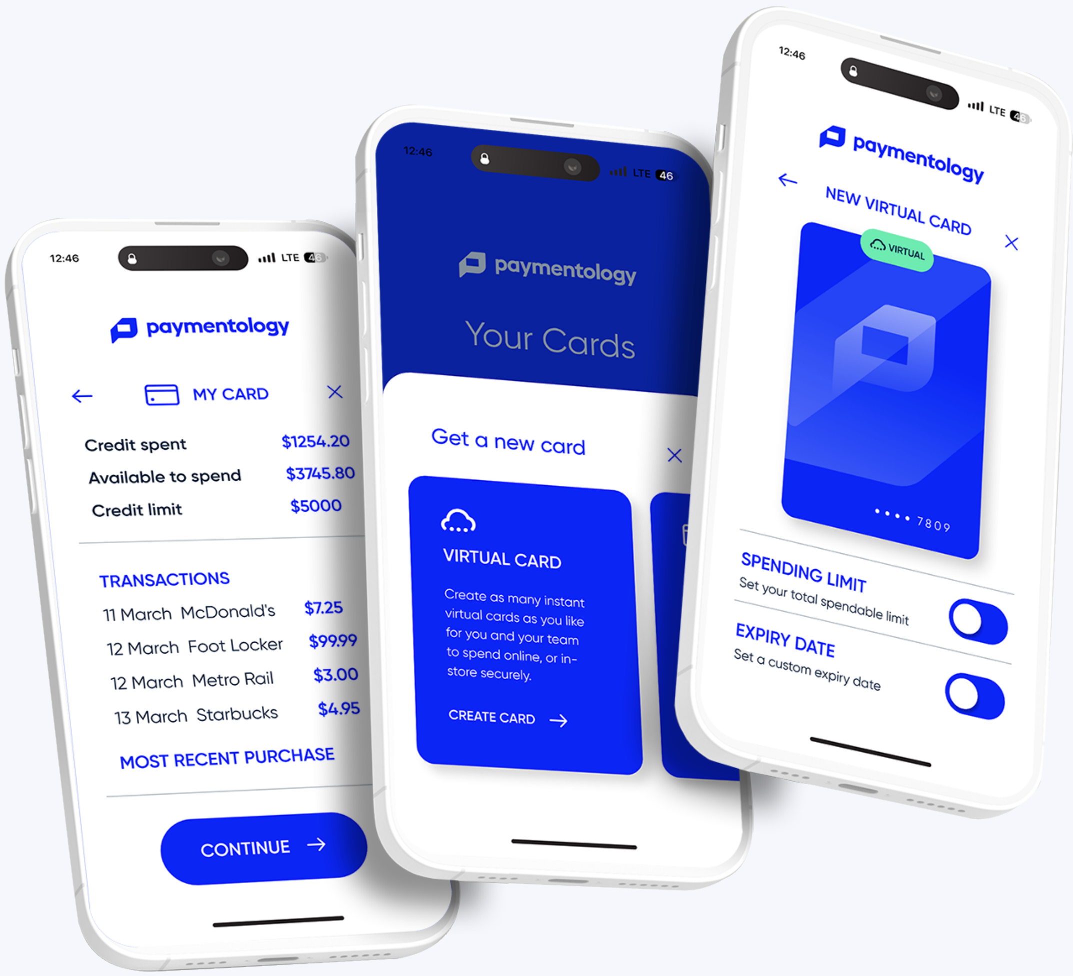
paymentology

THE 3-STEP BLUEPRINT FOR BUILDING A SUCCESSFUL CARD PROGRAMME



CONTENTS

INTRODUCTION

Payments are an essential part of daily life across all regions and sectors, ranging from the small business owner in the Philippines to the big corporations paying their employees.

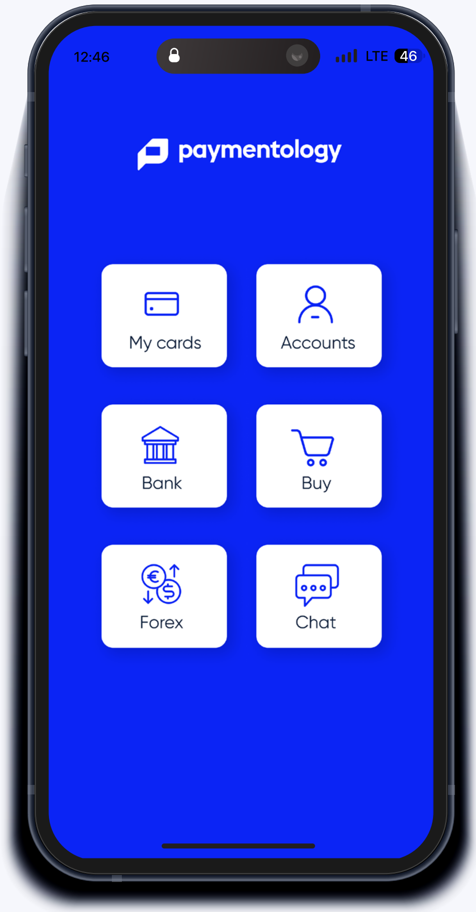
This very necessity has led to a boom in card payment innovation from both digital banks and fintechs, accelerating advancements that make digital transactions faster, safer and accessible to all. While launching card programmes isn't a new phenomenon for big banks and established technology players, for many it has provided an opportunity to connect on a deeper level with their customers by providing tailored solutions that more effectively cater to their needs; essentially, creating an ecosystem where both the issuer and end-user benefit.

