MPC NEWS and VIEWS
MONEY, PAYMENTS, CONNECTIONS

June 2026

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Letter from the Director

Greetings!

It's officially summer, bringing longer days, warmer weather, and plenty of opportunities to connect. It’s a season that encourages us to get outdoors, spend time with family and friends, and enjoy the many activities our community offers.

As you read through this issue, we hope you’ll find information that inspires you to take part in the many opportunities ahead. Special thanks to **John Newton** and **Aperia Compliance, an IXOPAY Company**, for sponsoring this month's newsletter. Be sure to register for their upcoming live webinar, ***Compliance that Protects and Pays*** on **August 5th at 1:00 pm ET / 10:00 am PT.**

We've got news detailing exciting partnerships: **MWAA** President **Rod Katzfey** and **Exectras** CEO **John Cherry** are bringing health benefits to payments professionals, **Charge Anywhere** CEO **Paul Sabella** and **Nexgo** COO **Patricia Love** showcase their QuickSale™ Tap-to-Phone collaboration. Chair of Global Fintech, **Chris Daniel,** and his colleagues provide regulatory updates in the **Paul Hastings** law firm's **Crypto Policy Tracker**. **Fintech Confidential** host **Tedd Huff** talks with **Hal Lonas** of **Trulioo** about synthetic identity fraud losses and the KYA (Know Your Agent) future.

Our calendar is filled with upcoming events, programs, and gatherings designed to inform, engage, and bring people together. Whether you're attending a special event, participating in one of our activities, or simply staying connected through ***MPC News and Views***, there are many ways to be involved. Thank you for all you do to contribute to our shared success. The enthusiasm, support, and participation of our members and friends help make MPC a vibrant and welcoming place.

Wishing you a safe, enjoyable, and memorable start to the summer season.

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 Newton of Aperia Compliance, an IXOPAY Company

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, Sales
Aperia Compliance, an IXOPAY Company
info@aperiacompliance.com

How are you different than other brands in your space?

Aperia Compliance helps channel partners offer compliance, security, and coverage solutions under their own brand. Our fully white-labeled approach makes it easy to deliver more value to merchants while creating new revenue opportunities.

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

We help channel partners simplify compliance for their merchants. Our platform combines compliance, security, and coverage solutions in one place, making it easier to manage portfolios, improve merchant participation, and scale programs efficiently. Partners can also leverage Aperia Compliance's support center to improve engagement and compliance outcomes across their portfolios.

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FEATURED NEWS

PRESS

Aperia Compliance
An IXOPAY Company

Aperia Compliance Launches Card Testing Reimbursement to Address Rising Card Testing Attacks

First-to-market protection covers authorization and network-related costs that can spike when criminals probe stolen card data at scale; built for acquirers, ISOs and processors.

Lehi, UT — April 15, 2026 — Aperia Compliance, an IXOPAY company, today announced Card Testing Reimbursement, a protection layer designed to reduce the financial and operational impact of illicit card testing fraud. Card testing is the deliberate manipulation of unprotected transaction entry points to run large volumes of authorizations across sets of card numbers to determine which accounts are valid.

“Card testing is one of payments’ most expensive blind spots because it doesn’t look like a classic breach, yet it triggers real costs across the portfolio,” said Tony Norrie, President, Aperia Compliance. “What starts as ‘just authorizations’ quickly turns into unexpected network and authorization costs, operational fire drills across fraud, risk and support teams, and reputational pressure; even when no data was compromised.”

Card testing attacks are no longer rare, and they are rarely clean. In 2022, Stripe said its fraud systems blocked more than 20 million card-testing attempts per day at the peak of a widely reported wave. Attacks commonly exploit old or unused payment gateway credentials or MIDs, gateways without velocity checks, missing security controls such as multifactor authentication or CAPTCHA, and weak enforcement of CVV, AVS or 3D Secure controls.

Card Testing Reimbursement is designed to help when a card testing event has already happened. It is not a monitoring tool; it is a protection layer built to support real-world operations and act as a safety net for acquirers, ISOs and merchants. The program complements existing breach and risk programs and can be paired with preventive tools, such as script monitoring, to support a more comprehensive approach to card testing risk.

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WEBINAR ANNOUNCEMENT

Compliance That Protects Your Merchants And Pays You Back

Tedd Huff sits down with Aperia Compliance and Top Payments

company to talk about how ISOs and resellers can treat compliance as real, defendable revenue, not just another cost of doing business.

Most portfolios run compliance like a checkbox. It keeps the card brands off your back for a while, but it likely leaves money unclaimed and quiet risk sitting in your merchant base.

On August 5, the session will focus on what is already working. Mike Reed from Sola Payments was identified as a likely speaker, and the discussion direction shifted toward showing how compliance, security bundles, and website-related services can support both merchant protection and reseller revenue.

