

SHAPING THE FUTURE OF PAYMENTS, DELIVERY & SOLUTIONS — TOGETHER



The Payments Intelligence Collective — **100+ Years** of Domain Expertise Across Banking, Fintech



WHO WE ARE

A domain-led collective of practitioners who have built, delivered, and won — across global banks, fintechs, and technology firms



100+ YEARS COMBINED DOMAIN EXPERTISE

Spanning cards, payments, digital platforms, presales and product innovation — across global banks, fintechs, and technology firms.



PRACTITIONER DNA

Our team has built, delivered, and led — not just advised. Every engagement is grounded in how complex payment environments actually operate.



CO-CREATE, NOT JUST CONSULT

We prioritize partnership over engagement — shared accountability, transparent communication, and outcomes that belong to both parties.



OUTCOMES OVER OUTPUTS

We engage only where we can deliver quantifiable results — **not reports, not slide decks.** Real-world impact is the only metric that matters.

OUR FOCUS – SIX WAYS WE ACCELERATE YOUR OUTCOMES

A full-spectrum capability model — from winning deals to delivering transformation

01 PRESALES & PURSUIT EXCELLENCE

Sharpen proposals, strengthen positioning, and improve win rates through domain-led storytelling and structured pursuit support.

02 CAPABILITY BUILDING & TRAINING

Practitioner-led, scenario-driven upskilling — drawn from live projects to build execution-ready capability across teams and academia.

03 DIGITAL DELIVERY, PRACTICALLY

Align architecture, delivery roadmaps and execution plans to make digital transformation real — not just planned.

04 PRODUCT THINKING IN ACTION

Co-create reusable toolkits, MVPs, and PoCs that compress time-to-value and accelerate innovation delivery.

05 PAYMENTS INNOVATION & STRATEGY

Navigate real-time, embedded, and digital card payment trends to sharpen strategy and seize competitive advantage.

06 DATA & AI ACCELERATION

Embed intelligence into payment solutions — enabling smarter decisions and next-generation client experiences at scale.

WINNING DEMANDS MORE THAN A POLISHED DECK

PRESALES AS A SERVICE (PraaS)

Payments Domain × Digital Technology × Commercial Engineering — at the intersection of all three



CRAFT PROPOSALS THAT CONVERT

Domain-led storytelling, solution narrative, and commercial engineering — structured to convert complex payment opportunities into signed engagements.



BID & PROPOSAL MANAGEMENT

Full RFP/RFI/RFQ orchestration — compliance mapping, cross-functional coordination, commercial engineering, and solution narrative that converts complex requirements into winning proposals.



TECHNOLOGY-DEPTH IN PRESALES SOLUTIONING

Real engineering credibility in your proposals — cloud-native, API ecosystems, ISO 20022 positioning, Open Banking, Payments migration, and AI augmentation — not buzzwords, but architectures.



BID DEFENSE, PoC & POST-SALE CONTINUITY

Win-room preparation, executive defense decks, PoC design, SOW structuring, and handover frameworks — protecting revenue continuity from first pursuit to signed contract.

THE PAYMENTS LANDSCAPE IS SHIFTING FASTER THAN MOST STRATEGIES

Innovating Payments

We help leadership identify the trends that matter and co-create responses that deliver

01 MAP MARKET SHIFTS TO STRATEGIC OPPORTUNITY



Identify which payment ecosystem shifts — real-time, embedded, ISO 20022, open banking — represent genuine competitive leverage, not just industry noise.

02 CONVERT TRANSFORMATION BLOCKERS INTO EXECUTION PLANS



Surface the real obstacles in payment transformation initiatives — and convert them into measurable, time-bound delivery roadmaps that leaders can commit to.

03 APPLY PROVEN METHODS, NOT PILOT FATIGUE



Deploy digital and embedded payment best practices from live delivery environments — accelerating adoption and eliminating the risk of stalled, never-ending pilots.

04 CO-CREATE SOLUTIONS BUILT FOR YOUR CONTEXT



Collaborative solutioning with your stakeholders — producing tailored payment architectures and delivery plans built for your organization, not generic playbooks.

WHY PAYMENT MVPs FAIL — AND HOW TO AVOID IT

Product Thinking in Action

Scope discipline, decision clarity, and edge-case realism — the three pillars of a payment MVP that actually validates

OVERLOADING THE VALIDATION SCOPE

Validating platform, licensing, PSP, and UX simultaneously dilutes every signal. The best MVPs test one critical question — will users pay, and how? Build only to answer that.