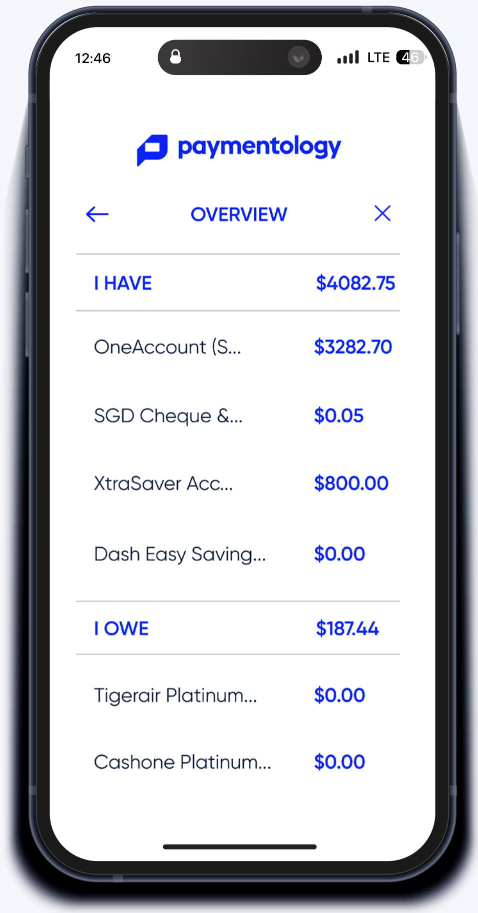
For digital banks and fintechs, launching a successful card programme goes beyond simply issuing plastic or adding another service line. It's about crafting a dynamic and responsive payment experience that speaks to the ever-changing needs and expectations of today's digital-first consumers. Modern cardholders no longer see their cards as mere transaction tools; they view them as an extension of their lifestyle, one that offers convenience, adaptability and control, that they expect in every facet of their financial journey.

In a world where APIs have become the industry standard, the real competitive edge lies in how issuers harness speed, flexibility and control to create unique, value-added services. Payments are increasingly digital and borderless and users expect their payment solutions to follow suit. They demand quick and easy global access at their fingertips, multi-rail options that provide versatility across different payment networks and personalised features that align with their preferences and behaviours. It's not just about keeping up; it's about anticipating what's next and setting the pace for innovation.

Designing a card programme that meets these demands, or even exceeds them requires careful planning, strategic foresight and a robust infrastructure. Today's customers are savvy, with high standards for performance, security and accessibility. They want payment solutions that simplify their lives, offer peace of mind and open doors to new possibilities. A well thought out card programme will support users by giving them control over their spending, rigid security options and easy access to a suite of digital banking services.

This report is designed to guide you through building a card programme that aligns with these expectations, positioning your business to not only thrive in the present but to lead in the future. By focusing on key pillars, convenience, control and confidence, you'll be able to create a card experience that drives user engagement, builds long-lasting loyalty and fosters sustainable growth in a competitive market. With insights into designing a programme that's agile, customer-centric, and ready for scale, this ebook will equip you with the tools to succeed, turning a simple card into a powerful tool for connection and value.