The session will cover:

- Where compliance, security bundles, and website tools may fit into a smarter portfolio strategy.
- How ISOs are looking for ways to grow recurring revenue without scaling support headcount at the same pace.
- A practical look at the tension many teams feel between revenue goals and compliance goals, and how that balance may be handled more effectively.

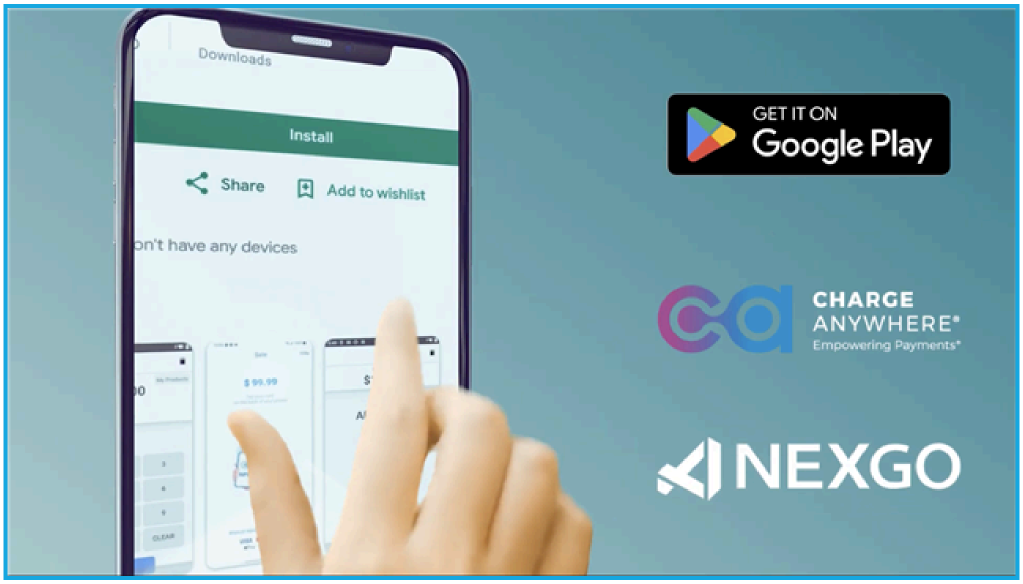
This is thoughtful as a conversation, not a product dump.

Seats are limited. Save yours for August 5.

Featuring Tedd Huff, the Aperia Compliance and Security team, and Top Payments Company. August 5, 1:00 pm ET / 10:00 am PT.

RECENT NEWS

PRODUCT NEWS



QuickSale™ Tap-to-Phone from Charge Anywhere and Nexgo.

Introducing **QuickSale™** SoftPOS — a fully certified tap-to-phone solution that brings fast, frictionless EMV payments to Android NFC smartphones presented by **Charge Anywhere** CEO **Paul Sabella** and **Nexgo** COO **Patricia Love**.

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PRESS

Midwest Acquirers Association Announces Partnership with Exectras to Expand Access to Affordable Healthcare and Business Benefits for Payments Professionals

New partnership brings Exectras Membership featuring Exectras 360HEALTH to MWAA's payments community

CHICAGO, IL / ACCESS Newswire / **June 17, 2026** / The Midwest Acquirers Association (MWAA), a regional organization dedicated to education, networking, and support for the payments industry, today announced a new partnership with Exectras, a membership-based business services and benefits platform, to introduce Exectras Membership featuring Exectras 360HEALTH to the broader MWAA community.

Through this partnership, MWAA and Exectras will work together to expand access to healthcare-related resources, employee benefits, business services, and cost-saving solutions for payments professionals, entrepreneurs, agents, ISOs, small business owners, and organizations throughout the acquiring ecosystem.

Exectras Membership featuring Exectras 360HEALTH is designed to help businesses and individuals access valuable health, wellness, and business resources that may otherwise be difficult to obtain through traditional large-employer benefit channels. The offering supports employers, employees, and families with solutions intended to promote physical, financial, and operational well-being.

"For years, I have believed that one of the greatest unmet needs within the payments industry has been providing affordable healthcare access and meaningful benefits to the thousands of professionals, entrepreneurs, agents, ISOs, and small business owners who drive our industry forward," said **Rod Katzfey, President and Board Member of the Midwest Acquirers Association**.

