

MARCH 2026

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Letter from the Director

Dear MPC Community,

Welcome to the March edition of *News and Views*! As we move further into the first quarter of 2026, the payments and commerce landscape continues to evolve at a rapid pace. From emerging technologies to ongoing regulatory discussions, our industry remains both dynamic and full of opportunity.

In this issue, we're highlighting timely developments shaping the merchant services space, along with insights from across the MPC community. Our goal, as always, is to provide valuable perspectives that help you stay informed, anticipate change, and better serve your merchants and partners.

Spring is also a season of renewed momentum, and we're excited about the conversations and collaborations happening throughout the industry. The strength of MPC lies in the expertise and engagement of our members, and we're grateful for the ideas, insights, and contributions that continue to make *News and Views* a meaningful resource. Thank you for being part of the MPC community and for staying connected with us.

I'll be at **Transact 2026** next week. Get in touch if you'd like to schedule a meeting with me in Atlanta!

Warm regards,



Marla Ellerman

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

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

Founder | [The Side Hustle](#)

BOOK AN APPOINTMENT

MPC Interview



MPC Interviews John Badovinac of Aurora Payments

Please tell us your name, title, company, and email address to provide to prospective participants interested in receiving more information.

John Badovinac, SVP Embedded Commerce, Aurora Payments,
john.badovinac@risewithaurora.com.

How are you different than other brands in your space?

Our personal consultancy. Our Founder's Framework is a practical, proven approach designed for SaaS founders to architect a payment business. It helps identify growth constraints, uncover revenue and margin opportunities, understand the real integration lift, and fully embed payments into the platform's native sales and customer engagement workflows.

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

Aurora helps software platforms and channel partners turn payments into a scalable business. We combine embedded payments technology with practical go-to-market expertise to help SaaS companies monetize payments inside their

applications and enable ISOs and agents to deliver more value through software-driven commerce.

What recent challenges have your company's leadership faced and how did you overcome them?

Our leadership team recognized that while our platform was strong, it wasn't yet good enough for the future we're building. To deliver faster integrations and more differentiated customer experiences, we doubled down on our engineering resources and added more than 20 engineers in the past 90 days. This investment is accelerating innovation and strengthening the Aurora platform for SaaS companies and channel partners building payments into their ecosystems.

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FEATURED NEWS

ARTICLE

Partners Need More Than Technology: What ISVs Get Wrong About Embedded Payments

by John Badovinac

For ISVs, choosing a payments partner is about more than just technology integration. While seamless APIs and robust platforms are essential, true partnership requires understanding your business model, collaborating on effective pricing policy, and aligning on customer engagement strategies that get payments traction. The right payments partner brings strategic guidance, transparent pricing, and a commitment to your long-term success—not just a technical solution.

Most independent software vendors (ISVs) get the technology part right. They can code, integrate APIs, and make transactions flow smoothly. But too often, that's where the progress stops. The payments move, yet the revenue doesn't.

Over the past decade, I've seen this pattern repeat across multiple industries. SaaS companies build strong payment functionality, but it ends up operating like plumbing: invisible, functional, but financially flat. The reason isn't bad code. It's that payments were never tied to a holistic business strategy.

Technology alone doesn't drive revenue

The right payments partner goes beyond providing a great API — they help you build a real payments business inside your platform. Anyone can connect payments; finding a true partner who can help you build a payments business is far more rare.

That means doing the work where it matters: financial modeling to set smart pricing policy, workflow analysis to introduce payments at natural points in the customer journey where you can gain real traction, and analytics to track actual vs. expected profitability so you can adjust quickly and hit your growth and profit targets.

A reliable API and good uptime are expected. But what separates an average platform from one that thrives is how it uses payments to create value for the business and for its customers.

The ISVs who succeed understand that payments aren't just a technical feature. They're a financial layer that can influence pricing, retention, and customer satisfaction.

When payments are treated purely as a feature, you end up with an integration that works, but doesn't work for you. When they're treated as a core part of the business model, they become a lever for growth.

