MPC NEWS and VIEWS
MONEY, PAYMENTS, CONNECTIONS

AUGUST/SEPTEMBER

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Letter from the Director

Dear MPC Community,

Welcome to the August/September edition of News and Views! As we move into the final stretch of the third quarter, the payments and merchant services industry continues to evolve with new innovations, shifting consumer expectations, and ongoing regulatory developments shaping the marketplace.

This issue features insights and updates designed to help our members stay informed and prepared in an increasingly competitive environment. 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.

Special thanks to this month's sponsor, Western States Acquirers Association, and President John Newton, for his generous attention in the busy days leading up to the WSAA event next week!

Late summer is also a time when many organizations begin finalizing plans for Q4 and the year ahead, 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 end to your summer and a strong start to fall!

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 WSAA

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

John Newton
WSAA President and Board Member
Western States Acquirers Association
info@westernstatesacquirers.org

What makes WSAA different than the other organizations out there in the industry?

WSAA is truly an organization built by the payments industry, for the payments industry. We combine the reach and educational value of a major conference with a welcoming, relationship-driven atmosphere where professionals can build meaningful connections and conduct business. As a not-for-profit organization, our focus is on delivering value to attendees, sponsors, and the broader industry rather than maximizing revenue. That member-first approach has helped us remain

a trusted gathering place for payments professionals for more than 20 years.

How would you describe your organization's value proposition to prospective conference attendees?

Our value proposition is simple: learn what's next, connect with the people shaping the future of payments, and discover new opportunities for growth. WSAA provides an independent forum where education, networking, and industry insights come together. Whether you're a payments executive, sales professional, fintech innovator, or service provider, WSAA helps you stay informed, build valuable relationships, and remain competitive in a rapidly evolving market.

What recent challenges has your leadership and board faced in serving the payments industry and how did you overcome them?

The payments industry continues to evolve at an unprecedented pace, driven by fintech innovation, artificial intelligence, changing merchant expectations, and the increasing convergence of payments and software. At the same time, WSAA's growth has required us to carefully balance the needs of sponsors while maintaining accessibility and value for merchant-focused sales professionals and emerging leaders. We address these challenges by staying closely connected to our community, listening to stakeholder feedback, and continuously enhancing the conference experience to ensure it remains relevant, educational, and inclusive.

READ MORE

FEATURED NEWS

JOIN US NEXT WEEK!



WSAA Conference in Palm Springs, September 15-17

WSAA 2026 will bring together 1,500+ attendees, 550+ companies, 160+ exhibitors, and 50+ sponsors for three days of education, innovation, networking, and business development.

When:
September 15–17, 2026

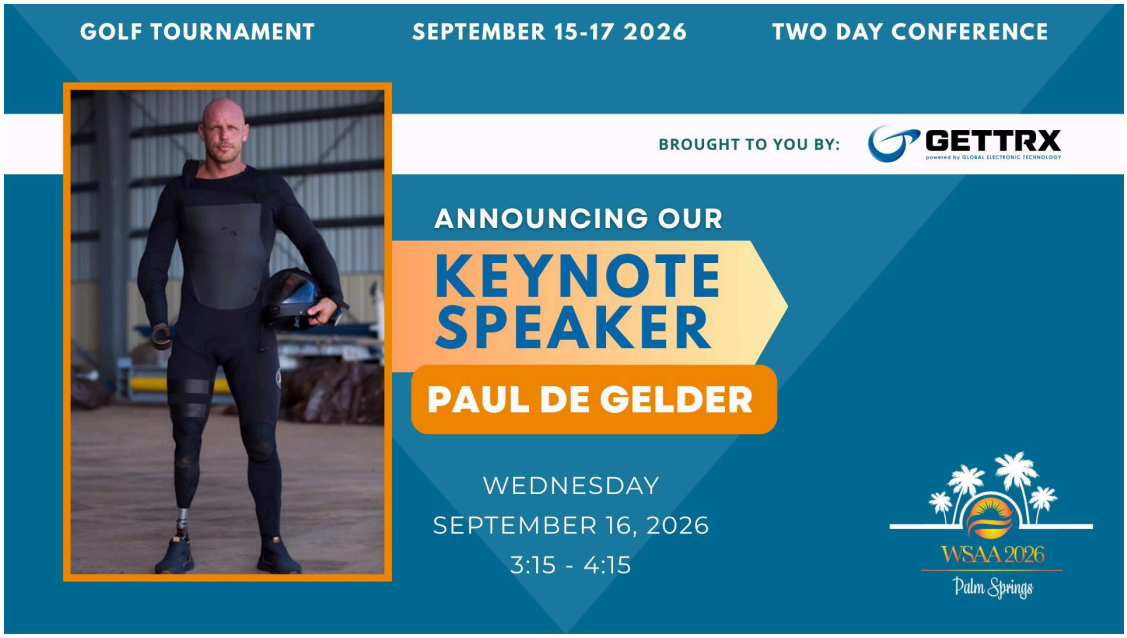
Where:
JW Marriott Desert Springs Resort & Spa
Palm Springs, California

