voice. **Girls Just Wanna Have Funds** officially launched, created by a group of women who have spent 10–20 years building their careers in an industry that has historically been male-dominated.

Hosted by longtime friends and seasoned professionals in payments and financial technology, Girls Just Wanna Have Funds brings candid, unfiltered conversations to the forefront — tackling topics around women, money, career advancement, personal growth, and the realities of navigating the payments space. The show blends insight with humor and heart, offering a refreshing space for women at every stage of their financial and professional journeys.

“Our goal is to spark real dialogue around financial confidence, career development, and the unique experiences women face in fintech and payments,” the hosts shared. “We want to create a dynamic community where women feel seen, supported, and inspired — and have some fun along the way.”

Listeners can expect honest discussions, practical insights, guest interviews, and a commitment to elevating women’s voices in technology, payments, and finance.

Episode 1 is now live

Available on **Spotify, Apple Podcasts, YouTube, Tik Tok and Instagram** all major streaming platforms.

Follow the show and join the conversation:

Instagram: <https://www.instagram.com/grlsjustwannahavefunds>

TikTok: <https://www.tiktok.com/@grlswannahavefunds>


YouTube: <https://youtube.com/@grlsjustwannahavefunds>

X (Twitter): <https://x.com/gjwhfunds>

LinkedIn: [@GirlsJustWannaHaveFundsPodcast](https://www.linkedin.com/company/GirlsJustWannaHaveFundsPodcast)

About Girls Just Wanna Have Funds

Girls Just Wanna Have Funds is a podcast dedicated to real conversations about women, money, and career confidence in the fintech and payments space. Created by a group of female industry veterans, the show blends professional insight with authenticity and humor to uplift and connect women across the industry.

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|  | <p>Partners, Payments, and Technology</p> <p>Expand your offerings without increasing your work load</p> <p>To learn more, contact Marla@thesidehustle.cc</p> |
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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

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

December 11

The Future of Applied AI in Finance and Banking | DSS NYC

8:00 AM - 8:00 PM

S&P Global Headquarters

New York NY

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PAXCON
2025
ORLANDO
Loews Sapphire Falls Resort
Dec 1st to Dec 3rd

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The Side Hustle

Sell Connectivity, Win More Deals

 GlobalData.

South Korea cellular M2M/IoT services market to reach about \$900 million in

2029, forecasts GlobalData

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PRESS



Global number of Internet users increases, but disparities deepen key digital divides

PRESS ARCHIVE

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11 | Page