

STRATEGIC PLAYBOOK

BPC STRATEGIC PLAYBOOK 2026— 2028

A consultant-grade playbook for BPC Banking Technologies — competitive strategy, growth plays, product roadmap, and 90-day action plan.

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Privileged strategic advisory prepared in the voice of a consulting partner addressing the BPC Group Board and CEO Anatoly Loginov. Recommendations are tagged with severity (LOW / MEDIUM / HIGH / CRITICAL) and confidence (L / M / H) so the reader can calibrate risk and urgency.

SECTION 1 — WHERE WE STAND

1.1 MARKET CONTEXT: PAYMENTS SOFTWARE TAM/SAM/SOM 2025-2028

The global payments software market is entering its most violent modernization cycle in twenty years. Three forces are colliding simultaneously: the ISO 20022 cutover (SWIFT mandatory migration November 2025), the global instant-payments mandate wave (FedNow, SEPA Instant, UPI, Pix, PayNow, AANI, national switches in MEA and Africa), and the PSD3/PSR rewrite of European payments law. On top of those, cloud-native rebuilds, AI fraud upgrades and tokenization/embedded finance roadmaps are all landing in the same 2025-2028 budget cycles. The result is a once-per-decade procurement super-cycle that favours vendors who can deliver modular, regulator-proof, cloud-deployable payments infrastructure fast.

LAYER	2025	2028E	CAGR
TAM — Global payments software + processing software (issuing, acquiring, switching, fraud, hub, digital banking)	~\$98B	~\$145B	~13%
SAM — Addressable software stack excluding in-house processor builds and US retail-only core plays	~\$55B	~\$80B	~13%
SOM (BPC-realistic) — MEA + APAC + LATAM + CEE + selected European Tier-2/3 modernization deals	~\$9-11B	~\$14-16B	~14%

BPC's disclosed ~\$100M run-rate (third-party modeled) implies roughly **1% share of its realistic SOM** — a striking under-capture for a vendor with 500+ customers in 140+ countries and 30M transactions/day. **The growth runway is not about finding demand; it is about converting BPC's latent footprint into commercial value.** [CONFIDENCE: M — financials are modeled, not audited.]

1.2 COMPETITIVE LANDSCAPE (PORTER 5-FORCES)

FORCE	INTENSITY	COMMENTARY
Rivalry among existing competitors	HIGH	ACI, FIS, Fiserv, Worldline, Nexi, Temenos, Finastra, OpenWay, Compass Plus, HPS PowerCARD, Tietoevry and Lusic all compete for overlapping deals. Price compression is real in tier-2/3 emerging-market deals; bundle pressure is real in tier-1 Western deals.
Threat of new entrants	MEDIUM-HIGH	Cloud-native processors (Marqeta, Highnote, Lithic, Galileo, 10x Banking, Thought Machine, Mambu) and the Stripe/Adyen "build-your-own-processor" model are eating greenfield fintech demand. Barriers remain high for national-switch and central-bank work.
Bargaining power of buyers	HIGH	Banks run formal RFPs, reference Gartner/Forrester, extract aggressive payment terms, and insist on escrow/exit clauses. Central banks negotiate national-champion pricing.
Bargaining power of suppliers	MEDIUM	Oracle (database + OCI cloud) is the key supplier and concentration risk. Card schemes (Visa/Mastercard) dictate certification roadmaps. HSM vendors (Thales) are consolidated.
Threat of substitutes	MEDIUM	Real-time account-to-account rails erode card economics; agentic AI could substitute for classical fraud rules; central-bank-hosted shared infrastructure could displace per-bank switches in some jurisdictions.

Net: BPC plays in a structurally attractive market that is reshaping fast, against a crowded competitor set, with two asymmetric advantages (emerging-market depth, single-platform breadth) and two asymmetric disadvantages (no tier-1 analyst leader status, no public financials). [CONFIDENCE: H]

1.3 BPC'S CURRENT POSITION

- **Revenue:** ~\$100M modeled, growing 5-10% YoY (ZoomInfo, Tracxn — unaudited). A minority of sources model \$250-400M; we use the more conservative ~\$100M figure and flag upside.
- **Customers:** 500+ institutions in 140+ countries, 30M transactions/day, deployed across central banks, national switches, tier-1/2 banks, neobanks, PSPs, MFIs, and transport operators.
- **Headcount:** 850-1,250 globally (LinkedIn 871; ZoomInfo 854; higher figures include contractors).
- **Offices:** 22+ across 6 continents; HQ Baar, Switzerland.
- **Analyst position:** Celent Luminary (multiple regions), QKS SPARK Matrix Leader (CMS, Merchant Payments, EFM, eCom fraud), Chartis Category Leader (Enterprise Fraud). **Not** in Gartner Magic Quadrant, **not** in Forrester Wave, **not** in IDC MarketScape for payment hub — this is the single biggest procurement gate for Western tier-1 buyers.
- **Geographic strength:** MEA (best-in-class), APAC (deep — Cambodia, Vietnam, Philippines, Pakistan, Bangladesh, Sri Lanka), LATAM (strong and consolidating), CEE (legacy strength). Europe West (mid); North America (effectively greenfield — BPC-USA Inc. only recently established under Marc Solomon).
- **Segment fit:** Tier-2/3 banks, national switches, central banks, neobanks, PSPs and transport operators are the sweet spot. Tier-1 Western European and North American banks are out-of-reach without analyst breakthrough.

- **Estimated market share in addressable SOM:** ~1% of \$9-11B — meaningful upside before hitting ceiling.

1.4 SWOT — DISTILLED

Strengths (top 5): 1. **Single-platform breadth** — issuing, acquiring, switching, fraud, digital banking, wallet, instant payments, ATM, agent banking, transit, smart city and commerce in one SmartVista suite. No direct competitor of BPC's scale covers this span. 2. **Emerging-market reference library** — 37+ public case studies in Africa, APAC, LATAM, CEE — genuinely the strongest library in the category for non-Western markets (TymeBank, Tonik, Cake, GCash, EthSwitch, COONECTA, Klap, BIDC). 3. **Founder-led independence** — unfunded, founder-owned, long-term decision-making, no quarterly earnings pressure, full strategic latitude. 4. **Deep specialist moats** — O-CITY transit (130+ cities, 7M daily riders, Visa Ready for Transit certified); AI fraud (QKS EFM Leader, Chartis Category Leader, MCB Bank Pakistan deployment). 5. **Deployment menu** — on-prem, private cloud, public cloud, SaaS, managed services — matches the reality of buyers whose CIO mandates differ across regions.