Attendees can expect:
Action-packed educational sessions featuring industry leaders and subject-matter experts covering the trends, technologies, and strategies shaping the future of payments.High-value networking with acquiring industry experts, ISOs, merchant services providers, and merchant-level sales professionals.

Technology showcases featuring the latest solutions and services across the payments ecosystem. Meaningful business connections designed to help attendees build relationships, discover new opportunities, and drive growth.And, of course, WSAA's famous Golf Tournament kicking off the conference experience! Whether you're looking to learn, connect, discover new technology, or grow your business, **WSAA 2026** is an event payments professionals won't want to miss.Get Your Pass Now!

REGISTER TODAY!

Keynote Speaker:



The Side Hustle

Partners, Payments, and Technology

Expand your offerings without increasing your work load

To lean 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

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Girls Just Wanna Have Funds is hitting the road!

We're excited to announce that we'll be filming new episodes of **Girls Just Wanna Have Funds Podcast** LIVE at WSAA next week!

Our favorite part of filming at conferences is catching people in the moment and having real, unscripted conversations with the people who make this industry interesting.
So... who should we put in the hot seat at WSAA?

SUGGEST AN INTERVIEWEE!

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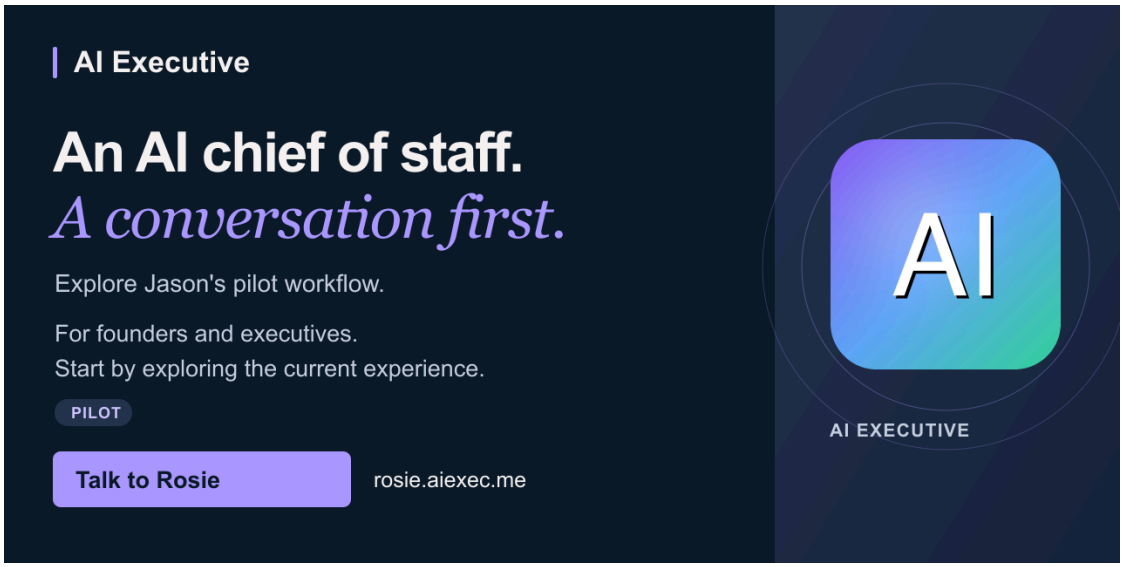




After Hours AI: never miss another customer call.

Most small businesses lose real revenue to calls that come in after hours, during a job, or when the phone just isn't answered. After Hours AI is a phone assistant that answers every call, books appointments, and texts the owner a summary, live in 48 hours with no setup fee. Plans start at $19/month plus $0.50 per answered minute.

Jason, the founder, also runs his own day on AI Executive, an AI chief of staff that handles his email, calendar, and follow-through, the same technology under the hood.

