

APRIL 2026

SPONSORED BY

**Letter from the Director**

Dear MPC Community,

Welcome to the April edition of *News and Views*! As we move further into 2026, the energy across the payments and merchant services industry continues to build. With the first quarter behind us, this is a natural time to reflect on progress made and look ahead to the opportunities shaping the months to come.

In this issue, we bring you insights on key industry trends and innovative solutions influencing how businesses operate and grow. As technology continues to evolve and customer expectations shift, staying informed and adaptable remains essential for success.

April also marks a season of renewed focus and forward momentum. Across the MPC community, we're seeing continued collaboration, idea-sharing, and engagement that strengthen our collective voice and impact. Your participation makes this network a valuable resource for professionals across the industry.

Thank you for your continued support and for being an active part of the MPC community.

Wishing you a productive and successful April!

Warm regards,

A handwritten signature in blue ink, appearing to read 'Marla Ellerman', with a long, sweeping underline.

Marla Ellerman

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

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

Founder | [The Side Hustle](#)

[BOOK AN APPOINTMENT](#)

MPC Interview



MPC Interviews Scott Adams of Fraud Deflect

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

Scott E. Adams, the CEO & Co-founder of Fraud Deflect.

My email address is Scott@frauddeflect.com but you can also go to <https://frauddeflect.com/scott-e-adams-2025> or our website at www.frauddeflect.com for more information about me and our company.

How are you different than other brands in your space?

I was an online merchant for years and have a man-on-the-street view of what business owners go through every day. When it comes to fraud and chargebacks, merchants just want a solution that works, that doesn't get in the way of doing business, and helps them keep more of their hard-earned revenue. We put the merchants and partners that serve them first with our innovative technology that produces outstanding results reducing chargebacks by 90+% and the fraud that causes them. It's our goal to stop disputes before they become chargebacks, automatically, so the merchant never has to deal with them.

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

Think of us as the invisible firewall between your revenue and the digital underworld. At **Fraud Deflect**, we don't just manage the fallout of a bad transaction; we rewrite the script of the transaction itself.

The Stack: Proprietary Intelligence

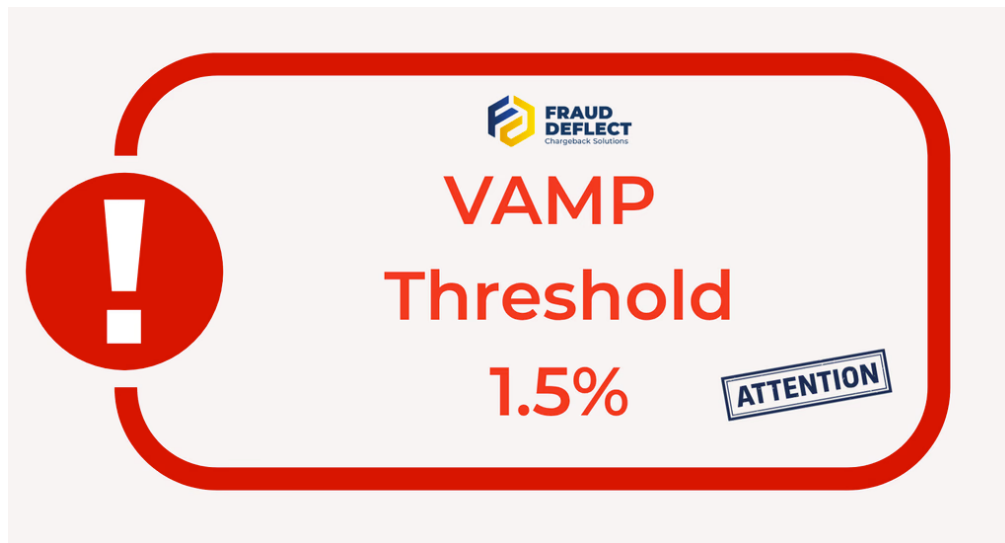
We've built **FDID Technology**, a high-fidelity fingerprinting engine that tracks device behavior and checkout telemetry in real-time. When a dispute is sparked, we don't just send a memo; we feed a wealth of merchant data directly to the issuing banks. It's a data-rich collaboration that kills "friendly fraud" in its tracks by giving banks the evidence they need to say *no* to the customer's claim.

The "Prevent First" Strategy

Most firms are reactive; they're janitors cleaning up after a chargeback mess. We're architects. Our strategy is simple: **The best alert is the one that never happens.** We intercept disputes at the source, stopping them before they ever hit your dashboard. We aren't just saving your money; we're saving the sale.

READ MORE

FEATURED NEWS



BLOG

Visa Lowers VAMP Threshold to 1.5%

Visa has lowered the VAMP threshold to 1.5% starting April 2026. Here's why merchants who were previously compliant may now be at risk and what to do next.