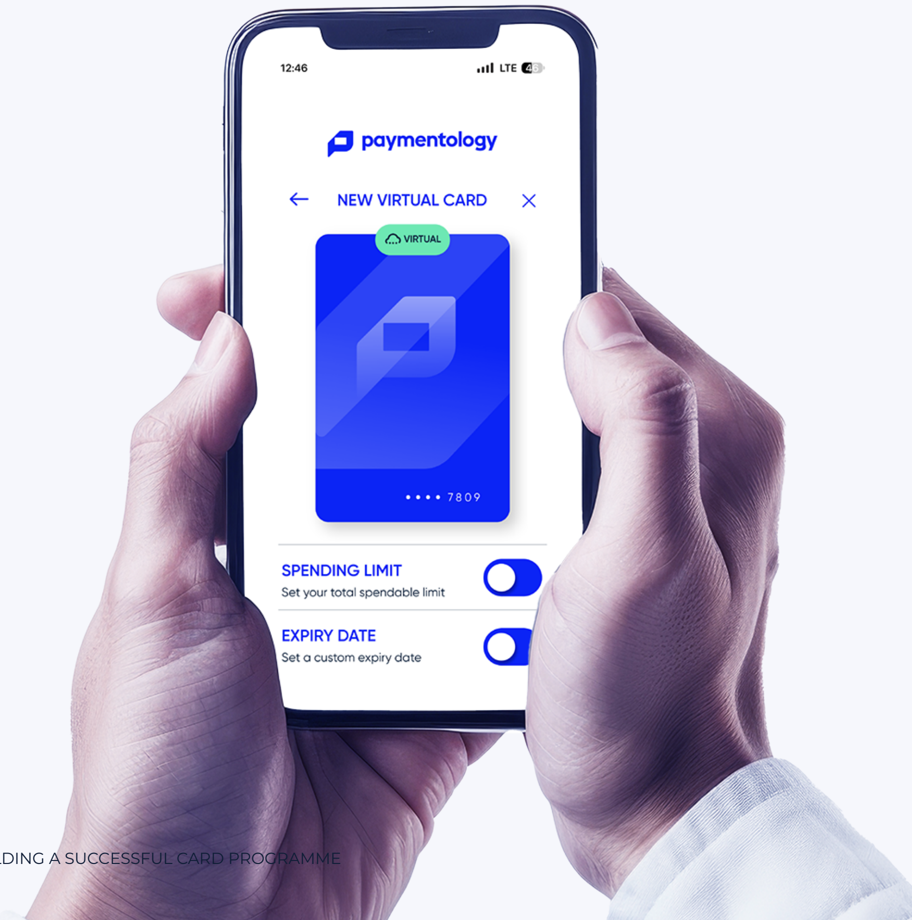


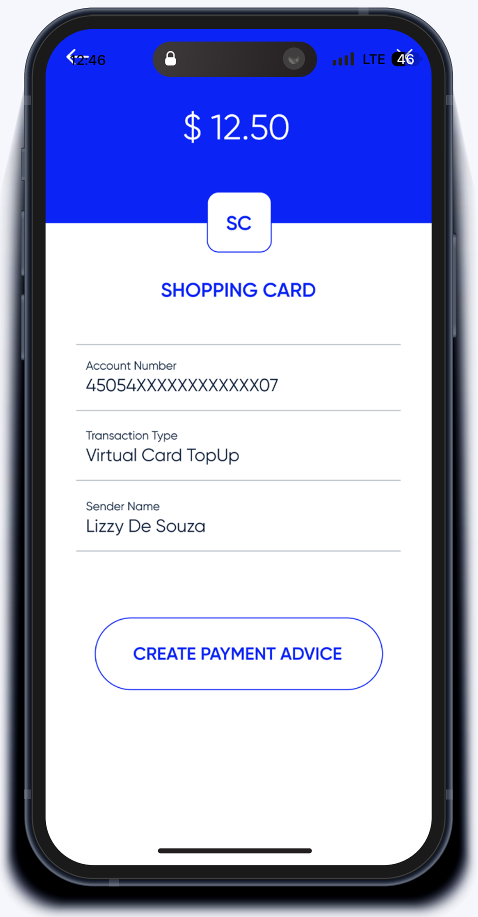


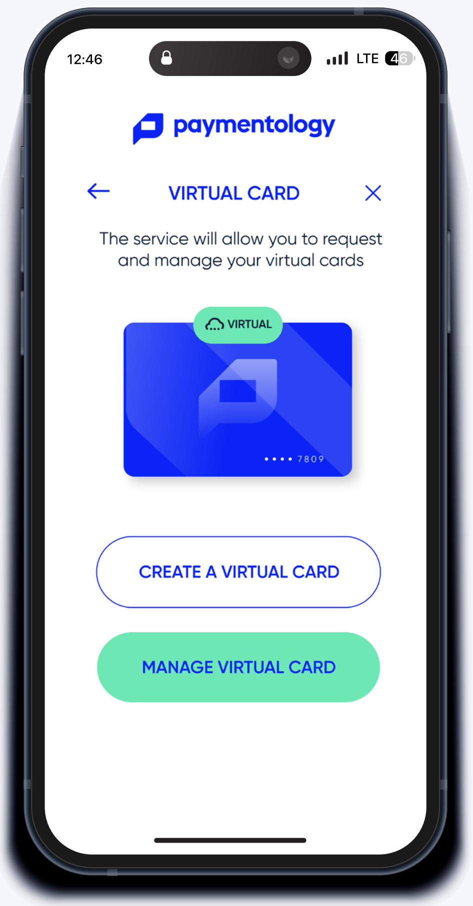
Let's take a moment to reflect on just how far payments have come in a relatively short time. The first credit card transaction was made in 1950, using a simple cardboard card processed by a bulky 'click-clack' machine. This was iconic for its time, giving consumers a way to pay without cash in hand. Fast forward to today, and the world of payments has been transformed beyond recognition. Global transactions are soaring, in the past year alone, they reached a staggering $42.7 trillion and by 2030, they are projected to exceed $70 trillion . This exponential growth illustrates not only the scale of financial transactions today but also the increasing role of digital payments in our everyday lives.

The way we pay has evolved significantly, and as we look ahead, it's clear that even greater transformations are on the horizon. Payments are no longer just about moving money from one place to another; they're about creating efficient experiences that blend into our daily routines, often without us even realising it. This shift from physical to digital payments highlights the incredible journey from that first cardboard card to today's highly sophisticated, integrated payment networks. Quite clearly, things have moved on profoundly since the early days of card payments and as we envision the future, it's essential to prepare for even more significant changes in how we transact.

Driving these transformations are convenience, control and confidence. These are central to designing card programmes with the end-user in mind. The digital banks that have succeeded most effectively have managed all three components exceptionally well. By integrating these elements into your card programme, you unlock the ability to offer personalised payment solutions that cater to diverse customer needs. This approach not only enhances transaction speed but also strengthens security measures to mitigate fraud risks. Prioritising the end-user experience allows you to not only meet user expectations but also foster deeper customer loyalty and confidence. In the long run, this focus on user-centric design becomes a powerful driver for sustained growth and success.







Today, digital payments offer unparalleled speed, simplicity and reliability. They've become the lifeblood of the modern economy, facilitating everything from micro-transactions for digital goods to large-scale, cross-border business payments. With increasing ease of access to digital platforms, we're all making more payments than ever before. And while many of these payments are still facilitated by the underlying card networks that have been in place for decades, the way we access them has changed drastically. Physical cards are playing a less visible role, with digital wallets and virtual solutions taking their place as consumers move towards digital-first payment methods. Now, the card is often just a visual representation of how we connect a payment to a funding source, whether that's a bank account, a credit offering, or another form of stored funds.

The real transformation, however, is happening beneath the surface. Technologies like tokenization, virtual cards, mobile wallets and embedded finance are disrupting the payment industry, bringing security, convenience and new functionality to users. This report will delve into several key trends reshaping card programmes today, including the shift from APIs as differentiators to standard features, the importance of user control in digital wallets, the growing significance of multi-rail payments, and the role of creativity and customisation through rule configuration in modern card programmes. Furthermore, we will discuss how fintechs can leverage these trends to accelerate market entry.

Tokenization, for instance, protects sensitive information, creating a safer environment for digital transactions. Virtual cards add an extra layer of security and flexibility, particularly in online transactions, while mobile wallets have allowed consumers to take payments with them wherever they go, removing the need for physical cards altogether. Embedded finance is also changing the game by integrating payment capabilities into non-financial applications, creating an eco-systemic experience for consumers.

These advancements are not just improving the digital payment experience; they are driving the future of card payments themselves. As the industry continues to evolve, the organisations that focus on refining the end-user experience will be the ones propelling this growth. Success in modern payments is no longer just about keeping up with technological advances; it's about anticipating and meeting the changing needs of consumers in a world that's moving faster every day.

The story of payments is one of continuous innovation. From cardboard cards to mobile wallets, each shift has brought us closer to a world where payments happen effortlessly, almost invisibly. By focusing on convenience, control and confidence, you create a payment ecosystem that's primed for the future.