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PAYMENTS PROFILER

BLOG



ETA Transact '26

by Tom McCole

March brings us both the best of Madness and clarity, the annual NCAA March Madness Basketball Tournament, and more importantly, the Electronic Transaction Association's premier convocation for the payment industry. **Transact '26** will be held at the Georgia World Congress Center in Atlanta and host 3000+ attendees, 150+ exhibitors, and 140+ speakers. Transact focuses

solely on the merchant services ecosystem, comprised of card brands, acquirers, banks, gateways, ISOs, and technology providers. The event is a veritable showcase of technology advances. Transact is a “must attend” for anyone engaged in any aspect of the payments landscape.

Education sessions led by industry experts are hosted on three stages—Tech Zone, Idea Zone, and Growth Zone—providing real-world insights into the virtual “New World” of merchant payment services. There has never been a more monumental technology advance in payments than right now. Leading the technology discussion this year is the real-time implementation and commercialization of AI products and services. The promised AI commerce tools are now real-world ready. We have crossed over the bridge from the future-value hype of AI to the real-world of ROI in agentic commerce, customer support, fraud detection, risk management, and sales generation. Transact’s education sessions will offer insight into understanding how AI tools are reshaping leadership roles, ethical AI implementation considerations, and the use of new productivity tools.

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



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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.

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Sell Smarter. Not harder.

If you want to close more deals with less pushback, this is for you. Join one of our quick training sessions on TAP and Same Day Funding.

TAP is Merchant Industry's Terminal Access Program. It helps you eliminate hardware cost objections by offering modern devices at \$0 upfront with one low monthly payment over 24 months, plus EdgeGuard protection. The process is simple: choose the device, add TAP to the app, the merchant signs, and the device ships.

Same Day Funding is an easy add-on that keeps cash moving, reduces missed cutoff headaches, and gives business owners confidence that their deposits hit on time.

Join a 30-minute session to learn exactly how to position both, who they fit best, and how to submit them correctly. [RSVP at the ISO Agent Training Calendar.](#)

(re)view(s)

PODCAST



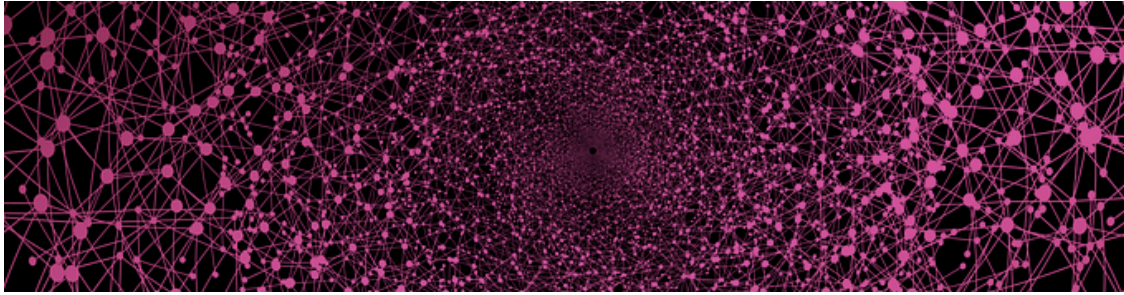
Stablecoins Are Taking Over and Most Banks Are Already Behind

Stablecoins are no longer a fringe conversation. The GENIUS Act passed, SAB 121 is repealed, and banks that were watching from the sidelines are now building. **Tedd Huff**, CEO of fintech advisory firm Voalyre and founder of Fintech Confidential, sits down with **Nik Milanović**, founder of This Week in FinTech and StableCon, to break down what this regulatory shift means for banks, FinTech founders, and anyone building in the stablecoin payments space right now.

MORE HERE

Tedd Huff is the founder and CEO of Voalyre and the creator and host of Fintech Confidential, with more than 26 years in fintech and payments advising startups and public companies on strategy, growth, and user experience.

POST



From Assurance to Proof: Why Formal Verification Is the Next Frontier for Institutional Blockchain Infrastructure?

by Nitin Gaur via LinkedIn

When engineers build a secure system, they document why it's secure — mathematical arguments, threat models, design rationale. But these are reviewed by humans, who can miss things (and I know I have in the past), misread assumptions, or trust an argument that has a subtle gap. That's acceptable for experimental systems. It isn't acceptable for custody protocols, settlement finality, or fund accounting on-chain.