Weaknesses (top 5): 1. **No top-tier analyst leader position** — not named in Gartner MQ for Banking Payment Hub Platforms, Forrester Wave for Digital Banking Processing, or IDC MarketScape. This is a procurement killer in the West. 2. **Private-company opacity** — no audited financials, inconsistent employee numbers across sources, no disclosed revenue. Western tier-1 banks run vendor-stability scoring in RFPs; BPC loses points here every time. 3. **Weak executive thought leadership** — CEO Anatoly Loginov is deliberately low-profile; no named executive owns the "emerging markets payments" narrative publicly; no LinkedIn drumbeat from a C-suite bench. 4. **Video and demand-gen engine** — no YouTube channel, no proprietary research data, dormant user conference ("Your Next Big Thing" last ran in 2021), no customer awards program, no structured employee advocacy. 5. **Under-penetrated North America** — BPC-USA Inc. is a standing-start organisation with no marquee bank logo. Every US dollar BPC wins is a deal fought one-by-one, without the brand/ambient-awareness flywheel competitors enjoy.

Opportunities (top 5): 1. **ISO 20022 + instant-payments modernization wave** — a 2025-2028 procurement super-cycle worth ~\$20B of addressable software budget. SmartVista is ISO 20022 native; the Payment Hub is deployment-ready. 2. **Embedded finance / BaaS engine positioning** — SmartVista can be the "ledger of record" for non-banks (telcos, retailers, marketplaces, transit operators) in a market growing from ~\$7B to ~\$25B in program fees by 2028. 3. **Transit and smart cities (O-CITY)** — a unique vertical wedge few competitors credibly match; the global transit digitalization pipeline is worth ~\$5B through 2028, with BPC already holding 130+ city footprint. 4. **AI fraud upgrade cycle** — APP fraud, synthetic identity and mule-network detection are forcing every tier-2/3 bank to refresh fraud stacks. SmartVista Fraud + AI/ML is a proven wedge that can later pull in issuing and switching deals. 5. **SaaS conversion of existing on-prem base** — 500+ on-prem customers represent a \$400-600M ARR conversion opportunity over 24-36 months at a blended uplift of 1.5-2.5x licence value.

Threats (top 5): 1. **Incumbent bundling** — FIS, Fiserv and Finastra can throw payments software in as a "free rider" on core banking deals. ACI can do the same with real-time payments + fraud. 2. **Cloud-native challengers** — Marqeta, Highnote, Galileo, 10x Banking and Mambu-style composable players are winning greenfield fintech and challenger-bank deals with developer-first sales motions. 3. **Geopolitical overhang** — Russian-origin provenance creates procurement friction in certain Western tier-1 accounts and with US/UK regulators, even though BPC is legally Swiss-domiciled and has disallowed /ru/ content since 2022. 4. **Oracle concentration risk** — strategic dependency on OCI + Oracle DB creates single-vendor exposure; a pricing

change or availability incident cascades directly to BPC customers. 5. **Key-person risk** — strategic and cultural direction remains concentrated on Anatoly Loginov; no publicly articulated succession plan. In a tier-1 procurement review, that is a red flag.

1.5 STRATEGIC CONTEXT — WHY NOW MATTERS

Four deadlines converge inside the 2026-2028 window:

1. **ISO 20022 final cutover (SWIFT MT retirement November 2025)** — the coexistence window closed. Every legacy payment hub now has a board-level migration project.
2. **SEPA Instant 2025 mandate** — all EU PSPs obliged to send and receive instant credit transfers; PSR 2025 also requires IBAN-name verification. That is a software refresh trigger at every European bank.
3. **PSD3 / PSR finalization** — enforcement starts landing 2026-2027; API security, SCA refresh, fraud liability rebalancing and open-finance access all become hard requirements.
4. **FedNow volume ramp + real-time payments global build-out** — FedNow, UPI, Pix, PayNow, AANI and the MEA/African instant-payments wave all ramp through 2028.

Implication for BPC: the next 24 months are a "buy window." Banks will close vendor decisions they postponed for five years. The vendors who capture this window — not the vendors with the best slideware in 2029 — will own the following decade. BPC has the product; the strategic question is whether it has the marketing velocity, analyst coverage and sales capacity to convert the window. **[SEVERITY: CRITICAL — CONFIDENCE: H]**

SECTION 2 — COMPETITIVE STRATEGY

2.1 POSITIONING STATEMENT (ONE SENTENCE)

"SmartVista is the one global payments platform that runs the real-world payments of 500 institutions across 140 countries — from national instant-payment switches to neobanks, from tier-1 card issuers to urban transit networks — on a single modular suite that deploys where you need it, not where we can host it."

This replaces the current "Bridging real life to digital through smart solutions" which is too abstract to drive procurement. The new line is purpose-built to survive a 90-second RFP short-list pitch and to be re-used by analysts. Keep "Bridging real life to digital" as the above-the-line brand tagline; use the new statement as the positioning bone structure underneath.

2.2 DIFFERENTIATION PILLARS (5 SPECIFIC CLAIMS WITH EVIDENCE)

1. **"The widest single-platform footprint in payments software."** Evidence: 13 SmartVista modules spanning banking, payments and commerce, plus O-CITY transit; 500+ customers; 140+ countries; 30M txns/day; 12 production modules in many flagship deployments. No other vendor at BPC's scale covers issuing + acquiring + switching + real-time payments + fraud + digital banking + open banking + wallet + microfinance + agent banking + ATM + transit + BNPL in a single suite.
2. **"The only payments platform proven in the emerging-market modernization playbook."** Evidence: TymeBank (0 → 12M customers in 10 years), GCash PocketPay (6M merchants), EthSwitch (+47% interbank transactions), COONECTA (90 credit unions + 75 member institutions), Somalia national instant payments, Ajman Transport Authority, BIDC Cambodia (March 2026), Artea Bank Lithuania (2025), MCB Bank Pakistan AI fraud (Dec 2024).
3. **"Deployment agnostic by design, not by retrofit."** Evidence: On-prem (legacy AIX/NonStop); private cloud (OCI, AWS, Azure tenancies); public cloud SaaS (OCI Virginia/Frankfurt/Singapore); managed services / PaaS. Cloud-native rewrite underway using containerized microservices on Kubernetes/OpenShift (per Modern Fraud Protection report).
4. **"Emerging-market fraud intelligence no one else has."** Evidence: QKS SPARK Matrix Leader EFM + eCom fraud + CMS; Chartis Category Leader Enterprise Fraud; MCB Bank (Pakistan), BIMBANK (Mauritania), Samba Bank (Saudi Arabia) real-time production deployments; AI/ML behavioral engine configurable from the UI.
5. **"The globetrotter's vendor — Swiss stability, 22 local offices, cultural fluency in every growth market."** Evidence: 22+ offices on 6 continents; operational coverage in local language and time zone; deployment teams with multi-year cultural fluency in MEA, APAC, LATAM; Swiss legal domicile; independence from any US/EU processor/bank owner.

2.3 PRICING STRATEGY AND PACKAGING RECOMMENDATIONS

Current state: Hybrid model — license + 18-22% annual maintenance for on-prem; base platform fee + per-transaction charges for SaaS; custom contracts for central banks. Not published; not benchmarked publicly.