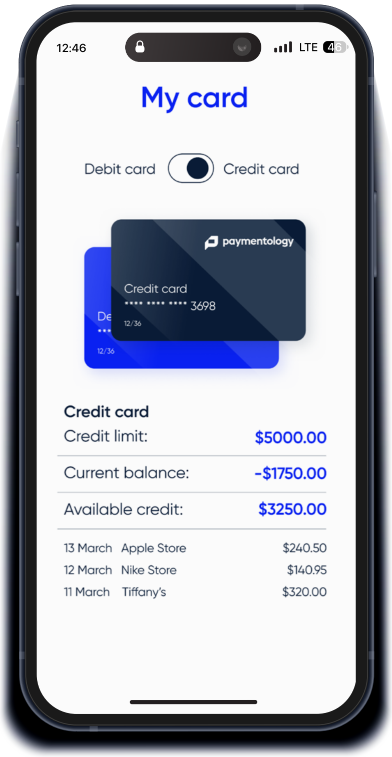
CHAPTER ONE: CONVENIENCE

The use of traditional payment methods such as swipe and sign, have rapidly declined as cardholders are now opting for faster, contactless payment methods .

Convenience in payments has reached levels once unimaginable, transforming from the days of swipe and signature transactions to contactless payments and digital wallets. Today, consumers expect speed, ease and security in every interaction, with frictionless payments as the new norm. As lifestyles grow busier and distractions increase, people are gravitating toward payment methods that integrate unnoticeably into their daily routines. Whether tapping a card or making an in-app purchase, they're looking for options that offer speed and simplicity with minimal effort.

Convenience has become the driving force behind consumers' choices, as highlighted in Global Data's 2023 Financial Services Consumer Survey, convenience drives the mobile payments market, with more than 62% of the active consumer base preferring mobile payments for their ease of use. This statistic underscores the centrality of ease and efficiency in modern payment experiences. The modern consumer is not only looking for simplicity but is also increasingly intolerant of failure. If a card is declined even once, the user might give it another chance. But after two declines, it risks being sidelined and after a third, it's often abandoned entirely. This expectation for flawless reliability further emphasizes that convenience isn't just about accessibility, it's about dependability.

Virtual debit and credit cards have become fundamental to this convenience, removing the need for bulky wallets stuffed with physical cards. As digital payment options expand, so too does the potential for convenience. Embedded finance, for example, is shifting payments from a distinct action to an integrated part of the user experience. Now, when ordering a taxi or making an online purchase, the payment can be part of the service rather than an interruption, improving the flow and minimising disruptions, essentially keeping the payments within an ecosystem. With embedded solutions, any

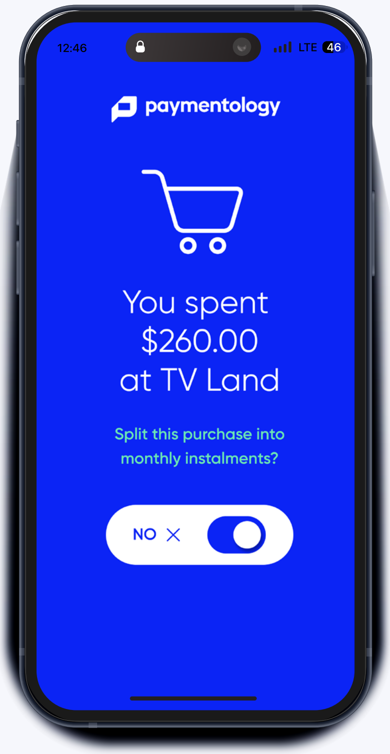


company can become a payment provider, embedding financial transactions into their existing services. In this way, payments are increasingly invisible, a subtle background process that lets users focus on the experience itself, not the mechanics of paying.

The shift away from physical cards is also pushing convenience to new frontiers. Today's consumers don't just expect to tap a card or phone; they want an entirely effortless experience where payments are processed in the background, globally and across multiple rails. As demand grows for cross-border transactions and multi-currency options, payment providers are stepping up to enable truly global, hassle-free payment experiences. When convenience reaches its peak, payments become almost invisible, facilitating an instant, secure transaction without the need for users to actively engage. This ability to move funds quickly, reliably and across borders is setting a new standard for convenience in the payments industry, making the once unimaginable an everyday reality.

Paymentology – Driving scalable growth globally

As fintechs and digital banks aim for rapid market entry and global scalability, the need for flexible, efficient and comprehensive card programmes is more crucial than ever. To meet this demand, Paymentology's infrastructure is designed to enable fintechs and digital banks to launch globally, allowing them to activate new markets and cater to international customers with minimal friction. With a presence across multiple regions and extensive local regulatory knowledge, Paymentology's global credentials support issuers to expand, providing a platform that accommodates local compliance while maintaining a unified user experience. This global reach is essential for those seeking to operate in a connected world where consumers expect their payment methods to work just as well across borders, as they do at home.



It is no secret that APIs have become the backbone of financial services infrastructure. However, as APIs have evolved into industry standards, they are no longer a competitive differentiator. Instead, the key to success lies in how effectively APIs are utilised to improve the user experience. Paymentology's robust API framework enables digital banks and fintechs to offer multi-rail payment options, facilitating faster and more secure transactions. Multi-rail payments allow users to move funds effortlessly, choosing their preferred method of payment, whether that's card to card, card to account or account to account transfers. This level of flexibility, enabled by Paymentology's API solutions, ensures that companies can cater to diverse payment preferences, which is increasingly essential as users demand more personalised and adaptable solutions.

Further highlighting the necessity for convenience are virtual cards. Virtual cards have become indispensable tools in modern payment programmes, providing the flexibility and security that consumers demand. Paymentology's virtual card solutions are built to support businesses as they deploy card programmes tailored to the needs of digital-first users. By providing dynamic virtual card options, Paymentology enables companies to issue virtual cards quickly and securely, offering an added layer of convenience for users who prefer digital alternatives over physical cards. This flexibility is crucial as consumers move away from physical wallets and towards mobile wallets and embedded finance solutions. With Paymentology, issuers can quickly launch virtual card programmes that align with consumer trends, meeting the demand for convenient, on the go payment solutions.

