MPC NEWS and VIEWS
MONEY, PAYMENTS, CONNECTIONS

October 2026

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Letter from the Director

Dear MPC Community,

Welcome to the October edition of *News & Views*. As we enter the final quarter of 2026, the payments and merchant services industry continues to move at a remarkable pace. Emerging technologies, evolving regulatory requirements, and changing expectations around how money moves are creating both new opportunities and new challenges for organizations across our industry.

We extend a special thank-you to this month's sponsor, **Alacriti**, and Director of Product Marketing, **Kristen Jason**, for sharing her insights on payments modernization, innovation, and the evolving needs of financial institutions and their technology partners.

In this issue, we continue that conversation with perspectives on stablecoins, tokenized deposits, payments infrastructure, regulatory developments, fraud and identity verification, and the growing role of AI in financial services. You'll also find industry news, thought leadership, upcoming events, and conversations with professionals who are helping shape what comes next in payments. We encourage you to sign up for the webinar *Stablecoins with ACH and Wires: Your Infrastructure Plan*, sponsored by **Alacriti** and hosted by **Fintech Confidential's Tedd Huff** next week. Also, look for **Tedd** in the Honey Pot podcast booth at **Money 2020** later this month.

As organizations set priorities for Q4 and begin looking toward 2027, it is an ideal time to evaluate strategies, strengthen partnerships, and prepare for the opportunities ahead. The knowledge, collaboration, and engagement shared throughout the MPC community continue to make our network stronger and more valuable to everyone involved.

Thank you for your continued support of MPC and for being part of the conversations that move our industry forward. I hope you enjoy this month's issue and find ideas and insights you can put to work in your own organization.

Warm regards,



Marla Ellerman
Executive Director | MPC - Money, Payments, Connections
Publisher/Editor | MMTMagonline.com
Founder | The Side Hustle

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MPC Interview



MPC Interviews Kristen Jason of Alacriti

Please state your name, title, company, and email address to provide to prospective partners and customers interested in receiving more information.

Kristen Jason
Director, Product Marketing
marketing@alacriti.com

How are you different than other brands in your space?

If I had to summarize it in one sentence, we have a team that truly cares, providing technology that easily adapts to our customers' needs and drives real business results. Alacriti differentiates itself through a rare combination of deep payments

expertise, modern technology, and a partner-first approach. Unlike legacy providers or narrowly focused vendors, our Orbipay Payments Hub is a cloud-native, API-first platform that supports instant, ACH, wire, and card payments—all built on an ISO 20022-native, microservices-based architecture. With over 20 years of experience and trusted by institutions like Bank of America, U.S. Bank, and Navy Federal Credit Union, we deliver intelligent automation, integrated compliance, and rapid deployment that other providers struggle to match. Our low client attrition, high satisfaction, and commitment to collaborative innovation make us a true partner—not just a vendor—in payments modernization.

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

Alacriti's value proposition lies in delivering a future-ready, cloud-native payments platform that unifies and modernizes rails—ACH, RTP® network, the FedNow® Service, Wires, and coming soon, Stablecoins—under a single, intelligent hub. Our Orbipay Payments Hub offers unmatched agility, scalability, and automation across the full payments lifecycle. It provides comprehensive performance visibility across all your payments, improves back-office operations and, most importantly, empowers financial institutions to deliver innovative services and an improved user experience to both consumer and commercial customers. We help financial institutions modernize with speed and confidence, offering seamless integration with existing systems, out-of-the-box compliance, and rapid deployment. For channel partners and technology partners, Alacriti offers a high-velocity delivery model, collaborative go-to-market support, and proven success with some of the largest banks and credit unions in the U.S., all while maintaining one of the lowest attrition rates in the industry.

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FEATURED VIDEO



Preparing for Stablecoins: A CEO Perspective

Stablecoins are moving from industry buzzword to strategic priority. With new regulatory clarity emerging, such as the GENIUS Act, banks now face a critical question: is your payments infrastructure ready to compete?

Join us as Manish Gurukula, CEO of Alacriti, sits down with Janet King, SVP of Content Strategy at American Banker, to share his expert perspective on the strategies banks should consider when preparing for what's next in payments. The conversation explores:

- The current state of the market and the impact of evolving policies and regulations
- How the shift toward digital money introduces new competitive pressures
- Why supporting stablecoins requires broader infrastructure changes
- How orchestrated payments architecture enables flexibility across payment rails
- Key strategic decisions leadership must evaluate to simplify complexity and prepare

For bank leadership, the central question is no longer whether digital assets will matter—it's whether your payments infrastructure is strategically prepared to capture the opportunity.