Recommendation — Three-tier Good/Better/Best SmartVista packaging [SEVERITY: HIGH — CONFIDENCE: M]:

TIER	TARGET	PACKAGING	PRICE ANCHOR
SmartVista Start	Tier-3 banks, MFIs, small PSPs, fintech launches	3-module bundle (Issuing + Acquiring + Fraud) on SaaS, fully managed, 12-month deploy	\$750K-\$1.5M ACV + per-txn
SmartVista Scale	Tier-2 banks, regional PSPs, national switches, mid-size neobanks	6-8 module bundle, hybrid deploy, 18-month configuration, success manager	\$2M-\$6M ACV + per-txn
SmartVista Sovereign	Central banks, tier-1 banks, national ecosystems, large transit operators	Full suite + custom modules, on-prem or dedicated cloud, custom SLAs, 24/7 platinum support	\$6M-\$25M ACV

Introduce **outcome-based pricing optionality** for fraud (per prevented dollar) and acquiring (per basis point of transaction volume) to unlock CFO conversations and shorten sales cycles.

Land-and-expand motion: Fraud Management is the strongest wedge product — install it first in three months, then pull in card management (9 months), switching (12 months) and digital banking (18 months). This pattern already worked at MCB Bank (Pakistan). Make it the default NAM playbook.

2.4 HEAD-TO-HEAD PLAYBOOK VS EACH MAJOR COMPETITOR

COMPETITOR	WHERE THEY WIN	WHERE BPC WINS	BPC MOVE
ACI Worldwide	Gartner MQ Leader; enterprise switching; Tier-1 brand; BASE24 tenure	Modular, lower TCO, emerging-market references, AI fraud; better value for tier-2/3	Position as "ACI functionality at 60% of TCO, with a single integrated architecture, not a bolt-together suite." Target BASE24 displacement RFPs specifically.
FIS	North American brand; core banking bundle; Worldpay/processor scale	Flexibility; non-US geographic reach; single platform; speed of deployment; transit vertical scale	Attack FIS outside North America — they are weaker in MEA, APAC and LATAM than their brand suggests. Price aggressively on payment hub and issuing modules.
Fiserv	North America dominance; Carat network; Clover; merchant scale	Non-US reach; configurability; central bank / national switch track record	Position as "the global Fiserv alternative" in LATAM and Africa where Fiserv has fewer references.
Worldline	European acquiring scale; regulatory relationships; processor book	Pure software play; multi-region SaaS; faster modernization deployment	Win in Europe outside France/Benelux/Italy — Worldline's software story is buried under its acquiring business.
Temenos	Gartner Retail Core Banking MQ Leader; TCF community; SaaS transition	Deeper payments specialization; better fraud; stronger transit	Partner aggressively: Temenos + BPC as a joint core-banking + payments bundle for mid-tier banks, where Temenos T24 and SmartVista already co-exist at multiple customers. Formalize the relationship.
Nexi	Italy + Southern Europe scale; acquiring book	Software depth; global reach; non-European deal flow	Avoid head-to-head in Italy; attack MEA, CEE and LATAM where Nexi is thin.
OpenWay (Way4)	Closest functional competitor; Tier-1 processor references; strong EU/APAC	Broader platform (transit, microfinance, agent banking, open banking); more recent analyst wins; larger reference library	Displace Way4 on "platform breadth + compliance speed" wherever the customer is buying more than a card system. Beat them on ISO 20022 native positioning.
Compass Plus (TranzAxis)	Agile in small tier-3 deals; flexible pricing	Scale; analyst recognition; AI fraud; transit	Compete on scale + compliance track record in any deal >\$2M; concede small deals rather than race to the bottom.
Finastra	Broader treasury/core/lending; Vista Equity capital	Focused payments depth; faster integration; lower TCO	Compete on "buy the best payments platform, not the bundled one." Go after Finastra Payments To Go customers who have outgrown it.

2.5 DEFENSIVE MOATS TO BUILD AND REINFORCE

- O-CITY transit** — double down; this is the single most defensible vertical BPC owns. No direct competitor at BPC's scale has a credible open-loop transit story. Target: 250 cities by 2028.

2. **National switch + central bank franchise** — institutionalize a "National Payments Modernization Practice" with dedicated sovereign-deals team. Central-bank contracts are 10-year relationships and impossible to displace.
3. **Emerging-market reference velocity** — aim for one named public customer go-live per month (12/year), weighted toward African central banks and APAC tier-2 wins.
4. **AI fraud data network effect** — anonymized behavioral signal across 500+ BPC deployments is a genuine data moat no 5-year-old challenger can replicate. Productize it as "SmartVista Fraud Intelligence Network."
5. **Certifications moat** — EMVCo, Visa, Mastercard, JCB, UnionPay, 3DS 2.x, PCI DSS, ISO 27001, SOC 2 Type II — publish the full certification matrix on the website so procurement teams can check the box without a sales call.

2.6 WHERE TO RETREAT / DIVEST

- **Russian-language footprint** — maintain the current robots.txt disallow; do not re-activate /ru/ content; reference-class wind down any remaining Russian customer branding. [SEVERITY: CRITICAL — CONFIDENCE: H]
- **Tier-1 US retail bank direct pursuit** — do not spend sales capacity chasing Chase, Wells, BofA, Citi directly. Let the SI partners (Accenture, TCS, Capgemini) drive that motion while BPC invests in analyst credentialing and mid-market NAM wins.
- **Consumer / TikTok-style brand marketing** — correctly absent; keep it that way. B2B payments CIOs do not buy from Reels.
- **Custom on-prem deployments for sub-\$500K ACV deals** — these kill margin and absorb senior engineering time. Push small deals into SmartVista Start SaaS or decline.

SECTION 3 — MARKETING & GROWTH

3.1 BRAND POSITIONING NARRATIVE (REWRITE)

The new hierarchy:

LAYER	CURRENT	PROPOSED
Master brand	"Bridging Real Life to Digital through Smart Solutions"	Keep as brand line
Positioning (procurement-ready)	Implicit / scattered	"SmartVista — one global payments platform, deployed where you need it."
Proof line	"30M transactions/day"	"500 institutions • 140 countries • 30M transactions a day • built on one platform"
Category claim	"Globetrotter in fintech"	"The world's most deployed emerging-market payments platform"

The new narrative is concrete, testable and does the procurement-credibility work the current one does not. "Globetrotter" is charming; "most deployed emerging-market payments platform" gets BPC past the first cut of a Barclays or Santander RFP.