Nomo - Redefining cross-border banking

Nomo, the world's first fully digital Sharia-compliant cross-border bank, is disrupting international banking by offering customer-centric financial services that align with Islamic principles. A part of the Bank of London and The Middle East (BLME) and backed by Boubyan Bank, Nomo has developed a comprehensive suite of digital banking solutions tailored to meet the needs of modern users. With a focus on accessibility, cost-effectiveness and innovation, Nomo empowers customers to conduct cross-border transactions with ease, enabling a truly global financial experience.

The growing demand for cost-effective and accessible cross-border banking solutions presented both an opportunity and a challenge for Nomo. With global cross-border payments surging to USD 390 billion, customers increasingly sought financial services that avoided high fees and complied with Islamic banking principles. Nomo aimed to deliver a solution that combined multi-currency accounts, real-time transaction insights and fraud detection, all accessible through an intuitive mobile app.

Nomo partnered with Paymentology to deliver this vision. Through collaboration, Nomo introduced multi-currency accounts, enabling customers to hold, spend and transfer money in GBP, USD, EUR, KWD, AED and SAR. By eliminating the need for costly currency conversions during international transactions, this feature has proven to be a major advantage for customers engaging in cross-border payments.

Paymentology's platform supported the integration of Mastercard virtual cards, providing Nomo customers with a secure and convenient payment option for international transactions. The mobile-first approach ensures that users can manage their accounts, track spending and make payments directly from the Nomo app, available on both iOS and Android.

Nomo's innovative offering, powered by Paymentology's technology, has resonated strongly with customers. By combining Sharia-compliant principles with modern digital banking solutions, Nomo has successfully established itself as a trusted provider of financial services.

CHAPTER TWO: CONTROL

As essential as convenience is, so is control. Today's cardholders aren't just looking for speed, they want authority over their financial choices. Empowering users with control over how, when and where they spend, has become central to modern card programmes, transforming the user experience from passive convenience to active empowerment.

As the future of payments continues to unfold, giving users more control over their transactions has become a vital differentiator. Hybrid cards are a prime example of this shift. Unlike traditional, single-function payment cards, hybrid cards allow users to toggle between debit and credit functions, switch currencies and even convert digital assets as needed. These multi-functional tools offer the flexibility to match a wide range of user preferences, particularly for individuals who are increasingly active across multiple financial contexts and currencies. Hybrid cards not only expand a user's spending options but also provide the autonomy to decide how they want to interact with their finances at any given moment.

To design card programmes with the cardholder in mind, requires asking critical questions: Why should a card be limited to a single account? Why can't users have multiple cards linked to a single account or funding source? Today's solutions go far beyond a single piece of plastic, allowing multiple digital tokens to be connected to one account. This flexibility allows users to manage a range of financial transactions without the limitations of traditional payment systems. Through digital wallets, users can now link and manage multiple cards, each with customisable settings to fit their needs, adding an unprecedented layer of personalisation to their spending choices.

This customisation extends beyond the basic functions of a card and moves into the realm of individualised transaction control. Users can now set specific parameters, managing payments based on context, such as time, location or spending amount. For instance, a user might set a spending limit for particular merchants, enable payments only at certain times or even restrict usage to specific geographic areas. This granular level of control isn't just about added convenience, it's a powerful tool for managing and securing personal finances, offering users the confidence to transact in ways that feel safe and manageable.

Modern digital wallets add to this control, evolving beyond mere card storage to become sophisticated tools for detailed financial management. With tokenized transactions, the physical card becomes simply a veneer over a secure, dynamic digital system that adapts to each user's preferences. Tokenization has opened the door for users to handle multiple cards, switch effortlessly between funding sources and even incorporate digital assets—all from the palm of their hand. This focus on control is especially relevant, as it allows users to navigate their finances securely and with minimal friction.

Moreover, this new layer of control is also a source of creativity and customisation for issuers. By offering dynamic tools that respond to individual user needs, fintechs and digital banks can design card programmes that resonate deeply with consumers. Tokenization and virtual card options provide fintechs with the flexibility to configure cards according to user preferences and market demands, making each card programme unique and adaptable to a specific audience. With these capabilities, fintechs can offer products that not only attract new customers but also encourage long-term loyalty by meeting users' needs for control.

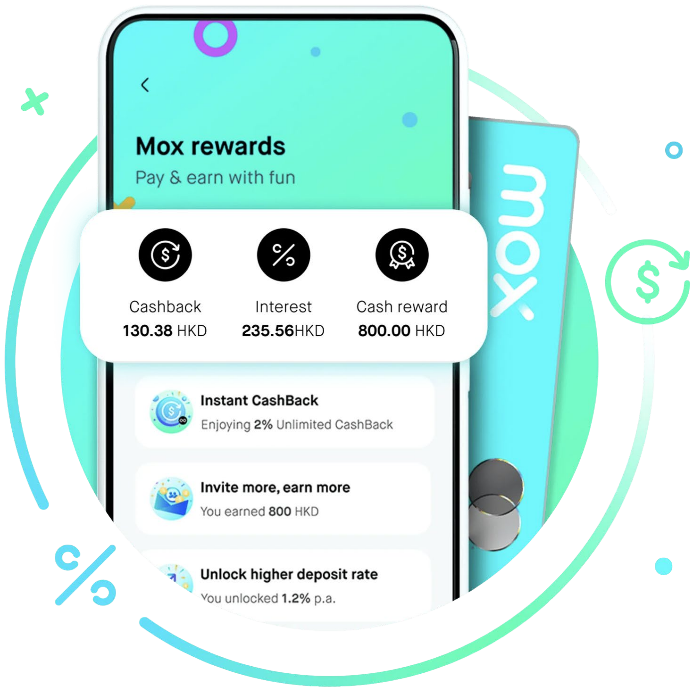
Paymentology – Your gateway to financial autonomy

Paymentology plays a pivotal role in delivering a high-level of control within modern card programmes, addressing the essential needs of today's fintechs and cardholders. As an issuer processor, Paymentology is the engine behind each card transaction, responsible for approving or declining payments on behalf of the issuer, settling transactions and maintaining secure records of cardholder data. This foundational control in Paymentology's system ensures that every transaction is managed accurately, transparently and in real-time. By directly processing transactions and maintaining precise records, Paymentology upholds the literal sense of control, giving both issuers and users confidence that their payments are managed reliably, with stringent security at every step.