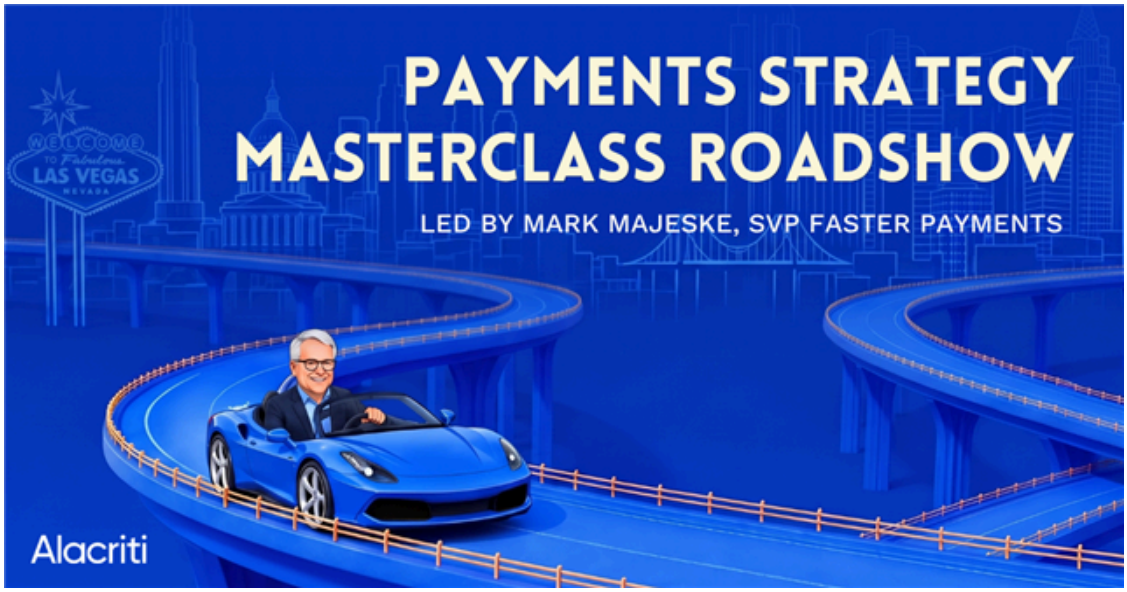
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FEATURED NEWS

WEBINAR



PRESS RELEASE



Alacriti Launches Nationwide Masterclass Roadshow for Financial Institutions To Chart Future-Ready Payments Strategies

Knowledge-Sharing Sessions Help Financial Institutions Build Strategy for Payments Infrastructure Modernization, Instant Payments, and Digital Money

BRIDGEWATER, N.J. – September 3, 2026 – Alacriti, a leading provider of cloud-based payment technology and money movement solutions, is launching a series of masterclasses across the United States. The series, "From Instant Payments to Digital Money: Creating Your Payments Roadmap," is hosted in partnership with Wespay, UMACHA, PaymentsFirst, and EPCOR.

Each session features payments industry expert Mark Majeske, senior vice president of faster payments at Alacriti, alongside speakers from Visa, the Federal Reserve, and The Clearing House. The masterclasses are designed for professionals, such as payments executives and product leaders at financial institutions, advancing their instant payments and payment innovation strategies.

The masterclass series helps financial institutions build on their investments in instant payments while preparing for stablecoins, tokenized deposits, and the next generation of money movement. Attendees will see the results of exclusive Alacriti data analysis on instant payment adoption trends, transaction patterns, and emerging use cases. The curriculum covers today's leading payment rails—e.g., the RTP® network, the FedNow® Service, Visa Direct, Zelle®, cross-border, and digital money—providing guidance on orchestrating payments and aligning rail investments. Classes will feature real-world case studies highlighting successful use cases, implementation lessons, and common pitfalls.

"Every payments decision a financial institution makes today determines what's possible tomorrow," said Majeske. "The challenge is that you've got instant payments, stablecoins, and tokenized deposits all emerging at once. Alacriti built its entire platform around helping financial institutions navigate this complexity in real time. Our masterclasses are an extension of our mission to educate the financial institution market on the future of payments and help them make confident decisions about the future."

Masterclass Schedule:

- **Wespay Payments Symposium – Sept. 11, Las Vegas** | Jakub Petri (Visa), Dan Gonzalez (Federal Reserve), Keith Gray (The Clearing House)
- **UMACHA Navigating Payments Conference – Sept. 23, Brooklyn Center, MN** | Emily Braziel (Royal Credit Union)
- **PaymentsFirst Solutions Payments Conference – Sept. 28, Middleton, WI**
- **EPCOR Paymentspalooza – Nov. 2, Kansas City, KS |** Kris Varma (Visa), Dan Gonzalez (Federal Reserve), Steve Douglass (The Clearing House)

The series kicked off in August with a virtual session in partnership with Southern Financial Exchange, featuring Brad Nightengale (Visa), Dan Gonzalez (Federal Reserve), and Rusiru Gunasena (The Clearing House).

