

Shaping the Future of Payments, Delivery & Solutions

A practitioner-led consulting collective for cards, payments and digital transformation.

100+ years of combined domain expertise · Banks · Fintechs · Technology firms



Who We Are

A domain-led collective of practitioners who have built, delivered, and won - 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.



100+ YEARS COMBINED EXPERTISE

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



CO-CREATE, NOT JUST CONSULT

We prioritise 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.

WE OPERATE AT THE INTERSECTION OF

Payments Domain × Digital Technology × Revenue Intelligence

100+

Years of combined domain experience

3

Integrated service lines, one accountability

25+

Average years per senior advisor

Global Banking & Payments Experience

North America • Europe • APAC • Southeast Asia • India • Middle East

One Firm, Three Service Lines

Advisory-only by design. We sell no platforms, licences or systems integration - which is what keeps every recommendation independent.

01



Consulting & Advisory

Business, technology and delivery advisory across the cards and payments estate.

- Strategy, business case and operating model
- Technology and enterprise architecture advisory
- Delivery governance and independent assurance
- Risk, compliance and regulatory readiness

02



Presales as a Service (PraaS)

A governance-led, digitally enabled presales engine for complex enterprise pursuits.

- Opportunity intelligence and qualification
- Bid, proposal and compliance management
- Technology-led solutioning and bid defence
- Commercial engineering and handover

03



Specialist Talent & Staffing

On-demand domain SMEs, architects and technology consultants embedded in your teams.

- Payments and cards domain SMEs
- Solution and enterprise architects
- Technology, data and cloud consultants
- Presales, delivery and PMO professionals



PayThinkers Academy

Practitioner-led capability building that sustains every engagement - so the capability stays with your team after we leave.

THE ENABLER

Where We Work: The Cards & Payments Ecosystem

Coverage across the four-party model - issuing, acceptance, switching and settlement - plus the schemes, processing platforms and technology beneath them.

