MPC NEWS and VIEWS

MONEY, PAYMENTS, CONNECTIONS

MAY 2026

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Letter from the Director

Dear MPC Community,

Welcome to the May edition of *News and Views!* As we move further into the second quarter of 2026, the payments and merchant services industry continues to evolve with innovations, shifting consumer expectations, and ongoing regulatory developments shaping the marketplace.

This month's issue features insights and updates designed to help our members stay informed and prepared in an increasingly competitive environment. Thank you to our sponsor, **ChainIt Pay**, and to their President, **Jodi Durst**, for sharing her trailblazing experiences. **Morgan Nobel** of **Prophet Muse** advocates clarity for value, **Jay McBain** at **Omdia** offers a particular warning about AI to employees, and **Michael Williams** of **Clym** and **Tedd Huff** of **Fintech Confidential** discuss the growing wave of website regulation hitting SMBs. From emerging payment technologies and security trends to operational strategies and industry perspectives, we're focused on delivering content that supports your business growth and professional success.

May is also a time when many organizations begin planning for the second half of the year, making it an ideal opportunity to evaluate goals, strengthen partnerships, and explore new opportunities within the industry. The collaboration and engagement we continue to see throughout the MPC community remain a driving force behind the value and strength of our network.

Thank you for your continued support of MPC and for being part of the conversations that help move our industry forward.

Wishing you a successful and productive May!

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 Jodi Durst of ChainIT Pay

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

Jodi Durst, President, ChainIT Pay Inc., jodi@chainitpay.com.

How are you different than other brands in your space?

Most payment platforms ask you to trust the rails. ChainIT Pay built the rails to prove themselves. Every transaction carries a Validated Data Token with six attributes: who, what, when, where, device ID, and token grade. That token travels with the payment as permanent, auditable proof. Identity is verified at the point of onboarding through biometric KYC and KYB, then enforced at the point of transaction through smart contracts. We are not an overlay on top of legacy infrastructure. We are the infrastructure.

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

Payments and payouts you can prove. For enterprise clients, that means cleaner audits, lower fraud loss, and compliance built into the transaction instead of bolted on after. For channel partners and resellers, it means a platform with four pillars worth selling, identity-first infrastructure, multi-rail orchestration, a programmable policy engine, and proof and auditability across the lifecycle. Agents and ISOs working with us are not selling another processor. They are selling a category that did not exist two years ago.

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

The biggest challenge was articulating why ChainIT Pay is different from every other processor pitching identity, stablecoin, or embedded payments as a feature. The answer was already inside the company. ChainIT Pay sits on top of the ChainIT core platform, the same infrastructure that powers ChainIT ID for biometric KYC, ChainIT Org for KYB, Pactvera for verified digital agreements, Sportafi for NIL payouts, and Age App for age verification. That shared core means every payment we process inherits identity, agreements, policy, and proof from the same source. Competitors are stitching three or four vendors together to approximate what we deliver in one integration. Once we started leading every conversation with the core platform, the meetings got easier and the deals got bigger.

READ MORE

FEATURED VIDEO

Jodi Durst is entering THE LEADERSHIP LOUNGE

Founding one company in the payments space is rare. Founding one as a woman is rarer. **Jodi Durst** didn't just break through, she built a path that didn't exist before she walked it. As the founder of ePaymints and now President of ChainIT Pay, Jodi has spent more than two decades doing what most said couldn't be done, seeing where the market was headed before anyone else, turning complex ideas into real business value, and leading at the highest levels of one of the most male-dominated industries in tech and finance. She didn't wait for permission. She didn't wait for the industry to catch up. She moved first, built smart, and brought others with her.

In this video, Jodi joins **Lyndsay Dowd** on **The Leadership Lounge** for a conversation about what it actually takes to innovate in spaces that weren't built for you, why the most important moves rarely come with a playbook, and what leadership looks like when vision and grit are the only things guaranteed. This one is for the builders. The ones who don't fit the mold because they never tried to.

WATCH HERE

FEATURED NEWS

PRESS RELEASE

ChainIT Appoints Payments Veteran Jodi Durst as President of ChainIT Pay

SCOTTSDALE, Ariz., Jan. 23, 2026 /PRNewswire-PRWeb/ -- ChainIT Holding Corp. today announced the appointment of Jodi Durst as President of ChainIT Pay Inc., the company's embedded payments subsidiary. The company also announced the opening of a new office in Scottsdale, Arizona, which Durst will lead as ChainIT Pay scales its embedded payments and digital transaction capabilities.