Attendees will also earn **Continuing Education Credits**. Registration information for each session is available at alacriti.com/payments-strategy-masterclass-roadshow/.

MORE



BLOG

Tokenized Deposits vs. Stablecoins: What Banks Need to Know

Financial markets are moving toward an always-on model. Major exchanges are exploring tokenized securities and near-instant settlement powered by digital assets. Trading windows are expanding, settlement cycles are shrinking, and expectations around liquidity availability are rising.

For banks and credit unions, the question is direct: Can traditional liquidity and cash management frameworks support continuous, 24/7 settlement?

Even institutions that do not plan to issue or trade tokenized securities will feel the downstream effects. Corporate clients, fintech partners, and institutional customers increasingly expect money to move on demand. In this environment, batch-based processing and prefunded liquidity structures can create operational friction. Treasury and operations teams are usually the first to experience that pressure.

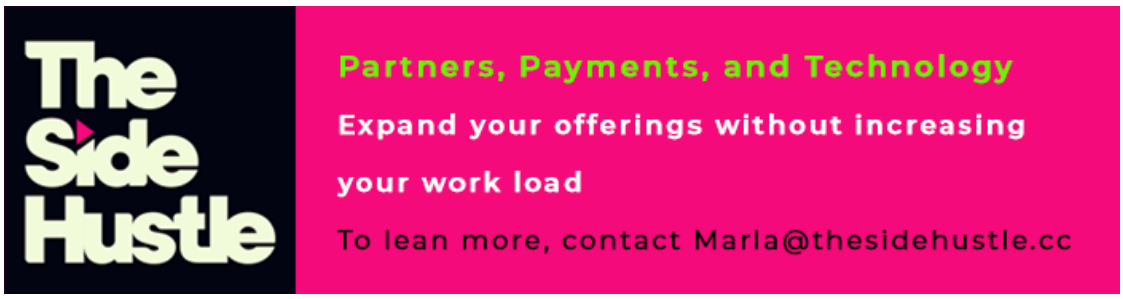
What Are Tokenized Deposits?

Tokenized deposits are digital representations of traditional bank deposits issued on blockchain or distributed ledger infrastructure. Unlike stablecoins, which introduce a separate digital asset backed by external reserves, tokenized deposits represent existing bank liabilities in token form.

The funds remain on the institution's balance sheet. What changes is how they move.

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Tedd Huff Returns to Money20/20

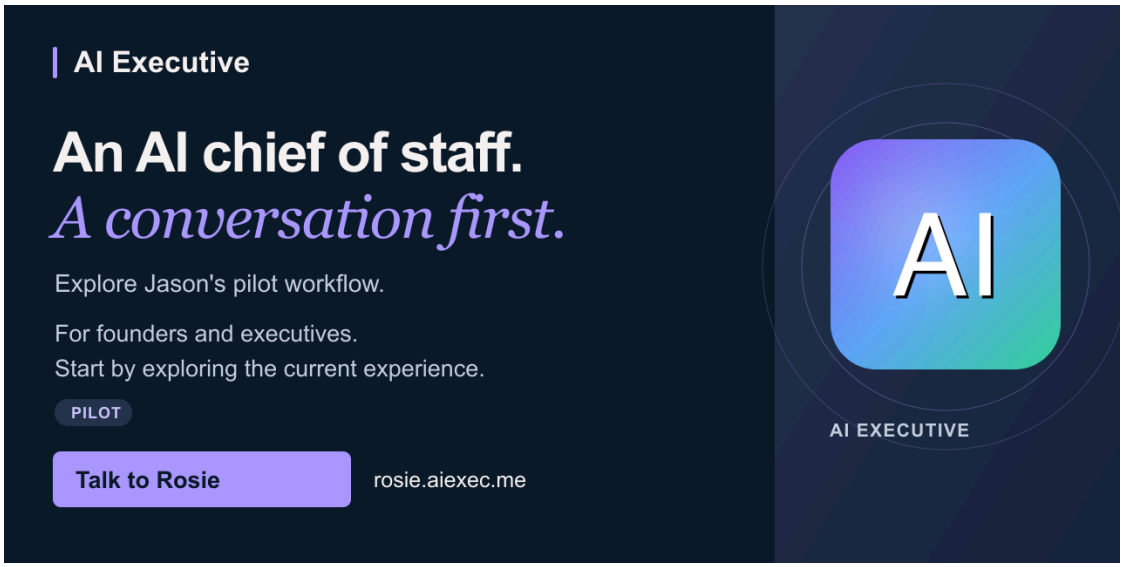
Tedd Huff is back for his fifth consecutive year speaking at **Money20/20 USA**. Join him at **MoneyPot Podcast Booth 2** for two live conversations.