Card Issuing

Credit, debit, prepaid, commercial



Merchant Acquiring

Onboarding, pricing, gateways



Switching & Routing

Authorisation, clearing, settlement



Fraud, Risk & Disputes

Rules, scoring, chargebacks



Real-Time Payments

UPI, IMPS, NEFT, RTGS, FedNow, RTP



Digital & Embedded

Wallets, tokenisation, BNPL



Next-Generation Rails

CBDC, open banking, A2A



Regulatory & Compliance

PCI DSS, PSD2, ISO 20022, AML

SCHEMES, NETWORKS & RAILS WE WORK ACROSS



PROCESSING PLATFORMS & ENGINES WE WORK ACROSS



TECHNOLOGY DEPTH BENEATH THE STACK



Artificial
Intelligence



Cloud &
DevOps



Data &
Analytics



Digital
Channels



Security &
Resilience



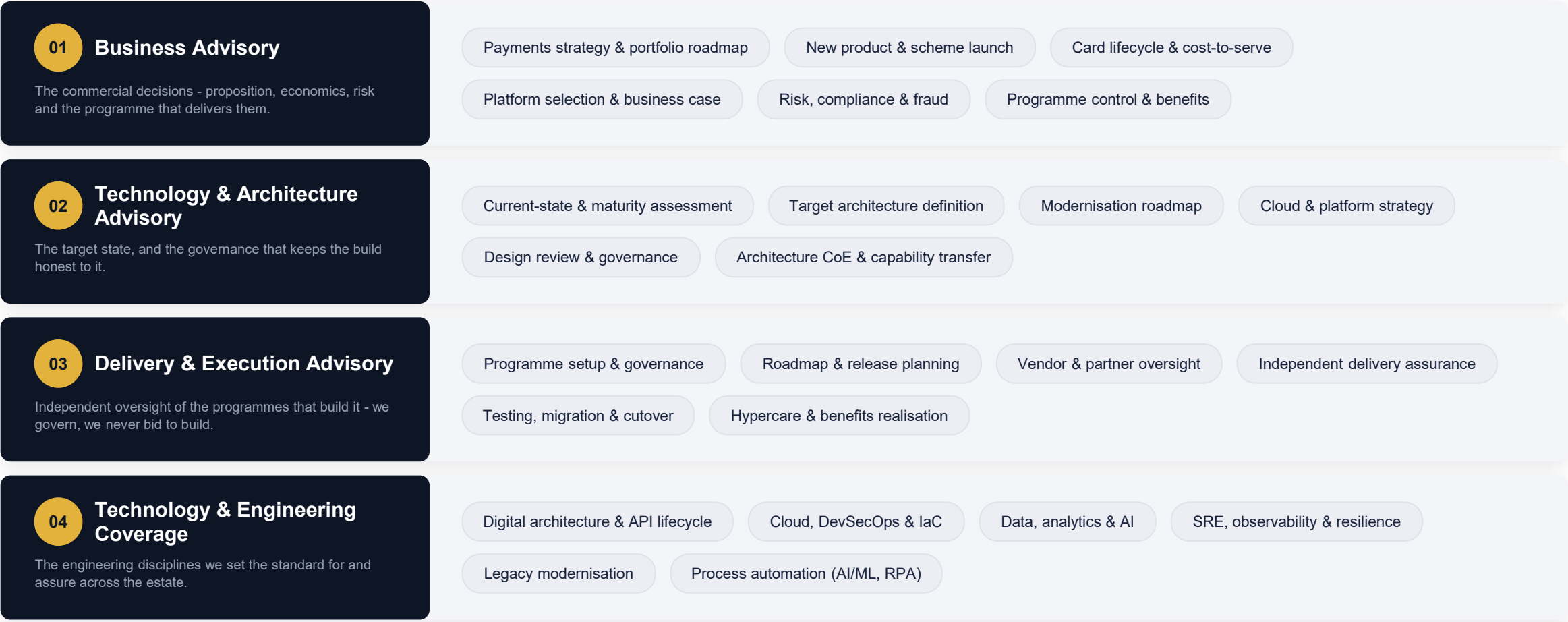
API &
Integration



Core Platform
Modernisation

Consulting & Advisory

Four layers, one accountable team - from the commercial decision through to the engineering standard it depends on.



Presales as a Service (PraaS)

Winning is no longer about responding faster. It is about responding smarter - with architectural credibility, commercial precision and execution realism.

01

Discovery & Opportunity Intelligence



Market and trend analysis across payments, banking, digital and AI · Competitive positioning and pursuit strategy · Pain-point mapping workshops · Lead intelligence and capability-deck customisation

02

Bid & Proposal Management



RFP, RFI and RFQ lifecycle orchestration · Compliance mapping and traceability · Coordination across sales, legal, finance and delivery · Executive summary and solution-narrative craft

03

Digital & Technology-Led Solutioning



Cloud-native modernisation and API-led ecosystems · Microservices and integration architecture · Cards, payments migration and ISO 20022 positioning · AI augmentation and DevSecOps modelling

04

Commercial & Pricing Engineering



Cost modelling and margin shaping · Managed-services and outcome-based constructs · Assumption, exclusion and risk discipline · Competitive price positioning

05

Bid Defence, Workshops & PoC



Executive defence deck preparation · Customer workshops and solution walkthroughs · PoC design and governance · SME alignment and demo storytelling

06

Post-Sale Transition & Revenue Support



SOW structuring and scope-clarity workshops · Delivery handover frameworks · Account mining support · Change-request commercial modelling

ENGAGEMENT MODELS

Embedded Presales Pod
A dedicated pod aligned to your pipeline. Best for sustained volume across accounts.

Managed Bid Office
End-to-end ownership of strategic RFPs. Best for high-stakes enterprise pursuits.

Outcome-Linked Model
Revenue-aligned structures. Best for mature functions ready to share risk and reward.

WHAT CHANGES IN YOUR PURSUIT FUNCTION

Qualification discipline
Fewer pursuits, chosen deliberately.

One consistent narrative
Sales, solution and delivery tell the same story.

Calmer response cycles
A rhythm replaces the final-72-hour scramble.

Lower downstream risk
Scope and commercials survive the handover.

Specialist Talent & Staffing

Scarce payments capability, sourced and assured by people who have held the role themselves - embedded for as long as the problem lasts.



Payments & Cards Domain SMEs

Issuing, acquiring, switching, fraud and disputes, scheme compliance



Solution & Enterprise Architects

Target architecture, migration design, ISO 20022, integration patterns



Technology, Cloud & Data Consultants

Cloud and DevSecOps, APIs, data engineering, QA and test automation



Presales & Bid Specialists

Bid managers, solution writers, demo leads



Delivery & Programme Roles

Programme managers, business analysts, test leads and scrum leads

HOW YOU CAN ENGAGE



Individual placement

Named specialist on time and materials.



Dedicated pod

A team against a fixed scope and outcome.



Fractional advisory

A defined number of days per month.



Interim leadership

A senior seat for a bounded window.