3.2 CONTENT MARKETING CALENDAR — Q2-Q4 2026

MONTH	THEME	CORNERSTONE FORMAT	CHANNELS
May 2026	ISO 20022 field report — six months post-cutover	30-page report + webinar	Blog, LinkedIn, Finextra, The Paypers
Jun 2026	Instant payments global scorecard	Interactive dashboard + data report	Blog, LinkedIn, Money20/20 Europe booth
Jul 2026	Emerging markets payments index — Q2 2026	Proprietary research report (flagship)	Blog, PR, analyst briefings, Bloomberg pitch
Aug 2026	Fraud annual report — APP fraud deep dive	Report + 6-video series	YouTube launch, LinkedIn, webinar
Sep 2026	SmartVista for Central Banks playbook	Gated playbook + CBDC adjacency primer	Sibos Frankfurt, LinkedIn, direct to central-bank procurement leads
Oct 2026	Transit and smart city payments outlook (O-CITY)	Report + documentary short	YouTube, LinkedIn, specialised transit press
Nov 2026	SME digital banking in APAC — data report	Report + CEO LinkedIn thread	Singapore Fintech Festival, LinkedIn
Dec 2026	Annual: "State of Emerging Markets Payments 2027"	Book-length flagship report	All channels + tier-1 media pitch

Cadence rules: - 2 blog posts/week (up from 2/month). - 1 video per week on new YouTube channel (up from zero). - 1 proprietary research report per month (up from ~4/year). - 1 CEO LinkedIn essay per week (up from ~0). - 1 customer reference go-live press release per month (currently runs 8-15/year → target 24/year).

3.3 SOCIAL MEDIA STRATEGY BY PLATFORM

LinkedIn (first priority). - Grow company page from ~63.8k to **150k followers by end-2028** via disciplined daily cadence + paid amplification + employee advocacy. - Launch **employee advocacy program** across 871 employees targeting 25% active participation — this alone can double organic reach overnight. - Stand up **8 executive voices** (CEO, CCO, CPO, CTO, CFO, CPO of People, 2 regional MDs) with editorial coaching and 1 post/week minimum. - **Paid LinkedIn ABM spend target:** \$1.2M/year on account-based targeting of top 500 banks. - **LinkedIn Live program:** monthly series "Real-world Payments" with customer + BPC exec pairings.

YouTube (second priority — greenfield). - Launch **BPC YouTube channel** by end of May 2026. [SEVERITY: CRITICAL — CONFIDENCE: H] - Weekly cadence: product explainer (Mondays), customer story (Wednesdays), thought leadership (Fridays). - Target: **10k subscribers, 250k views by end-2026; 50k subscribers by end-2027.** - Repurpose existing case-study content (37+ studies) + conference footage + webinar archive as Day-1 backlog.

Thought-leader programs. - **CEO podcast tour:** book Anatoly Loginov (or a delegated C-suite voice) into 12 tier-1 fintech podcasts over 12 months (11:FS Fintech Insider, Payments on Fire, Rebank, Breaking Banks, Fintech Leaders, Tearsheet, Fintech Nexus). - **Emerging-market chief economist:** hire or appoint one named executive (recommendation: name Evgenia/Jane Loginova into a "**Global Chief Commercial Officer & Chief Evangelist**" title) as the public voice of BPC on emerging-market payments. - **Forbes Tech Council seat** or equivalent monthly byline program for 2-3 executives.

X / Twitter. Keep at current level — B2B engagement on X is collapsing; do not reinvest. Maintain for conference broadcast only.

Instagram / TikTok / Facebook. Do not invest. Correct B2B posture.

3.4 SEO AND ORGANIC STRATEGY

- **Build 8 cornerstone pillar pages** at bpcbt.com: ISO 20022, Real-time payments, Card issuing, Fraud management, E-wallets, Financial inclusion, Transit payments, Open banking. Each pillar links to 20-40 cluster articles and 5+ case studies.
- **Schema markup buildout** — Organization, Article, FAQ, Product, CaseStudy structured data across the site. Current state is bare.
- **Migration assessment of HubSpot CMS** — consider moving to a higher-performance headless stack (Next.js + HubSpot headless or Sanity) by Q4 2027 if Core Web Vitals don't improve.
- **Backlink acquisition target:** 150 DR-50+ backlinks/year via guest contributions, research amplification and PR.
- **llms.txt deployment** and GEO (generative engine optimization) program — BPC must show up when a central bank CIO asks ChatGPT "who builds national instant-payment switches for emerging markets". BPC currently does not.

3.5 PAID MEDIA PROGRAM

CHANNEL	ANNUAL BUDGET (RECOMMENDED)	PURPOSE
LinkedIn Ads (ABM + content amplification)	\$1.2M	Top-500 account targeting; content downloads; event promo
Programmatic display (Demandbase or 6sense)	\$600K	Account-based display retargeting
Google Search (branded + selective non-branded)	\$350K	Defend brand terms, capture "payment hub vendor" long-tail
Finextra, The Paypers, PYMNTS sponsorships	\$400K	Persistent editorial presence in trade media
Bloomberg / FT / Reuters programmatic buys (new)	\$250K	Credibility building with tier-1 Western buyers
YouTube pre-roll + category targeting	\$200K	Demand generation + subscriber growth
Total	~\$3M/year	~3% of revenue — conservative for B2B SaaS

3.6 EVENTS AND TRADE SHOWS

Sponsor (headline): - **Sibos 2026 Frankfurt → 2027 TBD** — step up from exhibitor to named stream sponsor (\$350K+) - **Money20/20 Europe 2026 Amsterdam** — Gold or Platinum sponsorship (\$500K+); today BPC is silver/bronze at best - **Singapore Fintech Festival 2026** — maintain headline presence - **Seamless Saudi Arabia / MEFTECH 2026** — Platinum (as already per APIDE 2026)

Attend (exhibitor): Money20/20 USA, Money20/20 Middle East, TRUSTECH, PAY360, Fintech Connect London, Seamless Africa, LEAP Saudi, Finovate Europe, AFI Global Policy Forum

Skip: Consumer-fintech shows (e.g., TechCrunch Disrupt); crypto events; NRF (retail-only); any event without >50 tier-2/3 bank buyers in attendance.

Revive "Your Next Big Thing" client summit. Host in **Dubai (2026) and Singapore (2027)**; 400-600 invited customers + prospects; 2 full days; 6 keynotes; 30 breakouts; customer awards ceremony on night two. Budget: **\$2.5M** for year-one edition. Expected ROI: 12 months of content, 15+ reference case studies, 40+ analyst touches, 300+ sales-qualified leads. [SEVERITY: HIGH — CONFIDENCE: H]

3.7 ANALYST RELATIONS PROGRAM

This is BPC's single biggest marketing under-investment and the #1 priority remediation for 2026-2027.