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ARTICLE

SEC Proposes Rescission of Regulation NMS Rules, CFTC Proposes Event Contracts Review Framework and OCC Confirms Preemption for National Trust Bank

By Chris Daniel, Eric Sibbitt, Dana V. Syracuse, Josh Boehm, Meagan Griffin, Michael L. Spafford, Lawrence D. Kaplan, Lisa Rubin, Spencer Young, and Samantha Ackel

The SEC proposed amendments to rescind Rules 611 and 610(e) of Regulation NMS, which could have significant implications for the trading of tokenized securities. The CFTC published a notice of proposed rulemaking that would establish a structured framework for evaluating whether event contracts involve an activity enumerated in Section 5c(c)(5)(C) of the Commodity Exchange Act and, if so, whether the contract is contrary to the public interest. The OCC issued an interpretive letter confirming that an uninsured national trust bank providing crypto custody, trade execution and other digital asset services can engage in such federally authorized activities in any state without the need to hold or obtain a state money transmitter license or satisfy a state law exemption. In Congress, the House Ways and Means Committee held a legislative hearing on a package of digital asset tax discussion drafts, and more than 200 crypto firms and trade groups urged Senate leaders to schedule a floor vote on the CLARITY Act. The New York Department of Financial Services proposed a regulation to align the state's existing stablecoin framework with the federal requirements of the GENIUS Act.

Regulatory Updates

SEC Proposes Rescission of Regulation NMS Rules 611 and 610(e)

- On June 11, the SEC proposed rescinding Rule 611 and Rule 610(e) of Regulation NMS. Rule 611, also known as the Order Protection Rule, was adopted by the SEC in 2005 and requires trading centers — including exchanges, ATSs and wholesalers — to establish policies to prevent trade-throughs, or executing a trade at prices inferior to protected quotes displayed on an exchange during regular trading hours. Rule 610(e) of Regulation NMS contains restrictions on locking and crossing quotations in national market system stocks. Comments should be received within 60 days of publication in the Federal Register.
- SEC Chairman Paul Atkins stated that the proposal "is intended to simplify market structure and reduce costs for market participants." Commissioner Mark Uyeda described the proposal as the beginning of a broader effort to reform the Commission's equity market structure rules.
- The proposal may carry implications for the trading of tokenized securities, as these rules were written for centralized exchanges that route orders to one another, a model that does not fit assets traded directly on a blockchain.

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PHFintech's Crypto Policy Tracker is designed to monitor, analyze, and provide timely updates on the evolving landscape of U.S. federal and state cryptocurrency legislation, regulations, and policies in a rapidly shifting regulatory environment.

Join the hustle. Expand your reach. Grow your business.

BOOK AN APPOINTMENT

(re)view(s)

PODCAST

Identity Verification Is Broken: The Truth Behind Detection Rates

Leaders One on One - by Fintech Confidential

Industry experts estimate synthetic identity fraud costs the financial industry as high as $95 billion a year, and the most damaging attacks pass every verification check without triggering a single alert.

Tedd Huff, CEO of fintech advisory firm Voalyre and founder of Fintech Confidential, brings 25 years of payments and fraud infrastructure experience to a direct conversation with Hal Lonas, Chief Technology Officer of Trulioo, the identity verification platform trusted by Google, JP Morgan Payments, Stripe, Airbnb, and Meta.

Lonas explains why detection rates hide more than they reveal, how fraudsters now add intentional imperfections to AI-generated deepfakes to beat detection systems, and why agentic commerce requires an entirely new verification layer beyond KYC and KYB. The conversation covers Trulioo's Know Your Agent (KYA) framework, the Digital Agent Passport, Google's Agent Payments

Protocol (AP2), and the privacy regulation debate most compliance teams have not fully worked through.

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.

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MWAA
MIDWEST ACQUIRERS ASSOCIATION

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

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Aperia Compliance
An IXOPAY Company

Aug 5 | 1:00 pm ET / 10:00 am PT
Compliance that Protects and Pays
Aperia Compliance, an IXOPAY Company
Live Webinar

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Sep 15–17

WSAA 2026 (Western States Acquirers Association)

JW Marriott Desert Springs Resort & Spa

Palm Springs CA

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MPC Media Partner Advertisement

October 18-20

Money 20/20

The Venetian

Las Vegas NV

REGISTER NOW!

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Jul 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

Aug 3
Fintech Devcon
Sheraton Denver Downtown Hotel
Denver CO

Aug 4-6
Ai4
The Venetian Resort
Las Vegas NV

Aug 5 | 1:00 pm ET / 10:00 am PT
***Compliance that Protects and Pays* | Aperia Compliance, an IXOPAY Company**
Live Webinar

Aug 17–19
Fiserv Forum 2026
The Venetian Resort
Las Vegas NV

Sep 9-11
Finovate Fall 2026
New York Marriott Marquis
New York NY

Sep 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

Nov 3-4
PayTech Women Leadership Summit 2026
Renaissance Atlanta Waverly Hotel
Atlanta GA

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