

SHAPING THE FUTURE OF PAYMENTS, DELIVERY & SOLUTIONS — TOGETHER



Leveraging **100+ years** of expertise to co-create transformative payment and delivery solutions



ABOUT US

Experienced professionals co-creating the future of payments and solutions



OUR COLLECTIVE EXPERTISE

Over 100 years of combined experience in fintech, banking, and technology driving innovation.



INDUSTRY LEADERS

Seasoned professionals with proven track records in delivering impactful payment and digital solutions.



COLLABORATIVE ETHOS

We prioritize partnership, co-creation, and transparent communication with our clients.



MISSION-DRIVEN

Committed to shaping the future through meaningful innovations and inclusive **partnerships.**

OUR FOCUS – DRIVE PAYMENT INNOVATION WITH SIX STRATEGIC PILLARS

Unlock value and accelerate outcomes through focused collaboration in payments and technology

01 INNOVATE PAYMENTS WITH EMERGING TRENDS

Explore digital card issuance, real-time and embedded payments to shape the future of seamless transactions and customer experience.

02 DELIVER DIGITAL SOLUTIONS PRACTICALLY

Align architecture, delivery roadmaps, and execution strategies to achieve effective and realistic digital transformation outcomes.

03 COLLABORATE ON PRESALES & SOLUTIONING

Craft winning proposals through team collaboration and domain-focused storytelling to secure strategic engagements.

04 APPLY PRODUCT THINKING IN ACTION

Develop reusable toolkits, MVPs, and PoCs that accelerate time-to-value and foster innovation delivery.

05 PROVIDE TRAINING GROUNDED IN REALITY

Use scenario-based learning derived from real projects to effectively upskill teams and enhance capabilities.

06 ACCELERATE WITH DATA AND AI

Embed intelligence to enable smarter decisions and create next-generation payment experiences for users.

OUR INNOVATION IN MAKING

Leverage tested tools to fast-track implementations

01 SHARE ACTIONABLE INSIGHTS, NOT JUST THEORIES

We focus on real-world applications and results, providing clients with effective, actionable tools for payment modernization.

02 OFFER PRACTICAL SOLUTIONS READY TO ADAPT OR CO-BUILD

Our offerings are tested and proven, built to flexibly meet client-specific needs through adaptation or collaborative development.

03 DEVELOP PLUG-AND- PLAY FRAMEWORKS

We create practical, adaptable concepts designed to fast-track payment execution, enabling rapid deployment and integration.

Solutions/Tools

EARLY-STAGE PRODUCTS & ACCELERATORS



Building plug-and-play concepts like **ISO Transact** to support format conversions such as MT to MX and JSON to MX.

ENGAGE LEADERSHIP WITH PAYMENT TRENDS AND SOLUTIONS

Innovating Payments

Explore emerging payment strategies and collaborative approaches to drive transformation success

01 ANALYZE EMERGING PAYMENT TRENDS STRATEGICALLY



Identify key market shifts and innovations shaping payment ecosystems to inform leadership decisions and long-term strategy.

02 ADDRESS CHALLENGES AND SUCCESS FACTORS IN TRANSFORMATION



Focus on critical obstacles and enablers in payment transformation initiatives to achieve measurable and sustainable outcomes.

03 IMPLEMENT BEST PRACTICES IN DIGITAL PAYMENTS INNOVATION



Leverage proven methods in digital and embedded payments to accelerate adoption and enhance customer experience.

04 DRIVE CO-CREATION FOR ACCELERATED OUTCOMES



Foster collaborative solutioning with stakeholders to co-create tailored payment solutions that deliver faster, effective results.

UNCOVERING PATTERNS IN FAILED PAYMENT MVPS

Product Thinking in
Action

Analyzing common pitfalls to build focused, effective payment MVPs that validate core business value

OVERLOADING VALIDATION SCOPE

Attempting to validate platform, licensing, PSP setup, and UX all at once dilutes focus from the essential payment intent test, reducing MVP effectiveness.

01

IGNORING EDGE-CASE FAILURES

Overlooking refunds, reversals, and failed top-ups creates blind spots, causing MVPs to miss critical failure modes that impact real-world viability.

03

LACK OF CLEAR DECISION POINTS

MVPs must yield decisive yes/no outcomes to confirm hypotheses, avoiding endless feature additions that stall business insights.

02



COLLABORATIVE PRESALES, PRODUCT THINKING & TRAINING

Partnering to create impactful solutions through domain expertise and co-creation



COLLABORATE TO CRAFT WINNING PRESALES PROPOSALS

Work together to develop proposals and refine solutions using domain-led storytelling to increase success in pursuits and client engagements.



CO-CREATE REUSABLE PRODUCT TOOLKITS AND FRAMEWORKS

Develop reusable toolkits, frameworks, MVPs, and PoCs that speed up delivery and enhance outcomes through shared innovation and product thinking.



DELIVER DOMAIN-RICH, SCENARIO-BASED TRAINING

Conduct interactive learning sessions based on real-world project insights to upskill teams and embed practical knowledge effectively.



EMPHASIZE PARTNERSHIP OVER VENDOR RELATIONSHIPS

Focus on clarity, speed, and shared value to foster true collaboration and mutual success beyond traditional vendor roles.

ACCELERATING VALUE WITH DATA, AI & REAL-WORLD SOLUTIONS

ACCELERATE WITH
DATA AND AI

Collaborating to embed intelligence and innovate payment experiences



UNLOCKING DATA & AI POWER

Embedding **intelligence** into payment and digital solutions to enhance value creation in real time.



DRIVING SMARTER DECISIONS

Leveraging **data-driven insights** to improve user experiences and optimize operational efficiency collaboratively.



CREATING NEXT-GEN EXPERIENCES

Using **AI innovations** to develop seamless payment flows and cutting-edge digital delivery capabilities.

WE're NOT VENDORS

Embrace transparent, value-driven collaboration to accelerate payment innovation and industry impact

01

PRIORITIZE CLARITY, SPEED, AND SHARED VALUE

We emphasize transparent communication and rapid response, ensuring collaborations focus on mutual benefits, not just transactions.

02

DELIVER HONEST, EXPERT INSIGHTS

Our team offers experienced advice across business and technology domains, fostering informed decisions that drive success.

03

ENGAGE ONLY WHERE MEASURABLE VALUE EXISTS

We maintain integrity by avoiding hidden agendas, partnering exclusively when we can deliver quantifiable outcomes.

04

LEVERAGE DEEP INDUSTRY EXPERTISE

Our domain-led collective brings over 100 years of combined experience, providing a comprehensive perspective on payment solutions.

05

COMMIT TO TRANSPARENT, OUTCOME-DRIVEN COLLABORATION

We focus on partnership models that accelerate your payment innovation journey through clear goals and shared success metrics.



LET'S CONNECT TO CO-CREATE PRACTICAL PAYMENT SOLUTIONS TAILORED FOR YOUR BUSINESS.

Partner to co-create data-driven, innovative payment strategies aligned with your goals

 [PayThinkers](https://paythinkers.com)

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Payment Successful

Payment Successful