Monday, October 19 · 1:30–2:00 p.m. PT
A surprise topic and a surprise guest. Stop by to find out who's joining Tedd—and where the conversation goes.

Tuesday, October 20 · 9:30–10:10 a.m. PT
Inside the Vault: Life and Death of Partner Banking
Tedd is joined by Fintech Confidential Informant and Founder of AmBaaSador, Stephen Bishop, along with Chris Rigoni of Axiom Bank, and Barbara Negron of Cogent Bank for a candid look at the highs, lows, and future of bank–fintech partnerships.

Money20/20 USA · Las Vegas
Add both sessions to your agenda and stop by to say hello!

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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 days on **AI Executive,** an AI chief of staff that handles his email, calendar, and follow-through, using the same technology under the hood.

SEE A LIVE DEMO

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Ready for Stablecoin Payments

web3 with FTC | Fintech Confidential

Stablecoin payments, payment orchestration, and bank readiness depend on connected systems and clear operating responsibilities. **Tedd Huff**, CEO of fintech advisory firm Voalyre and founder of Fintech Confidential, joins Alacriti's **Manish Gurukula**, CEO and co-founder; **Mark Majeske**, SVP of Faster Payments; and **Divyarani Raghupatruni**, Senior Director of Product, Data, and Orchestration.

Stablecoin payments are becoming an operating question for banks and credit unions. This Fintech Confidential briefing examines how payment orchestration, custody, fraud screening, settlement, reconciliation, and compliance controls can support stablecoin readiness alongside ACH, wires, RTP, and FedNow. Learn what leaders should assess before adding new payment capabilities, choosing a custody model, or assigning responsibility to a provider.

MORE

(re)view(s)

BLOG



SEC Proposes Crypto Custody Framework, Treasury Issues Interim Final Rule on State Stablecoin Certifications, CFTC Submits Two Rules to the White House

By Chris Daniel, Eric Sibbitt, Dana V. Syracuse, Josh Boehm, Meagan Griffin, Kristofer Readling, Spencer Young, Lisa Rubin, Patricia Liverpool, and Samantha Ackel

The SEC proposed a tailored framework for the custody of crypto assets by registered investment advisers and regulated funds. The SEC also requested comment on potential new ways for individuals to qualify as accredited investors. Commissioner Hester Peirce departed the agency, leaving the Commission with two sitting members.

The Department of the Treasury published an interim final rule establishing the forms and procedures for the Stablecoin Certification Review Committee's review of state regulators' certifications under Section 4(c) of the GENIUS Act. Section 4(c) allows state-qualified issuers with $10 billion or less in outstanding payment stablecoins to opt for state regulation if the Committee approves the state's certification that its regulatory regime is substantially similar to the federal regulatory framework under the GENIUS Act. The rule took effect upon publication, but Treasury will not accept certifications until the related information collection receives Paperwork Reduction Act approval.

The CFTC submitted two rules further defining "swap" to the White House Office of Information and Regulatory Affairs for review: a proposed rule on event contracts and an interim final rule on casino-style gambling products. A prediction market platform sought to dismiss Massachusetts' amended complaint, and two gaming regulator associations filed an amicus brief in New Jersey's petition asking the U.S. Supreme Court to review the 3rd Circuit's preemption ruling.

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PODCAST





Jodi Durst, President of ChainIT Pay at SEAA

In the age of AI, can you really trust that the person—or document—in front of you is who they say they are?

That was one of the fascinating topics in our conversation with **Jodi Durst, President of ChainIT Pay**, recorded live at the **Southeast Acquirers Association** show. Jodi walked us through how ChainIT is bringing together biometric KYC/KYB, blockchain, identity verification and payments to help businesses authenticate who is actually behind a transaction.

We talked about fraud and chargebacks, anonymous age verification, underwriting, e-signatures, APIs—and why going directly to the source of truth is becoming increasingly important as AI makes documents easier to recreate.

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UPCOMING EVENTS

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Renaissance Atlanta Waverly Hotel
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***Stablecoins with ACH & Wires: Your Infrastructure Plan* | Alacriti**
Webinar

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PayTech Women Leadership Summit
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