At the heart of Paymentology's approach to control is its highly flexible rule configuration, which enables issuers to design card programmes that allow users to set specific parameters around their spending. Through Paymentology's platform, users can define budget limits, select currency preferences and configure spending categories tailored to their personal or business needs. This advanced customisation doesn't just provide options, it empowers users to feel in charge of their financial choices. This control is valuable for individuals but is especially impactful for corporate or multi-user environments, where managers need the ability to delegate spending limits, monitor transactions and adapt parameters based on user roles or project needs. By enabling these configurations, Paymentology allows issuers to offer a product that resonates deeply with varied user segments and can be tailored to specific regions or demographics.

Beyond offering individual control, Paymentology's card programme solutions eliminate the traditional restrictions associated with physical cards. No longer limited to a single physical card or account, Paymentology's virtual and tokenized solutions enable users to manage payments based on their unique requirements, whether that's by time, location, transaction amount or even the preferred method. Tokenization is key here, allowing card details to be securely stored in a digital format, enabling users to manage multiple "cards" or funding sources with ease. Paymentology's tokenization capabilities ensure that sensitive card data is replaced with secure tokens, safeguarding user information while expanding flexibility. Users can easily switch between funding sources, set specific rules for transactions and adjust settings to align with specific contexts, all from the convenience of their digital wallets. This flexibility is particularly beneficial for managing diverse spending needs, such as personal versus business expenses, or in multi-user corporate settings where control is paramount.

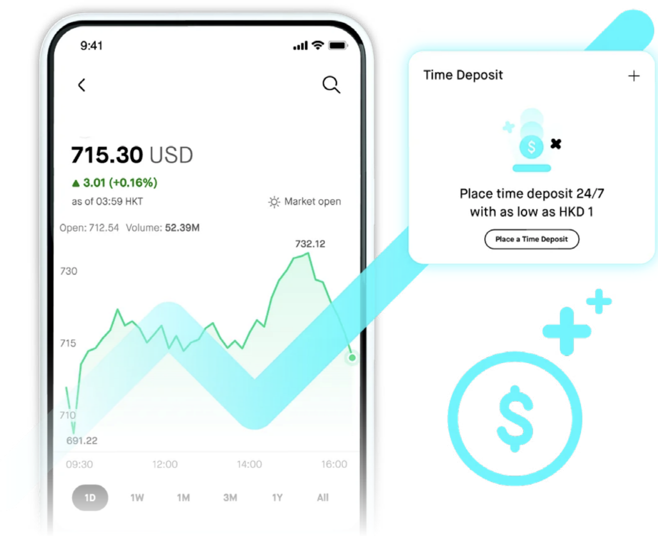
Mox - Flipping the script on card functionality



Mox Bank, a cloud-native digital bank, is leading the charge in redefining modern banking in Hong Kong. As Asia's first all-in-one card solution, Mox offers innovative features that blend debit and credit functionalities, delivering a next-generation banking experience to its customers. With a focus on rapid, cost-effective development cycles and a commitment to meeting the needs of its tech-savvy users, Mox has quickly become a standout player in the region.

When Mox Bank launched in Hong Kong, it had an ambitious vision, to create a fully cloud-based, digital-first bank from the ground up. It aimed to offer an innovative banking experience, allowing customers to instantly flip between debit and credit functions using a single card. This functionality, coupled with multi-wallet capabilities and integration with popular digital payment platforms like Apple Pay and Google Pay, positioned Mox as a pioneering force in digital banking.

Mox Bank partnered with Paymentology, whose expertise in payment processing and technology provided the foundation for Mox's innovative offerings. This collaboration allowed Mox to introduce its groundbreaking Flip card, a product that enables customers to toggle between debit and credit functionalities through a single digital interface.