ANALYST HOUSE	CURRENT BPC STATUS	24-MONTH TARGET
Gartner	Not in MQ for Banking Payment Hub Platforms; limited Peer Insights	Named as Visionary or Challenger in Banking Payment Hub MQ by end-2027; Leader by 2028
Forrester	Not named in Wave for Digital Banking Processing	Named as Strong Performer by end-2027
IDC	Not in MarketScape	Included in IDC MarketScape for Global Payments Software
Celent	Multiple Luminary placements (APAC digital banking)	Extend to Real-Time Payments and Fraud Luminary
QKS Group (SPARK Matrix)	Leader (CMS, Merchant Payments, EFM, eCom fraud)	Maintain + expand to Instant Payments
Chartis Research	Category Leader (Enterprise Fraud)	Maintain + extend to FinCrime
Datos Insights (Aite-Novarica)	Warm relationship (Ron van Wezel)	Convert into 2 joint research reports per year
Omdia	Limited	Targeted briefings to enter Omdia Universe

Required investment: - Hire a **dedicated VP of Analyst Relations** (Gartner/Forrester background preferred). [SEVERITY: CRITICAL — CONFIDENCE: H] - Run **quarterly briefing programs** with all 8 firms. - Publish an **"analyst briefing book"** (primary data, customer evidence, financial pro forma) updated twice per year. - Dedicate **CEO time** — 1 day per month minimum on analyst engagement. This is non-delegable.

Estimated cost: **\$750K-\$1M per year** (fully loaded). Estimated payback: procurement-grade credentialing unlocks ~\$15-30M of otherwise-unreachable Western deal flow.

3.8 PR AND EARNED MEDIA PLAN

- **Hire a global PR agency** specialising in fintech tier-1 media (shortlist: Wachsmann, Cognito, Prosek, Fight Or Flight). [SEVERITY: HIGH — CONFIDENCE: H]
- **Target:** 12 tier-1 Western business placements per year (Reuters, Bloomberg, FT, WSJ, Forbes, Economist, Banker, American Banker).
- **Narrative arc:** "The Swiss software company quietly powering the world's emerging-market payments revolution."
- **CEO profile piece** — commission a Forbes or FT long-form profile of Anatoly Loginov (or Jane Loginova) for Q3 2026 publication.
- **Crisis and risk communications playbook** — document Russian-origin narrative controls, Swiss domicile evidence, and sanctions-compliance processes ready to deploy if a tier-1 journalist probes.

3.9 CUSTOMER ADVOCACY AND REFERENCE PROGRAM

- **Launch BPC Customer Innovation Awards (2026)** — 8 categories, annual, hosted at "Your Next Big Thing" summit. Generates references, PR moments and loyalty in one instrument.

- **Formal reference program structure** — reference tier 1 (2 calls/year, booth slot, case study), tier 2 (1 call/year, quote), tier 3 (logo usage). Dedicated reference manager.
- **Customer Advisory Board** — 12-15 customers meeting twice per year (hybrid); give them product roadmap input and early access to new modules.
- **Flagship video case study series** — one produced case study video per month, launched on YouTube and LinkedIn.

SECTION 4 — PRODUCT & SERVICES

4.1 SMARTVISTA PORTFOLIO RATIONALIZATION

Current state: 13 banking modules, 10 payment modules, 4 commerce modules, 3 AI services, 1 transit line (O-CITY). Too many SKUs, inconsistent naming, overlapping functionality.

Recommended portfolio architecture (4 suites + 1 vertical):

SUITE	MODULES
SmartVista Issuing Suite	Card Management, Tokenization, 3DS ACS, Loyalty, BNPL
SmartVista Acquiring Suite	Merchant Management, Merchant Portal, Tap-to-Phone / SoftPOS, eCommerce Gateway, QR Payments, Payment Orchestration
SmartVista Hub Suite	Switch, Real-Time Payments, Integration Platform, Payment Hub, Instant Payments, Open Banking API
SmartVista Engage Suite	Digital Banking & Super Apps, Digital Lending, eWallet, Microfinance, Agent Banking, ATM & Kiosk, Billing & Invoicing, eGovernment
O-CITY (standalone vertical)	Automated Fare Collection, Smart City payment ecosystem, account-based ticketing

AI Services layer (cross-cutting): Fraud Risk Management, AI Recommendations, Virtual Assistant — embedded in every suite, not sold as a standalone SKU.

Rationale: four suites + one vertical is easier for sales, cleaner for analysts, simpler for RFP responses, and aligns with how Gartner groups the category. Map every current SKU into this architecture by **end of Q2 2026**.

4.2 CLOUD-NATIVE REBUILD PRIORITIES

BPC has publicly claimed microservices + Kubernetes + OpenShift in its Modern Fraud Protection report. The reality: only parts of the fraud stack and newer digital banking modules are true cloud-native. Issuing, switching and payment hub are modernized but still carry Oracle Database dependencies and legacy Java monolith characteristics.

18-month cloud-native rebuild priorities:

1. **Switch + Payment Hub** → containerize and make database-agnostic (add PostgreSQL, CockroachDB support alongside Oracle). [SEVERITY: CRITICAL]
2. **Card Management** → fully event-sourced ledger with Kafka-based eventing.
3. **Fraud Management** → expose as a pure API service (BPC Fraud Intelligence Network) deployable independent of the rest of the stack.
4. **Digital Banking** → finish the React Native SDK and publish to partner developer portals.
5. **Open Banking API** → rebuild on Kong or Apigee for better API management out of the box.

Database independence is the single most important technical move. Oracle concentration is a strategic risk and a price ceiling. Supporting PostgreSQL (for cost-sensitive tier-3 deals) and CockroachDB (for multi-region active-active deploys) unlocks deal economics that Oracle-only deployments cannot.

4.3 AI ROADMAP

AI INVESTMENT	PRIORITY	DELIVERABLE	TIMELINE
Fraud detection (deep learning models)	CRITICAL	Replace rule-based fraud with transformer-based behavioural models	Q3 2026
Ops automation (self-healing SmartVista)	HIGH	AI-driven anomaly detection and auto-remediation across all modules	Q4 2026
Customer service (virtual banking agent)	HIGH	LLM-powered chatbot deployed in Digital Banking super-apps	Q2 2026
Code generation (engineering productivity)	MEDIUM	Internal Copilot + code review agents across R&D team	Q2 2026
Agentic SmartVista configuration	HIGH	Natural-language configuration of products, rules, flows	Q1 2027
AI-powered customer analytics	MEDIUM	Embedded insights in Engage Suite for banks to act on	Q3 2026

Position publicly: "SmartVista AI — the agentic payments platform." That framing is currently unclaimed and would differentiate BPC from ACI/FIS who still sell "AI fraud" as a point feature. [SEVERITY: HIGH — CONFIDENCE: M]

4.4 OPEN BANKING / OPEN FINANCE API STRATEGY

- Extend current PSD2/UK Open Banking support into **PSD3/PSR compliance** by Q4 2026.
- Build **pre-certified connectors** to the 10 biggest open-banking schemes globally (UK, EU, Saudi, Bahrain, Singapore, Hong Kong, Australia, Brazil, Mexico, India).
- Publish a proper **developer portal** at dev.bpcbt.com with interactive docs, sandbox tokens, code samples, SDKs (JavaScript, Python, Java, Go), and a public changelog.
- Run **two global hackathons per year** co-sponsored with a card scheme.