This is not an April Fool's joke: Many Merchants Will Be Flagged Overnight

Starting April 2026, Visa is lowering the merchant VAMP threshold from **2.2% to 1.5%**.

At first glance, this may look like a simple adjustment. It's not.

This change will quietly push a large number of merchants, including many who were previously considered "safe", into risk categories they weren't in before.

And most don't even realize it yet.

What actually changed

Visa's **Visa Acquirer Monitoring Program (VAMP)** already redefined how merchant risk is measured by combining fraud and disputes into a single metric.

If you're not familiar with how VAMP works, we break it down here: ***What VAMP Means for Online Merchants***

At its core, the VAMP ratio is:

(Fraud Notifications TC40s + Chargebacks TC15s) ÷ Total Settled Transactions

The key update now is simple:

- Old excessive threshold: 2.2%
- New threshold (April 2026): 1.5%

Same formula. Lower tolerance. But the real impact goes far beyond a percentage change.

This isn't just a lower threshold. It's a wider net.

Most merchants are still thinking about VAMP in terms of chargebacks. That's already outdated.

READ MORE



How to Navigate VAMP in 2026: Fraud Strategy, EMV 3DS & Merchant Insights

The PAAYcast team hosts **Scott E. Adams of Fraud Deflect** to discuss the **Visa Acquirer Monitoring Program (VAMP)** and how VAMP is reshaping how fraud, chargebacks, and transaction risk are measured — and how most merchants are still approaching it the wrong way. These industry experts break down what VAMP really means for merchants in 2026, and what strategies actually move the needle.

WATCH HERE



VAMP Update - Slow and Steady

Scott E. Adams | Chargeback Expert

Finally finding time to start doing videos again on LinkedIn and now that the next VAMP Merchant Threshold change is coming up there are lots of rumors and false info out there.

So I'm getting back to sharing what I know and making sure merchants know the truth about this new program. Today, watch to learn what we've been seeing in the trenches and then next week we'll dive in to the VAMP Myths we've been hearing and also let you know what is working @FraudDeflect merchants.

WATCH HERE

PRESS



Alacriti

Arizona Financial Modernizes Wires With Alacriti

Provides Members With Faster, More Secure Wire Transfers Through Orbipay Payments Hub

BRIDGEWATER, N.J., April 8, 2026 – **Arizona Financial Credit Union**, a leading Arizona-based credit union serving more than 178,000 members, has partnered with **Alacriti** to modernize its wire transfer operations as part of a broader payments transformation strategy. Through this partnership, Arizona Financial has implemented Alacriti’s **Orbipay Payments Hub for Wires** to replace manual processes with an automated and modern approach. The solution provides comprehensive wire capabilities, including domestic Fedwire® Funds Service connectivity, and integrated fraud screening through Nasdaq Verafin. The initiative was designed to improve operational efficiency and strengthen risk oversight to support the growing wire transaction volume across the organization.

“Partnering with Alacriti enabled us to scale our wire operations while giving our staff the tools they need to process transactions efficiently and accurately,” said Diane Kotouch, Sr. Vice President of Cards and Payment Strategy. “The solution gave us better control, reduced manual effort, and positioned us to better support the growing wire demand.”

With the implementation of Orbipay Payments Hub, Arizona Financial benefits from:


Automated Wire Processing: End-to-end support reduces manual handling and delays.

- **Greater Operational Control:** Configurable workflows support internal policy enforcement for high-value wires.
- **Integrated Fraud Oversight:** Embedded risk checks provide real-time alerts throughout the wire lifecycle.
- **Improved Accuracy and Routing:** Built-in validation and automated intermediary routing reduce exceptions.
- **Domestic Wire Support:** Inbound and outbound wires through a unified, modern interface.

- **Future-Ready Wire Infrastructure:** Built on ISO 20022 standards to support Fedwire® requirements.

The implementation was completed two months ahead of schedule, allowing Arizona Financial to transition away from manual wire processing sooner than planned and begin realizing operational benefits earlier.

[READ MORE](#)



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

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.

[BOOK AN APPOINTMENT](#)

(re)view(s)

POST



The global IT market reaches \$6.07 trillion in 2026. Partners deliver 66.7% of it (and surround 96%)

by Jay McBain via LinkedIn

The channel partner ecosystem is undergoing the most significant structural transformation in its history. Artificial intelligence, shifting consumption models, platform economics, and a \$6.07 trillion global IT market are rewriting the rules of engagement for every partner type — from the largest global system integrators down to the smallest managed service provider.

TOP 10 Channel Ecosystem Trends for 2026

Here are the ten trends that will define the ecosystem in 2026 and shape it for the decade ahead:

1. Agentic AI Moves from Pilot to Production

The conversation has shifted from 'what is generative AI?' to 'how do we deploy autonomous agents at scale?' In 2026, agentic AI — systems capable of taking multi-step actions without constant human oversight — becomes the primary technology investment priority for enterprises worldwide.