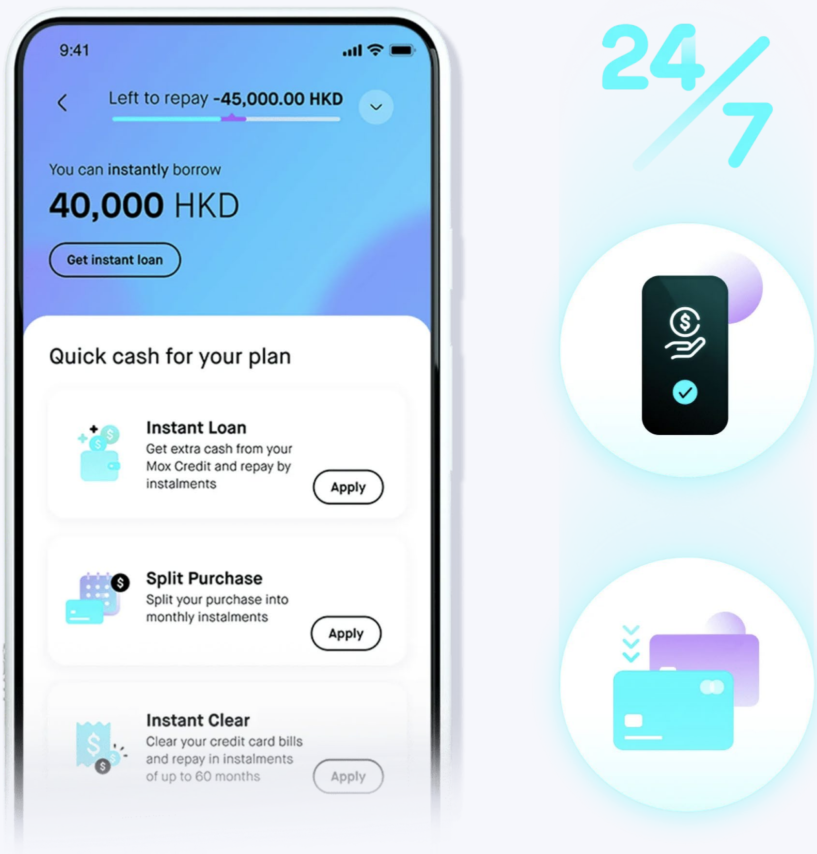


The Paymentology solution ensured smooth integration into Mox's system architecture. Local switch integration with Jetco allowed compatibility with Hong Kong's banking infrastructure, while the use of RESTful APIs enabled the issuance of both virtual and physical companion cards. To further digitise the customer experience, Paymentology facilitated integration with Apple Pay and Google Pay through NFC capabilities and Mastercard Digital Enablement Services (MDES), offering secure and contactless payment options. The solution also incorporated multi-wallet functionality, allowing customers to manage multiple wallets, providing additional flexibility in their financial management.

Built on cloud-native architecture with a dedicated endpoint in Hong Kong, Paymentology's platform ensured resilience and scalability for Mox's operations. Its real-time authorisation capabilities not only enabled rapid transaction processing but also provided Mox with data-driven insights to enrich customer experiences. This holistic solution allowed Mox to deliver a secure and highly innovative banking experience to its growing customer base.

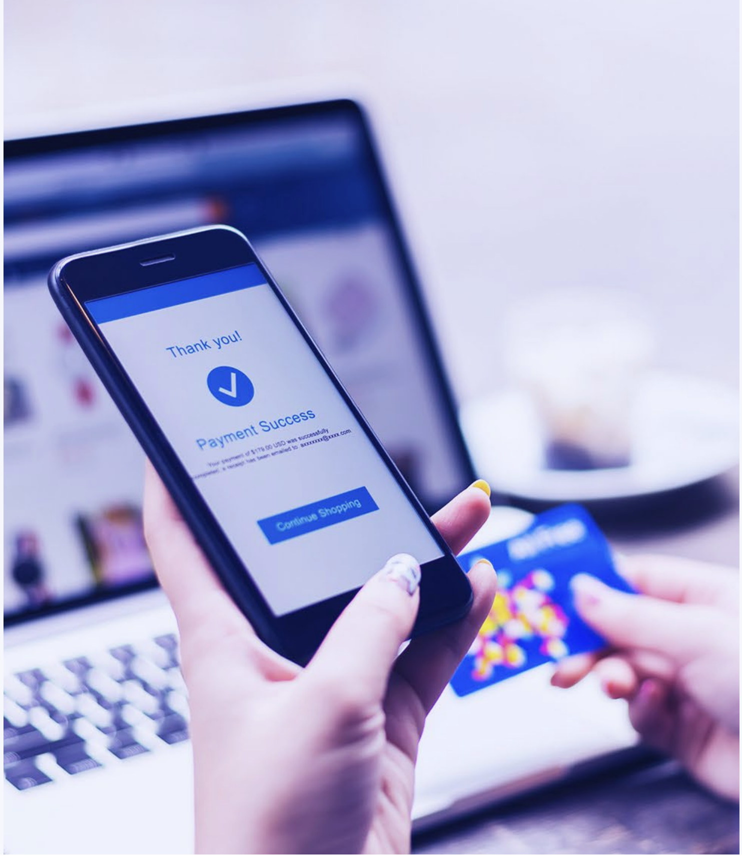
The partnership between Mox Bank and Paymentology delivered exceptional results, significantly enhancing Mox's market presence and operational performance. The Flip card quickly became a signature feature of Mox's offering, resonating strongly with younger, tech-savvy consumers. By 2022, Mox had onboarded more than one in five Hong Kongers aged 20 to 30, underscoring its appeal to this demographic.

Financially, Mox achieved remarkable growth, increasing its total operating income to HKD 170 million in 2022, a substantial improvement from the negative HKD 7.7 million recorded in 2021. This strong performance reflected the success of Mox's innovative card and digital lending services, which were powered by Paymentology's advanced technology.



CHAPTER THREE: CONFIDENCE

Confidence is vital for building and sustaining trust among users. With bad actors constantly trying to exploit vulnerabilities, maintaining user confidence in card programmes has become a primary concern.



In this environment, confidence isn't just a nice to have; it's a non-negotiable requirement that assures users their transactions are secure. It's about giving users peace of mind, knowing that their payments will go through safely and smoothly and if anything goes wrong, they're covered. An experience that includes fraud protection, transaction tracking and effective dispute management is critical to fostering trust.

Confidence in payments means knowing that each transaction is safe from fraud and that users' funds are always secure. With people moving money constantly, they need to trust that their payments will be executed without issues. Key to building this confidence are technologies like fraud monitoring, dispute resolution and payment guarantees, which together create a fortified experience that shields users from potential risks. These protective mechanisms must be robust and vigilant, catching suspicious activity in real-time to prevent fraud before it impacts the user. Tokenized payments and virtual cards also play a crucial role, as they help to minimise fraud risk.

As mentioned earlier, as payments become increasingly invisible, integrated into everyday applications through technologies like embedded finance, the need for rock-solid confidence intensifies. Users may not see the full scope of what goes on behind a transaction, but they need to trust that their data and funds are secure. This confidence allows users to embrace the convenience of invisible payments, where they can order a ride or make a purchase without the extra steps of entering card details or PIN codes. Payment solutions that consistently protect users behind the scenes enable the frictionless experiences that digital-native consumers have come to expect.