4.5 EMBEDDED FINANCE / BAAS EXPANSION

Embedded finance is BPC's most under-leveraged opportunity. The SmartVista architecture already functions as a ledger-of-record, card issuer, wallet, and payment hub — everything a retailer, telco, marketplace or transit operator needs to launch a branded financial product.

Recommendation — launch "SmartVista Embedded" as a dedicated product line [SEVERITY: HIGH — CONFIDENCE: M]:

- Target non-bank brands: telcos, retailers, airlines, transit operators, super apps, marketplaces.
- Packaging: BaaS API bundle + program management services + card program enablement.
- Pricing: revenue share + monthly platform fee.
- Pilot customers: convert 3 existing telco/retailer customers (e.g., Singtel, GCash, Diners Club) into named embedded-finance reference wins.
- Target run-rate: **\$25M ARR by end-2028**, growing 40% YoY.

4.6 NEW REVENUE STREAMS

1. **SmartVista Fraud Intelligence Network** — monetize the cross-customer behavioural data as a subscription feed, attribution partnership, or anonymized benchmark report. Target \$10M/yr ARR.
2. **BPC Advisory Services** — formalize the implementation consulting arm as a named professional services unit (SmartVista Advisory). Target 20% of revenue, up from today's implicit ~10%.
3. **BPC Academy (training and certification)** — take the existing Academy and turn it into a certified partner ecosystem with paid tiers. Target \$5M/yr.
4. **SmartVista Marketplace** — pre-integrated third-party modules (KYC vendors, credit bureaus, biometric providers, AML) sold through the marketplace on a rev-share. Target \$8M/yr by 2028.
5. **Premium support tier (Platinum 24/7)** — for central banks and tier-1 national switches. Target \$15M/yr add-on.

4.7 BUILD VS BUY VS PARTNER DECISIONS

CAPABILITY	BUILD / BUY / PARTNER	RATIONALE
Core SmartVista modules	BUILD	Product moat
Cloud-native platform rewrite	BUILD + PARTNER (Oracle, Kubernetes expertise)	Strategic core
AI/ML fraud models	BUILD + BUY (selective acquihire of a 20-person fraud-ML team)	Speed to market
Customer virtual assistant LLM	PARTNER (Anthropic/OpenAI)	Not core
Developer portal infrastructure	BUY (Readme, Stoplight)	Commodity
Embedded finance front-ends	PARTNER (design-system partner, SI partners)	Keeps BPC in platform layer
North America distribution	PARTNER (TCS, Infosys, Capgemini, Accenture)	Cheaper than direct build
ID verification / eKYC	PARTNER (Onfido, Jumio, Incode)	Regulatory + commodity
Open banking connectors (regional)	PARTNER (Tink, TrueLayer, Basiq)	Faster than building 50 schemes
Cloud-native challenger acquisition	BUY (targeted tuck-in of a \$10-30M cloud-native card fintech by end-2027)	Accelerates NAM + pricing story

4.8 18-MONTH PRODUCT ROADMAP (QUARTERLY MILESTONES)

QUARTER	MILESTONE
Q2 2026	SmartVista suite reorganization live; YouTube channel launched; developer portal v2; virtual banking agent GA; SmartVista Embedded alpha with 3 pilot customers
Q3 2026	Cloud-native Switch module (Kubernetes-native + PostgreSQL support) GA; SmartVista Fraud Intelligence Network beta; ISO 20022 post-cutover field report published; launch of Customer Advisory Board
Q4 2026	Payment Hub containerized; PSD3/PSR compliance release; SmartVista Embedded GA; "Your Next Big Thing" Dubai 2026 (400-600 attendees); launch of Customer Innovation Awards; launch of VP Analyst Relations function
Q1 2027	Agentic SmartVista configuration (natural-language rules engine); transformer-based fraud model GA; first named North American mid-tier bank win
Q2 2027	Second transformer fraud release (APP fraud focus); CBDC sandbox published; open banking connector coverage at 10 schemes; Gartner Banking Payment Hub MQ entry
Q3 2027	Marketplace GA; SmartVista Advisory services restructure; named Forrester Wave Strong Performer; second "Your Next Big Thing" Singapore 2027

SECTION 5 — SALES & BUSINESS DEVELOPMENT

5.1 IDEAL CUSTOMER PROFILE (ICP) REFINEMENT

Tier A — Core ICP (where BPC wins today): - Tier-2 and Tier-3 commercial banks in MEA, APAC, LATAM, CEE with \$5-50B assets - Neobanks / digital-first banks anywhere with >500k customers - National payment switches and central banks in emerging markets - Transport operators and smart-city programs >1M daily riders - Large microfinance institutions with >100 branches - Payment service providers with >\$1B TPV

Tier B — Growth ICP (realistic within 24 months): - Tier-2 European banks (Spain, Portugal, Italy, Greece, Nordics outside Tietoevry's grip) - Mid-market US banks (\$5-30B assets) and credit unions - Embedded-finance programs at large non-bank brands (telcos, retailers, airlines)

Tier C — Reach ICP (2027-2028 ambition): - Tier-1 European banks with legacy ACI/FIS replacements - Tier-1 US banks through SI partners only

Out-of-scope: Sub-\$500K ACV "custom" on-prem deals; pure crypto-native fintechs; retail-only e-commerce players; web2 SaaS looking for embedded Stripe.

5.2 SEGMENT-SPECIFIC GO-TO-MARKET PLAYS

SEGMENT	PLAY	PRIMARY OWNER	NOTES
Tier-1 Western banks	Partner-led (SIs + analyst credentialing)	VP Global Alliances + VP AR	24-month credential build required
Tier-2/3 banks (emerging markets)	Direct sales + country MDs	Regional MDs	Core BPC motion
Neobanks	Fast 90-day deployment, fixed-price packages	Dedicated neobank team	Existing strength
PSPs / acquirers	Outcome-based pricing + SmartVista Acquiring Suite	PSP vertical lead	Klap Chile template
Fintechs	SmartVista Start SaaS + developer portal	Product-led growth	Low touch
Telcos	SmartVista Embedded + BaaS advisory	Embedded Finance BU	Singtel template
Retailers / super apps	SmartVista Embedded BaaS	Embedded Finance BU	GCash template
Transit operators	O-CITY dedicated team	O-CITY BU	Already a GTM motor
Central banks	Sovereign deals team (2-3 senior execs only)	Chief Public Sector Officer (new role)	Long sales cycles, huge deals

5.3 GEOGRAPHIC EXPANSION PRIORITIES

REGION	PRIORITY	2028 TARGET REVENUE MIX	ACTIONS
MEA	Defend & grow	30%	Add 2 offices (Lagos, Riyadh expansion); hire 15 FTEs
APAC	Grow	28%	Add 1 office (Jakarta); hire 25 FTEs; target India
LATAM	Defend	15%	Maintain footprint; hire 10 FTEs focused on Brazil
CEE / Europe East	Defend	8%	No change
Europe West	Grow	12%	Open Madrid office; double Pan-European sales team
North America	Build (greenfield)	7%	Triple BPC-USA headcount to 45 FTEs; hire CRO; partner push

North America is the single most important geographic bet. BPC-USA Inc. under Marc Solomon is a standing-start org. It needs: a marquee anchor logo (mid-tier bank or national credit union), a Gartner credential, an SI partnership bench, and \$15-25M/year investment for three years. Budget it as a strategic bet, not a profit center. [SEVERITY: CRITICAL — CONFIDENCE: H]

5.4 CHANNEL STRATEGY

Direct sales: 70% of revenue (today closer to 85%) — keep core tier-2/3 bank motion in-house.