ChainIT Holding Corp. and ChainIT Pay Inc. are headquartered and registered in Evanston, Wyoming.

"Payments are entering a new era—one where identity, authorization, and transaction integrity must be verified at the point of authority, not assumed downstream. ChainIT Pay is built for that future, and I'm excited to help lead what comes next."

"Jodi brings decades of leadership experience in the payments industry and a clear understanding of where the market is headed," said Jeremy Blackburn, Chairman of ChainIT Holding Corp. "As embedded payments, digital identity, and AI reshape commerce, we're focused on building a verification-first platform that can scale responsibly. Jodi's operational discipline, industry expertise, and customer-first approach make her the right leader to accelerate ChainIT Pay's growth and expansion."

ChainIT Pay Inc. is already live in the United States, offering embedded payments, Web3-based transaction architecture, and a modular marketplace that allows customers to deploy the full platform or select only the components they need.

Planned market expansion for ChainIT Pay includes:

- Canada and Mexico: targeted for the end of Q1 2026

- European Union and additional international markets: targeted for the beginning of Q2 2026

The company noted that the broader ChainIT platform is already live in these regions, and ChainIT Pay's rollout is expected to follow as operational and regulatory readiness milestones are completed.

As President of ChainIT Pay Inc., Durst will oversee strategy, partnerships, and execution—supporting existing client relationships while building new customer and ecosystem partnerships from the Scottsdale office.

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BLOG

KYB for Government Agencies: Strengthening Oversight and Reducing Fraud

by Jeremy Blackburn

Introduction

Digital services are expanding rapidly, while fraudulent activity is increasing at a comparable pace. Naturally, this is exposing more procurement, grants, and high-risk contracts. These risks can be mitigated through secure KYB verification.

In 2024, the Government Accountability Office in the U.S. indicated the presence of about 162 billion dollars in government-wide improper payments. The last eight years have borne 10.8 billion dollars in DOD fraud. These figures highlight the need for stronger verification and fraud prevention controls.
In the case of government agencies, the application of the KYB process is viewed as an essential protection against scams and other illegal actions. Complete transparency could be improved by KYB in preventing payment crimes, as well as making sure that all regulations are observed and all risks are mitigated.

Systems such as ChainIT have the potential to automate and secure business identity verification, with real-time data checks and audit-ready compliance.

What does KYB mean for Government Agencies Today?

Government agencies require KYB to ensure that public funds and systems are not misused for illegal activities.

- KYB within the government sector assists in authenticating the authenticity and business existence of various third-party organizations, including the service providers, suppliers, grantees, and regulatory authorities.

This shift is not merely a commercial risk mitigation measure; it is essential to ensuring responsible use of public funds and compliance with anti-fraud regulations.

- KYB in the public sector differs from commercial KYB in scope and regulatory focus. Naturally, this will require more stringent rules, like getting registered by government organizations.

- The KYB Business Verification in government stakes includes the money of taxpayers, national security and anti-corruption laws. Conversely, the vested interests of business KYB have fewer political aspects as they deal more with financial fraud.

Government KYB relies primarily on statutory registries and official records, whereas commercial KYB often incorporates financial statements, credit reports, and sanctions data.

Why is KYB Verification of Government Bodies necessary?

Government agencies rely on KYB to enforce compliance with anti-money laundering laws and counter-terrorism financing regulations. When the government agencies interact in different transactions, procurement, or partnerships, KYB will ensure that the public funds are not redirected to fraudulent entities in other organizations that conduct illegal actions. Digital and AI-driven fraud techniques have made detection significantly more complex. It is at this point where the strength of KYB comes in. To address these challenges, agencies may adopt automated verification platforms such as ChainIT.

The ChainIT system contains automated KYB procedures, which make it possible to examine the situation deeply to keep up with modern-day scams. In addition, the platform simplifies compliance among various businesses.

Let us understand the crucial factors where Government Agencies need KYB Verification.

READ MORE

Jeremy Blackburn is President of ChainIT and Chairman of ChainIT Holding Corp.

BLOG

Your Product Isn’t Hard to Sell. It’s Hard to Understand.

by Morgan Nobel

There’s a pattern that shows up across payments, fintech, and channel-driven businesses. A company builds something strong: the product works, the economics are there, the partnerships are in place. And yet, traction stalls.

Not because the product is weak. It’s because the value isn’t immediately clear.