Building confidence is also about giving users control over their payment security. When users can track transactions, monitor their accounts and resolve disputes quickly, they feel empowered and secure. Dispute resolution is especially important in a world where transactions happen instantaneously. Whether a transaction error or suspected fraud, users need the assurance that they have access to support and a quick path to resolution. Payment providers who prioritise efficient dispute handling contribute to a user's sense of safety and can ultimately turn a negative experience into a loyalty-building one.

Paymentology – Securing trust, one transaction at a time

With reliability being the core of any payment programme, Paymentology takes this commitment seriously. With a 99.99% uptime guarantee, Paymentology offers an exceptionally stable platform that ensures transactions proceed without disruptions.

Beyond reliability, Paymentology prioritises user confidence through robust dispute resolution tools, transaction tracking, and responsive customer support. Where concerns around fraud and unauthorised transactions are prevalent, having reliable tools to address issues quickly is essential.

Paymentology's dispute resolution process is designed to provide clear and efficient pathways for users to manage and resolve any transaction issues. This functionality allows users to raise and track disputes directly through an intuitive interface, providing transparency and building trust in the card programme. Paymentology's tracking systems offer users real-time insights into their transactions, allowing them to monitor spending, spot any irregularities and gain assurance that their finances are secure.

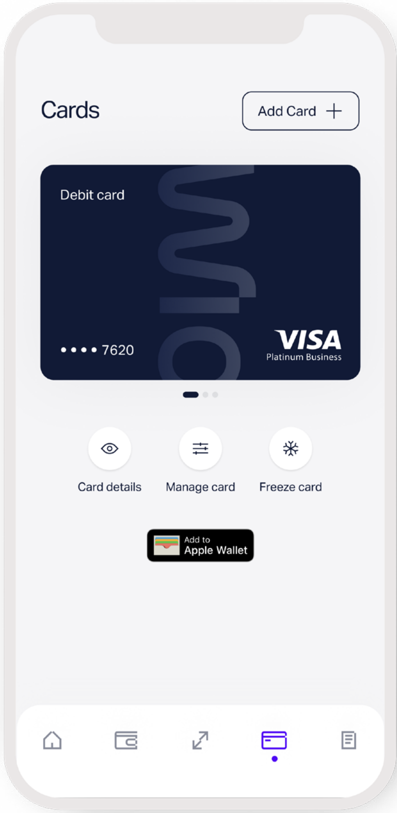
Security is foundational to confidence in digital payments, and Paymentology incorporates advanced security features into its card programmes. With a layered approach to security, Paymentology leverages tokenization, secure authentication protocols, and fraud monitoring systems to protect cardholder data and mitigate risk. Through its very nature, tokenization reduces the risk of fraud by preventing unauthorised access to card information. Meanwhile, Paymentology's fraud monitoring system continuously scans for unusual activity in real-time, allowing for immediate intervention if suspicious transactions are detected. This combination of security measures ensures that users feel their transactions are safe, reinforcing confidence in using the card programme.

Customer support is a vital component of Paymentology's service, as it provides a human touchpoint for users navigating issues or seeking assistance. Paymentology's clear customer support channels ensure that users can get timely help, whether they need assistance with transaction inquiries, dispute handling, or general account management.

This accessible and responsive support actively contributes to the overall user experience, making it clear that convenience in payments doesn't come at the expense of security and reliability.

Wio - Empowering SMEs with reliable banking

Wio Bank, the first platform bank in the Middle East, is spearheading the region's digital banking transformation. Backed by a total invested capital of $626 million, the bank is transforming traditional banking models to embrace a digital-first approach. With a mission to serve start-ups, freelancers and small to medium enterprises (SMEs), Wio delivers fast, convenient and tailored banking solutions that cater to the needs of modern businesses.



Wio Bank entered the market with an ambitious goal, to deliver fully digital, customer-centric services in the Middle East. Traditional banking systems in the region often struggled to meet the specific needs of start-ups, freelancers and SMEs, leaving these key business segments underserved. Wio Bank aimed to address these gaps by offering solutions that combined speed, convenience and security. However, achieving this vision required a robust infrastructure capable of supporting a range of digital services.

Wio Bank partnered with Paymentology, leveraging its expertise in payment processing and technology to deliver innovative banking solutions. The partnership enabled Wio Bank to launch a range of digital-first offerings designed to meet the specific needs of its business-focused clientele.

The collaboration between Wio Bank and Paymentology yielded remarkable results, marking a successful start to the bank's operations. Wio Bank achieved a smooth go-live, delivering fully digital banking services that resonated with start-ups, freelancers, and SMEs. By the end of 2023, the bank had onboarded over 50,000 business clients, demonstrating the strong demand for its tailored offerings.

This rapid growth established Wio Bank as a key player in the Middle East's banking sector, with plans already underway for further expansion. Leveraging Paymentology's expertise, Wio Bank is poised to extend its services to new segments, including retail banking, ensuring its platform continues to adapt to meet the demands of an increasingly digital economy. With a foundation built on innovation, security and customer-centricity, Wio Bank is well-positioned to lead the future of banking in the region.

paymentology

About This Report

Paymentology is the leading next-gen global issuer-processor. It gives banks, fintechs and telcos the technology, team, and experience to easily issue and process any type of physical or virtual card; debit, prepaid, credit, BNPL, revolving, and more. Anywhere in the world, rapidly and at scale.

Paymentology's superior multi-cloud Platform offering both shared and dedicated processing instances, vast global presence and richer real-time data, set it apart as the leader in payments. Their payments experts bring deep, local market knowledge on the ground in 60 countries, across 14 time zones, guaranteeing 24/7 support.

Paymentology is trusted by industry innovators and trailblazers including Orange Money, M-Pesa, Ecocash, Vodacom, Mox by Standard Chartered, GoTyme, Standard Bank, Mukuru, Mama Money, TrueMoney, Wio Bank, Fondeadora, and Agoda.

paymentology.com | **linkedin.com**