System integrator partners: Formalize partner tiers with TCS, Infosys, Wipro, Capgemini, Accenture, Deloitte. Target 20% of revenue through SI channel by 2028 (today <5%). Offer co-selling incentives, pre-sales support, certified implementation track, and revenue share. This is the highest-ROI sales-capacity move BPC can make.

Marketplaces: Publish SmartVista modules on Oracle Cloud Marketplace, AWS Marketplace and Visa Fast Track. Low-touch lead gen only, but feeds the pipeline cheaply.

Reseller / regional partners: Keep the Mambu partnership; add Thought Machine as a T24-alternative partner for Temenos-challenger deals.

5.5 ACCOUNT-BASED MARKETING FOR TOP 50 TARGETS

Build a **Top 50 Target Accounts list** with two segments:

- **Top 25 Global Tier-1 banks** (JPMorgan, Citi, HSBC, Barclays, Santander, BBVA, Lloyds, Deutsche, UniCredit, BNP Paribas, Societe Generale, ING, Nordea, SEB, DBS, OCBC, StanChart, Emirates NBD, Saudi National Bank, SABB, Kuwait Finance House, Bank Rakyat Indonesia, Mandiri, SBI India, HDFC)
- **Top 25 Strategic Growth Accounts** (mix of neobanks, central banks and PSPs — e.g., Nubank, Revolut, Kakao, Grab, Pix/Brazil central bank, SADC regional switch programs, Egypt InstaPay, Philippines InstaPay, Sri Lanka LankaPay)

Each target account gets: dedicated account director, 12-month ABM journey (display, content, events, direct outreach, executive dinner), quarterly board review of pipeline position, and a named partner firm co-selling plan. Budget: **\$3M/year** fully loaded across the Top 50.

5.6 SALES ENABLEMENT PRIORITIES

- **Product certification program for sales team** — every seller must be SmartVista certified within 90 days.
- **Competitive battle cards** — versioned quarterly, covering ACI, FIS, Fiserv, Temenos, Worldline, Nexi, OpenWay, Compass Plus, HPS, Mambu, Thought Machine, Marqeta.
- **Deal desk** — senior pricing committee for deals >\$3M ACV to prevent margin leak and ensure strategic deals get fast-track terms.
- **Reference library refresh** — every case study updated twice per year with fresh metrics and customer quotes.
- **Sales AI tooling** — deploy Gong, Clari and Outreach (or equivalents). Current state: likely ad-hoc and under-tooled.
- **Win-loss program** — hire third-party win-loss firm (Primary Intelligence) for 40 interviews/year across wins and losses.

5.7 STRATEGIC ALLIANCES AND ECOSYSTEM PLAYS

PARTNER	RELATIONSHIP STATUS	UPGRADE PATH
Visa	Partner Directory + Fast Track	Formalize joint GTM program: "SmartVista for Visa" with co-branded collateral
Mastercard	Project-level	Build equivalent co-branded GTM program with Mastercard Send + Cross-Border Services
Oracle (OCI)	Primary cloud partner	Strengthen, but add AWS and GCP for customer choice + risk mitigation
Mambu	Co-marketing	Formalize joint product packaging for mid-tier banks
Thales	Security HSM	Keep; expand to AI guardrails product
Temenos	Co-existence at customers	Propose formal joint GTM for tier-2/3 transformation programs
Accenture, Deloitte, Capgemini, TCS, Infosys, Wipro	Limited	Formalize tiered SI program by end-2026
Anthropic / OpenAI	None	Partner for LLM-powered virtual assistant and agentic SmartVista
AWS, Azure, GCP	Compatible	Formalize marketplace listings + co-selling agreements

SECTION 6 — TALENT & OPERATIONS

6.1 HIRING PRIORITIES BY FUNCTION AND GEOGRAPHY

Critical net new hires (next 12 months) — executives first:

1. **Chief Product Officer (CPO)** — currently a gap; SmartVista product management has no visible C-suite owner. Hire from a cloud-native challenger or a public payments-software peer. Recruit via Lonergan Partners or Spencer Stuart. **[SEVERITY: CRITICAL]**
2. **Chief Revenue Officer (CRO)** — currently handled by regional MDs + the CEO; needs one public global sales leader to drive the SaaS transition and North America play. **[SEVERITY: CRITICAL]**
3. **Chief Marketing Officer (CMO)** — today marketing is functionally scattered; no named CMO visible in public materials. Recruit from a peer vendor or a Tier-1 enterprise SaaS company. **[SEVERITY: HIGH]**
4. **VP Analyst Relations** — new role; reports to CMO. **[SEVERITY: CRITICAL]**
5. **VP Global Alliances** — new role; owns SI partnerships. **[SEVERITY: HIGH]**
6. **Chief Public Sector Officer** — sovereign deals specialist for central-bank and national-switch pursuits. **[SEVERITY: HIGH]**
7. **Head of Embedded Finance Business Unit** — P&L owner for SmartVista Embedded. **[SEVERITY: HIGH]**
8. **VP AI / Chief AI Officer** — productize AI across the suite. **[SEVERITY: HIGH]**

Next 12 months by function:

FUNCTION	HEADCOUNT ADD	LOCATIONS
R&D / Engineering (cloud-native rebuild)	+120	Mumbai, Karachi, Lisbon (new), Bucharest (new), Ho Chi Minh City
Product Management	+18	Baar, Singapore, Dubai
Sales (direct)	+55	Dubai, Singapore, São Paulo, Miami, London, Madrid (new), Riyadh
Pre-sales / solution engineering	+40	Follow sales geographic mix
Customer Success	+25	Dubai, Singapore, São Paulo, New York
Marketing (content + demand gen + AR)	+20	Baar, London, Dubai, Singapore
People / HR	+8	Centralized + regional
Finance (prep for audit + PE readiness)	+10	Baar + regional
Total net adds	+296	12-month

6.2 ENGINEERING PRODUCTIVITY INITIATIVES

- **AI-augmented development** — internal Copilot + code review agents + test generation across R&D team (2.5x velocity target).
- **Cloud-native engineering guild** — stand up a cross-suite community of practice led by a Principal Architect for Cloud-native Payments.
- **Service ownership model** — move from project-based to product-based teams with clear "you build it, you run it" ownership; adopt SRE discipline.
- **Quarterly release cadence** — move from semi-annual to quarterly major releases on the cloud-native modules; monthly on SaaS.
- **Internal developer portal (Backstage-based)** — consolidate documentation, service catalog, runbooks, templates.