Most teams assume it’s a sales problem. They respond with more enablement, more training, more incentives. But if the value isn’t clear in the first place, none of that scales. Because in the channel, you’re not the one selling it.

The feature-heavy explanations and insider language your direct reps rely on don’t hold up when they are interpreted, reframed, and retold in the channel. That’s not a sales issue. That’s a positioning issue.

This shows up consistently in infrastructure and compliance-driven offerings entering the market. They may have strong partnerships, clear institutional use cases, and meaningful upside—yet early traction is slow because the positioning is too complex.

The companies that break through tend to do one thing well: they make their role in the ecosystem obvious. They clarify what they are, where they fit, and why it matters. No translation required.

When the message is simplified and the value is clear at a glance, engagement changes quickly. Not because the product changed, but because the barrier to understanding did.

What can’t survive the handoff won’t survive the market. So tell me: is your value obvious, or just familiar to you?

Morgan Nobel is Creative Director at Prophet Muse.

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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BOOK AN APPOINTMENT

PODCAST

78% of ADA Lawsuits Target Small Business

Leaders One on One - by Fintech Confidential

Website compliance, ADA accessibility lawsuits, and privacy law enforcement are creating real financial exposure for small and mid-sized businesses. **Tedd Huff**, CEO of fintech advisory firm **Voalyre** and founder of Fintech Confidential, sits down with **Michael Williams**, co-founder and CFO of **Clym**, to unpack the growing wave of website regulation hitting SMBs and why most operators have no idea they are at risk.

Over 5,100 federal ADA lawsuits were filed in 2025, up 30% from the prior year, with 78% targeting small businesses. Twenty U.S. states now have active privacy laws, GDPR fines hit $1.2 billion globally, and California's CCPA issued a record $1.35 million penalty. Michael breaks down how enforcement works based on consumer location rather than business headquarters, why third-party scripts and chatbots create hidden liability, and how compliant websites saw roughly 30% more search visibility over the past year. New HHS enforcement requires healthcare organizations to meet elevated accessibility standards, with fines up to $150,000 per incident starting within weeks.

MORE HERE

Tedd Huff is the CEO of fintech advisory firm Voalyre and founder of Fintech Confidential. The show is produced by DD3 Media and brings you the people, tech, and companies that change how you pay and get paid.

BLOG

AI won't replace you (in the short term). It will, however, be responsible for getting you fired.

by Jay McBain via LinkedIn

Calls being recorded for “quality purposes”, key loggers, mouse tracking, email metrics, badge monitoring, login attempts.

All surreptitious tactics to correlate and report on the productivity of employees.

What is missing? Context.

Every job is different. Top performers may execute their jobs differently when full context is understood.

So, what systems have almost perfected context in the past 12 months? LLMs. That AI agent that sits on your shoulder, reads every email, watches every keystroke, listens to every conversation, analyzes every spreadsheet, records everyone else’s opinion of you.

That “copilot” that has been promised to make you superhuman is also reporting back (to who paid for that agent) the exact contribution you are making to the business.

How many hours are you actually working?

What measurable output comes from those hours?

READ MORE

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.

PODCAST

MPC Media Partner Advertisement

Girls Just Wanna Have Funds

Meet Sarah Adams of ISV Pay

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

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May 19-20

Stablecon '26 EMEA

Taets Art & Event Park

Amsterdam NL

MEET ME!

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MAG MERCHANT ADVISORY GROUP ®

May 19 at 12:00 p.m. CT

The Identity Tax: How Broken Signals Inflate Payment Risk, and What to Do About It.

Payments risk starts earlier than you think. Join **Diarmuid Thoma**, Head of Fraud & Data Strategy at AtData along with **Jose Pallares**, Sr. Director of Product, Payments & eCommerce at Experian for this live web event.

REGISTER TODAY!

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MWAA MIDWEST ACQUIRERS ASSOCIATION

July 22-23

MWAA 2026 (Midwest Acquirers Association)

Chicago Marriott Downtown Magnificent Mile

Chicago IL

REGISTER NOW!

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

Sept 9-11
Stablecon '26 USA
Gaylord National Resort & Convention Center

Washington DC

Sept 15–17
WSAA 2026 (Western States Acquirers Association)
JW Marriott Desert Springs Resort & Spa
Palm Springs CA

September 27–30
MAG Payments Conference (Merchant Advisory Group)
Gaylord Opryland Resort & Convention Center
Nashville TN

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

BLOG

AI Just Broke the Business Cycle — And Silver May Never Recover the Same Way Again

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