See a live demo: book.afterhai.com

(re)view(s)

PODCAST





We're thrilled to kick off our two-part conversation with Dr. Gail Burgos, Chief Executive Officer @ PayTech Women | Empowering Women in Payments, recorded live during the SEAA 2026 conference

In Part 1, **Dr. Gail Burgos** shares her incredible career journey, the vision behind PayTech Women, and why creating opportunities, fostering mentorship, and building a stronger, more inclusive payments industry matters now more than ever.

In Part 2, she discusses **PayTech Women**'s incredible growth and the importance of partnership and regional associations. We also get an exclusive look at what's ahead, including the **PayTech Women Summit**.

Whether you're just starting your career or are a seasoned payments professional, you'll walk away inspired by Dr. Burgos' passion for empowering others and advancing our industry together.

WATCH Part 1

WATCH Part 2

WEBINAR





Compliance That Protects Your Merchants and Pays You Back | Aperia Compliance - An IXOPAY Company

Hosted by: Tedd Huff Founder of Fintech Confidential & CEO of Voalyre | Presented By Aperia

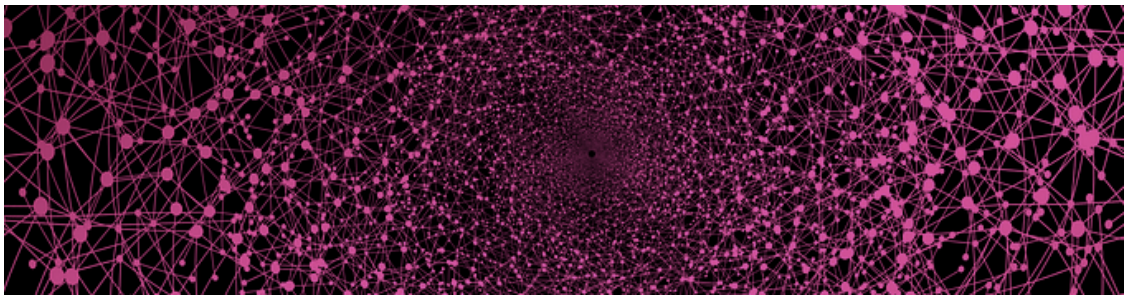
Most portfolios run compliance like a checkbox. It keeps the card brands quiet for a while, though it likely leaves money unclaimed and risk sitting in your merchant base.

Randy Hayashi, COO at Kurv, does not add products easily. He calls himself the gatekeeper of the merchant statement, and he means it. In this session he sits down with **John Newton**, VP of Sales at Aperia Compliance, and **Tedd Huff**, founder of Fintech Confidential and CEO of Voalyre, to walk through what he actually deployed, what he rejected, and why.

No demo. No product dump. Just three operators talking about the choices behind a compliance and security program that merchants use and support teams can defend.

WATCH HERE

POST



When Wall Street's Plumbing Went 24/7: The Prize Is Capital Efficiency and The Price Is Resiliency.

by Nitin Gaur via LinkedIn

This post is long overdue. I have been heads down across multiple projects, working around the globe with preeminent financial institutions, not just on the maturation and adoption of blockchain technology, but on the harder questions of operational risk, harmonized operating models, and new digitally structured on-chain instruments. I have spent my career at the intersection of finance and technology, and it is remarkable to watch the pace at which both AI and blockchain are now delivering what many of us envisioned less than a decade ago.

I have always said that blockchain, at its core, solves for two constructs: time and trust. These are not abstractions. Time and trust are the two variables with the most profound implications for financial services, because nearly every cost, buffer, intermediary, and reconciliation process in our industry exists to compensate for one or the other. When settlement takes days, we need credit. When counterparties cannot verify each other, we need intermediaries. When systems cannot agree on state, we need reconciliation. Each of these is a tax on capital.

Today I want to translate the "time and trust" discussion into its most tangible commercial outcome: capital efficiency. And this month, the market handed us three concrete proof points.

READ MORE

UPCOMING EVENTS

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

REGISTER TODAY!

MPC Media Partner Advertisement



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

REGISTER NOW!

MPC Media Partner Advertisement



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

REGISTER TODAY!

Sept 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
Renaissance Atlanta Waverly Hotel
Atlanta GA

PRESS

BalancedTrust

BalancedTrust Expands Leadership and Technical Expertise to Accelerate AI-Driven Compliance Infrastructure

ChainIT PAY

ChainIT Pay Appoints Payments Industry Veteran Bill

Lodes as Chief Revenue Officer

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