OUR ASSURANCE - WHY THIS IS NOT BODY-SHOPPING



Vetted by a practising SME

Every profile is assessed by someone who currently does that job - not by a recruiter.



Tested before shortlist

Domain and technical assessment happens before a CV ever reaches you.



We decline what we cannot staff

No bench-filling. If we do not have the right person, we say so.



Replacement commitment

If a placement is not right, we replace inside an agreed window.

Accelerators & the Academy

Two things that make an engagement move faster and stick longer - reusable IP that compresses time-to-value, and capability building that stays with your team.

A Accelerators & Early-Stage IP

FLAGSHIP

ISO Transact

For banks, processors and fintechs navigating the ISO 20022 transition - de-risking an MT-to-MX migration.

Bidirectional engine

Full MT→MX and MX→MT without disrupting live systems.

Dual-format coexistence

Run parallel MT and MX rails for a phased cutover.

Message coverage

MT101/103/202/900/910/940–950 with pacs, camt and pain equivalents.

Readiness validation

Checks run backward from customer flows, not message specs.

Payment Integration Layer

A reusable adapter pattern for channels, switches and schemes - replacing point-to-point builds with a governed integration fabric.

CBDC Policy & Contract Studio

An early-stage environment for modelling programmable-money policy and contract logic before a platform decision.

Adopt as-is · **Customise for your stack** · **Co-build with your team**

B PayThinkers Academy

Practitioner-led, scenario-driven capability building - designed for real delivery environments, not classroom theory.



College-to-Corporate Enablement

From academic learning to workplace readiness.

- Enterprise work readiness
- Business & technology fundamentals
- Delivery environment awareness
- Communication & documentation
- Stakeholder mindset

Outcome: Workplace-ready professionals who contribute from day one.



Industry Upskilling & Practitioner Training

Domain depth. Technology execution. Practitioner leadership.

- Industry domain deep-dives
- Modern architecture & cloud
- Data, security & modernisation
- AI-enabled delivery
- Presales, solutioning & leadership

Outcome: Practitioners confident across design, delivery and decision-making.

WHY IT WORKS

Practitioner-led - Built by practitioners, not trainers.

Execution-focused - Aligned to delivery and transformation reality.

Scenario-driven - Grounded in live project and pursuit work.

Outcome-oriented - Measurable readiness, not certificates.

Our Team

Deep banking domain expertise, enterprise architecture leadership, and delivery discipline - backed by a network of senior consultants and subject matter experts



Shantharam Shenoy

Founder & Director

- 25+ years across banking, payments and fintech leadership
- Cards issuing, acquiring and switching ecosystems
- Core platform modernisation and migration programmes
- Large-scale presales and solution governance leadership
- AI-enabled accelerators and consulting frameworks



Milind Labhe

Advisor - Banking, Payments & FinTechs

- 25+ years across banking, payments and fintech leadership
- Enterprise payments and cards modernization - UPI, IMPS, NEFT, RTGS, Visa, RuPay
- Digital banking channel and platform transformation
- COE setup and multi-country team leadership



Sachin Koti

Advisor - Banking, Payments & FinTechs

- Nearly three decades across banking and payment infrastructure
- ATM networks, EFT switching and debit card platforms
- Cross-border delivery across Singapore, Malaysia and China
- PMP-certified programme and technical presales leadership



Raj Shaker

Advisor & Enterprise Architect

- Three decades in banking, payments and fintech architecture
- Cards and payments platform modernisation
- Cloud-native infrastructure and DevOps automation
- BIAN-aligned frameworks and ISO 8583 / 20022 accelerators

WHY PAYTHINKERS

We're not vendors. We're collaborators.

Five commitments that govern every engagement we accept — and every one we decline.

No pitch. Just perspective.

PayThinkers

01

Engage only where measurable value exists

No hidden agendas. We partner only where we can deliver quantifiable outcomes — and if we cannot move a number that matters to you, we say so before the contract, not after it.

02

Deliver honest, expert insight

Experienced advice across business and technology, so decisions rest on evidence rather than optimism — including the findings that are inconvenient for the programme.

03

Clarity, speed and shared value

Transparent communication and rapid response, with collaboration focused on mutual benefit rather than transactions.

04

Deep industry expertise

Over 100 years of combined experience gives a full-lifecycle perspective on payment problems — not a single-function view.

05

Outcome-driven partnership

Partnership models built on clear goals and shared success metrics that accelerate your innovation journey.

PayThinkers

No pitch. Just perspective.

Thank you.

**Let's build your next
payment win together.**

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



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