

STRATEGIC PAYMENTS BLUEPRINT™

A framework to help financial institutions modernize with confidence

PAYMENTS STRATEGY & MODERN ADVISORY



Clarity and confidence for your 3-5 year payments transformation

KEY CHALLENGES FOR FINANCIAL INSTITUTIONS

Financial institutions are under increasing pressure to modernize while ensuring security, compliance, and profitability—all while keeping up with customer expectations and competitive pressures. Failing to act now could mean losing market share to more agile competitors. Common challenges include:

- **Lack of Strategic Clarity:** Many banks and fintechs struggle to define a clear payments strategy aligned with evolving customer expectations and regulatory requirements.
- **Fragmented Infrastructure & Vendor Confusion:** Selecting the right technology partners and integrating multi-rail payment systems can be overwhelming.
- **Unclear Monetization Models:** Many institutions fail to capture the full value of instant payments, missing out on revenue opportunities and competitive advantages.
- **Operational Inefficiencies & Risk Management Gaps:** Legacy systems and manual processes create inefficiencies, increase fraud exposure, and slow adoption.

HOW OUR BLUEPRINT DELIVERS RESULTS

Our Strategic Payments Blueprint™ provides a step-by-step framework that delivers **business clarity, implementation confidence, and stakeholder support**, ensuring institutions can implement the right payment solutions effectively.

Key Capabilities of the Strategic Payments Blueprint™:

1. **Business Clarity: Clear Strategy and Use Case Alignment**
 - **ClarityPath Roadmap™:** Strategic, step-by-step payments roadmap with actionable milestones
 - **CustomerVoice Insights™:** Customer research and competitive benchmarking to inform decisions
2. **Implementation Confidence: Scalable Infrastructure and Partner Strategy**
 - **TechBridge Advisor™:** Vendor-neutral technology guidance for scalable payments solutions
 - **FutureRail Payments Hub™:** Multi-rail architecture designed for RTP, FedNow, Visa Direct, and more
 - **Adaptive Payments Framework™:** Future-proof your core payments stack
3. **Stakeholder Support: Go-to-Market & Monetization**
 - **UseCase Navigator™:** Prioritize high-impact, monetizable use cases tailored to your customers
 - **LaunchReady Strategy™:** Go-to-market plans with pricing, launch, and channel readiness
4. **Risk & Compliance Optimization**
 - **FinTech Autopilot™:** AI-driven workflow automation and fraud prevention
 - **Fraud Risk Minimizer™:** Assessment of existing systems and guidance on best practices for reducing exposure.

WHY FINANCIAL INSTITUTIONS TRUST FINTECH CONSULTING

- **Led by the Instant Payments Maven:** Marcia Klingensmith, a recognized expert in payments innovation, with **20+ years of experience** at Bank of America, Wells Fargo, Visa, and FIS Global.
- **Proven Track Record:** At FIS, she led product efforts that generated **\$13.8M+** in pipeline contract value from banks adopting real-time payments.
- **Technology-Agnostic & Client-Focused:** FinTech Consulting tailors strategies to your needs—not to vendor agendas.

Get Started Today

Let's build clarity, confidence, and long-term success for your payments strategy. Schedule a consultation today to future-proof your payments strategy and unlock new revenue opportunities.

**MARCIA
KLINGENSMITH**

"Instant Payments Maven"
CEO FinTech Consulting

marcia@fintech-consultant.com
+1 704 907 1249
<https://fintech-consultant.com>