Formal verification changes the standard. Rather than explaining security in a whitepaper, you encode your security claims into a proof assistant — software like Lean — and the machine checks every logical step mechanically. If it compiles, the proof is airtight given its stated assumptions. Nothing gets to be "obvious."

Regulators and risk committees are increasingly asking not just "does it work in testing?" but "can you prove it's correct?" These are fundamentally different questions, and the gap between a whitepaper with mathematics in it and a machine-checked proof is becoming a meaningful distinction in trust, liability, and institutional readiness. This is reduced costs of compliance!

As zkRollups move from experimental to production infrastructure — handling real assets, real settlement, real regulatory exposure — this level of rigor is no longer academic. It is an engineering requirement.

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Nitin Gaur is Head of Financial Institutions at Nethermind. Prior to this, he founded LedgerLink, an AI driven Web2.5 Platform. Earlier, 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.

POST



Cybersecurity spend will hit \$311 billion globally, growing 12.1%, over 90% partner delivered by Jay McBain via LinkedIn

This year, global cybersecurity spend will hit \$311 billion globally, growing at 12.1% y/y according to **Matthew Ball** and the cyber team at **Omdia**. But the headline is in the mix...

Partner led services are now more than 2x product sales. Services attach will also outgrow products in 2026 (12.6% vs. 11%)

That's the signal. The market has shifted from buying tools to buying outcomes. Over 90% of this spend flows through the channel, reinforcing what we've long known — security is sold, delivered, integrated, and managed by partners.

Endpoint, network, and web security remain foundational, but growth is accelerating in managed services, MDR, SIEM, identity, and remediation. In fact, there are \$1 in managed services delivered for every \$1 in product deployed by customers (both at \$106 billion).

Complexity is the growth engine

Buyers don't want another dashboard and struggle to find the cyber (or AI) talent internally to protect and defend their organizations.

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Jay McBain is a renowned thought leader in the global channel, recognized as ChannelInfluencer 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 Omdia (formerly Canalys), a leading firm specializing in channels, partnerships, alliances, and ecosystems.

UPCOMING EVENTS

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Thursday, March 19
The Power of the Pivot in Payments
Education Session | 10:00 AM - 10:30 AM

We are so excited! **Girls Just Wanna Have Funds** will be live at **TRANSACT 2026** as part of the **EMPOW(H)ER** Breakfast! We're bringing the conversation from the podcast to the stage discussing women in payments and fintech and to talk about leadership, innovation, and building the future of our industry.

If you're attending **TRANSACT**, come join us for a fun, honest, and insightful discussion about navigating careers in payments, supporting women in fintech, and creating more opportunities in our space.

[Learn more and register](#) for the show.

We're looking forward to connecting with everyone there!

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Tedd Huff
CEO, Voalyre
Founder, Fintech Confidential

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How AI and Transactional Compliance Are Reshaping Risk Management in High-Risk Payments

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Money 20/20

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Atlanta GA

Mar 24-26

Digital Asset Summit | Blockworks

Javits Center North
New York NY

Mar 24-26

Fintech Americas

Hotel Fontainebleau
Miami Beach FL

Mar 30 - Apr 1

Fintech Meetup

Mandalay Bay Convention Center
Las Vegas NV

Mar 31-Apr 1

Links 2026 | Chainalysis

New York Marriott Marquis
New York NY

April 6-9

Human [X] 2026

Moscone Center South
San Francisco CA

April 26-29

Smarter Faster Payments 2026 | Nacha

San Diego Convention Center
San Diego CA

April 29-30

Stripe Sessions

Moscone Center
San Francisco CA

May 3-6

Safeguard

The Broadmoor
Colorado Springs CO

May 4-6

Payments Forum | American Banker

Grand Hyatt San Francisco
San Francisco CA

May 5-7

Finovate Spring

Sheraton San Diego Hotel and Marina
San Diego CA

June 9-11

Visa Payments Forum (VPF)

Moscone Center
San Francisco CA

June 15-17

Digital Banking | American Banker

Hilton Orlando
Orlando, FL

October 18-20

Money 20/20

The Venetian
Las Vegas NV

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