01

IGNORING EDGE-CASE REALITY

Refunds, reversals, failed top-ups, chargeback flows — these are not edge cases. They are the difference between a working product and a live liability. Test them early or pay for it late.

03

BUILDING FEATURES INSTEAD OF DECISION POINTS

Good MVPs produce a yes or no. Not “let’s refine it.” Define the hypothesis first — then build only what is needed to test it. Clarity of decision beats completeness of feature.

02



DATA & AI: FROM STRATEGIC INTENT TO EMBEDDED INTELLIGENCE IN YOUR PAYMENT STACK

DATA & AI

We identify where AI creates real value — then build the capability to capture it



UNLOCK DATA AS A STRATEGIC

Embed data intelligence into payment flows to improve decisioning accuracy, reduce fraud exposure, and surface revenue opportunities **in real time**.



ACCELERATE DECISIONS WITH

Apply machine learning to transaction data, customer behaviour, and operational flows — turning raw signals into **actionable intelligence**.



DESIGN NEXT-GENERATION

Use AI to personalise, automate, and optimise across the full payment lifecycle — from onboarding and authentication to settlement and **reconciliation**.

PAYTHINKERS ACADEMY: CAPABILITY THAT PERFORMS — NOT JUST COMPLETES

ACADEMY

Practitioner-led. Scenario-driven. Grounded in how payments delivery actually works.



COLLEGE-TO-CORPORATE

Bridge the gap from academic to enterprise readiness — workplace fundamentals, delivery environment awareness, and stakeholder communication for early-career professionals entering technology and consulting roles.



INDUSTRY UPSKILLING &

Domain depth, modern architecture, AI-enabled delivery, and presales leadership — for practitioners who design, build, modernise, and lead payment transformation in real enterprise environments.

WHY PAYTHINKERS ACADEMY WORKS

Built by practitioners, not trainers. Anchored in live scenarios, not theory. Capability is measurable — performance in real delivery environments is the only outcome that counts.

ACCELERATORS & EARLY-STAGE IP

Solutions/Tools

Battle-tested tools and frameworks that compress your time-to-

01 SHARE INTELLIGENCE, NOT JUST ADVICE

Real-world insights drawn from live payment transformations — not whitepapers or theoretical models, but battle-tested intelligence you can act on immediately.

02 SOLUTIONS BUILT TO ADAPT OR CO-BUILD

Tested and proven offerings built to flexibly meet client needs — adopt as-is, customize for your stack, or co-build for your specific context.

03 DEPLOY PLUG-AND-PLAY PAYMENT

Purpose-built frameworks designed for rapid deployment — reducing build time, integration friction, and risk from day one of execution.

EARLY-STAGE PRODUCTS & ACCELERATORS



Building plug-and-play solutions like **ISO Transact** — a bidirectional MT/MX conversion engine supporting SWIFT to ISO 20022 and back



CBDC Policy and Contract Studio



Payment Integration Layer

ISO TRANSACT: REMOVE THE COMPLEXITY FROM YOUR MT-TO-MX MIGRATION

ISO Transact

Purpose-built for banks, processors & fintechs navigating the ISO 20022 transition

01 BIDIRECTIONAL FORMAT CONVERSION ENGINE



Full MT→MX and MX→MT conversion without disrupting live systems — giving banks, processors, and fintechs a reliable bridge between legacy SWIFT and modern ISO 20022 rails.

02 COMPREHENSIVE MESSAGE SUPPORT



Covers MT101, MT103, MT202/COV, MT900/910, MT940–950 and ISO 20022 counterparts: pacs.008, pacs.009, camt.052/053/054, and pain.001 — the most critical migration message types.

03 DUAL-FORMAT ENVIRONMENT SUPPORT



Run parallel MT and MX rails during migration — enabling testing, coexistence, and phased cutover without operational risk or customer disruption.

04 MIGRATION READINESS VALIDATION



Validate business assumptions before technical migration — running readiness checks backward from customer flows, not message specs, to surface real blockers before go-live.

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.

04

LEVERAGE DEEP INDUSTRY EXPERTISE

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

02

DELIVER HONEST, EXPERT INSIGHTS

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



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.

03

ENGAGE ONLY WHERE MEASURABLE VALUE EXISTS

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

LET'S BUILD YOUR NEXT PAYMENT WIN TOGETHER.

Whether you're pursuing a deal, launching a product, or accelerating a transformation — let's talk.

 [PayThinkers](#)

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Payment Successful

Payment Successful