Omdia is forecasting the partner opportunity in AI services at \$267 billion by 2030, growing at 35.3% CAGR. The race to build AI advisory, deployment, integration, and management practices is already underway. Partners who built GenAI competencies in 2023–2024 are now converting those proof-of-concepts into production deployments.

Critically, 61% of partners still report little or no shift from POC to production on Gen AI projects — meaning the firms that crack this transition will dominate the next wave.

2. The \$4 Trillion Partner Opportunity Expands

Partners will deliver \$4.05 trillion of the \$6.07 trillion global IT market in 2026 — 66.7% of all technology spending flows through or with a partner.

Counting all of the supporting services from before, during, and after the transaction, channel partners surround 96% of the industry.

That share is growing, but unevenly.

MORE HERE

Jay McBain is the most recognized and cited analyst and futurist in the global IT channel. As Chief Analyst for Channel, Partnerships & Ecosystems at Omdia, he covers platform ecosystems and go-to-market strategy, routes to market, partner programs, and the people, processes and technology that drives the industry forward.

MPC Media Partner Advertisement



Agentic AI applications for the enterprise

See how our technology can transform your business.

GET A DEMO!

MPC Media Partner Advertisement



Experience Our Solution in Action!

See how our technology can transform your business.

REQUEST A DEMO!

MPC Media Partner Advertisement



Join ChainIT today!

Experience a future where nothing is assumed—everything is verified. Our blockchain-powered platform ensures the authenticity of products, services,

and events, protecting you from fraud and securing what matters most.

REQUEST A DEMO!

PODCAST

MPC Media Partner Advertisement



Girls Just Wanna Have Funds

Wrap-Up! Part 3 — We're throwin' it back to our first jobs!

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--Jenna L. Padilla, GOAT Payments, Sarah Adams, ISVPay, Gretchen Bender, MAPP Advisors, and Naomi Mastera, NMI--the show blends professional insight with authenticity and humor to uplift and connect women across the industry.

WATCH HERE

UPCOMING EVENTS

MPC Media Partner Advertisement



Apr 13-16
Channel Partners
Conference and Expo + MSP
Summit
The Venetian Resort
Las Vegas NV

REGISTER NOW!

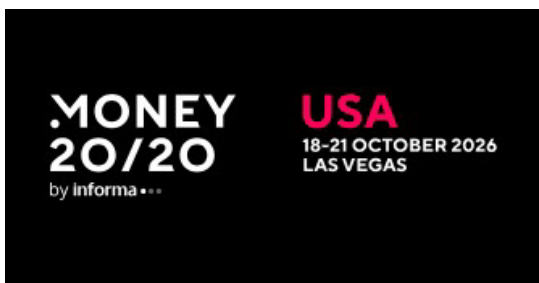
MPC Media Partner Advertisement



July 22-23
MWAA 2026 (Midwest
Acquirers Association)
Chicago Marriott Downtown
Magnificent Mile
Chicago IL

REGISTER NOW!

MPC Media Partner Advertisement



October 18-20
Money 20/20
The Venetian
Las Vegas NV

REGISTER NOW!

Apr 13-16

Channel Partners Conference and Expo + MSP Summit

The Venetian Resort

Las Vegas NV

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

Consensus | CoinDesk

Miami Beach Convention Center

Miami FL

May 5-7

Finovate Spring

Sheraton San Diego Hotel and Marina

San Diego CA

June 8-10

SEAA (Southeast Acquirers Association)

Fontainebleau Miami Beach

Miami Beach FL

June 9-11

Visa Payments Forum (VPF)

Moscone Center
San Francisco CA

June 15–17

Digital Banking | American Banker

Hilton Orlando
Orlando FL

July 22-23

MWAA 2026 (Midwest Acquirers Association)

Chicago Marriott Downtown Magnificent Mile
Chicago IL

Aug 1-6

Black Hat USA

Mandalay Bay Resort and Casino
Las Vegas NV

September 15–17

WSAA 2026 (Western States Acquirers Association)

JW Marriott Desert Springs Resort & Spa
Palm Springs CA

Oct 18-20

Money 20/20

The Venetian
Las Vegas NV

BLOG

TRANSACT[®]

POWERED BY ETA
MARCH 18-20 · 2026 · ATLANTA

**ETA Transact
'26 Wrap-Up**

PRESS



BalancedTrust and Coinbax Partner to Deliver Compliance- First Programmable Payments for Financial Institutions

CONTRIBUTORS

Marla Ellerman, [MPC](#)
Cynthia Morgan, [Dexter Howard Events](#)

[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 anne@mpassociates.com by info@mpcdigitalevents.com

Scottsdale, AZ, 85254

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

This is a Test Email only.

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