6.3 CUSTOMER SUCCESS SCALING

- Adopt the "pooled CSM + named CSM" hybrid model: pooled CSMs serve Start and Scale tier customers; named CSMs for Sovereign tier.
- Publish a **customer health score** dashboard and run a quarterly customer health business review at board level.
- Launch **NPS tracking** across all customers with a target of >40 by end-2026 (up from "unmeasured" today as far as public evidence shows).
- Launch **BPC Customer Community** — private Slack/Discourse forum with product roadmap input, peer Q&A, beta access.

6.4 INTERNAL AUTOMATION AND AI TOOLING

- **Salesforce + Gong + Outreach + Clari** for sales ops (if not already deployed at scale).
- **HubSpot upgrade or migration** to a headless CMS for marketing agility.
- **Workday or equivalent** for global HR and payroll (22 offices + 1,000+ employees is too complex for spreadsheets).
- **Internal LLM assistant** — deploy an in-house Claude-powered or GPT-powered assistant across sales, support, HR and engineering with BPC-tuned knowledge bases.
- **NetSuite / SAP S/4HANA** upgrade if finance function is on older systems (needed for PE due diligence anyway).

6.5 OFFICE STRATEGY

- **Hybrid-by-default** — maintain all 22 offices, keep regional clusters, allow 3-day-in-office policy.
- **Regional hubs** — invest in Dubai, Singapore, Mumbai and Baar as primary campuses (physical quality upgrades).
- **Strategic opens:** Lagos (African expansion), Jakarta (SEA SaaS push), Madrid (Iberian/LATAM bridge).
- **Strategic close:** none.
- **Remote-first roles:** engineering and customer success can be remote-eligible anywhere in-region.

6.6 DIVERSITY AND CULTURE COMMITMENTS

- **Gender balance target:** 40% women in technical roles by 2028 (current baseline not published; need a People-Ops audit first).
- **Regional leadership representation:** ensure every region has a locally-based regional MD (already broadly true).
- **Cultural-empathy training** — institutionalize the "globetrotter" ethos; every new hire attends a 2-week regional immersion rotation.
- **DEI reporting** — publish an annual DEI report starting 2027.
- **Founder succession** — the board must commission a formal succession plan for Anatoly Loginov. This is both a governance and a deal-credibility imperative. [SEVERITY: CRITICAL]

SECTION 7 — FINANCIAL PLAN

7.1 REVENUE MODEL AND UNIT ECONOMICS

Current (modeled, unaudited):

METRIC	ESTIMATE
Revenue (2026 run-rate)	~\$100M
License + maintenance	~55%
SaaS / subscription	~15%
Professional services	~25%
Academy, marketplace, other	~5%
Gross margin (blended)	~60-65% (software-weighted)
EBITDA margin (modeled)	15-25% (founder-owned, profitable)
Annual R&D spend (% of revenue)	20-22%
Annual S&M spend (% of revenue)	12-15%
Headcount	~1,000
Revenue per employee	~\$100K

Target state end-2028:

METRIC	TARGET
Revenue	\$180M-\$230M
License + maintenance	30%
SaaS / subscription	45%
Professional services	18%
Academy, marketplace, embedded, advisory	7%
Gross margin	68-72%
EBITDA margin	18-22%
R&D spend	22-24%
S&M spend	16-20%
Revenue per employee	~\$160K
Net revenue retention (SaaS)	>115%

7.2 12-24 MONTH REVENUE FORECAST SCENARIOS

SCENARIO	2026	2027	2028
Bear (status quo, no SaaS pivot acceleration, no NAM wins)	\$100M	\$107M	\$115M
Base (disciplined execution of this playbook)	\$108M	\$130M	\$158M
Bull (NAM breakthrough + Gartner MQ + aggressive SaaS + embedded finance traction + tuck-in acquisition)	\$115M	\$155M	\$215M

7.3 KPIS AND OKRS — 2026

KPI	METRIC	TARGET
New logo ARR	USD	\$25M
Expansion ARR	USD	\$15M
Net Revenue Retention	%	108%
Gross retention	%	>95%
SaaS mix	% of total	25%
Named analyst briefings	count	32 (8 firms × 4)
YouTube subscribers	count	10,000
LinkedIn company followers	count	90,000
Published case studies	count/year	24
"Your Next Big Thing" attendance	count	400
Sales cycle (median, Scale tier)	days	180
Sales cycle (median, Sovereign tier)	days	360
Customer NPS	score	40+
Employee engagement	score	75%+

7.4 INVESTMENT PRIORITIES AND CAPITAL ALLOCATION

Three-year investment envelope (~\$140M incremental spend vs today's run-rate):

PRIORITY	SPEND	RATIONALE
Cloud-native rebuild	\$45M	Product debt payoff
North America go-to-market	\$25M	Greenfield build
Analyst relations + marketing + events	\$20M	Credential gap closure
AI R&D (fraud, agentic, ops)	\$15M	Differentiation + pricing power
Embedded finance business unit	\$10M	New revenue stream
Tuck-in M&A (1-2 cloud-native acquisitions)	\$15M-\$25M	Technology + talent
Executive hires + org scale	\$10M	CPO, CRO, CMO, VP AR, VP Alliances, CAIO

7.5 COST OPTIMIZATION OPPORTUNITIES

- **Oracle licensing negotiation** — renegotiate group-wide OCI + database licensing annually; target 15% reduction.
- **Marketing tool consolidation** — audit current marketing tech stack (HubSpot + fragmented tools) and consolidate; target 20% reduction.
- **Office footprint optimization** — sublease non-essential square footage across 22 offices; target \$2M/year savings.
- **Professional services utilization** — raise billable utilization from likely 65% to 75%; unlocks \$5-8M/year.
- **Engineering outsourcing rationalization** — move lower-skilled work to internal Mumbai/Karachi teams; target 10% reduction in contractor spend.

7.6 PATH TO PROFITABILITY OR GROWTH-INVESTMENT THESIS

BPC is already profitable. The strategic question is not "how do we get to break-even" but "should we trade some EBITDA for accelerated growth to maximize enterprise value."

Recommendation: trade 5 points of EBITDA margin for 2027-2028 growth acceleration. Fund the cloud-native rebuild, NAM build-out, and analyst breakthrough via re-investment rather than external capital. Maintain 10-15% EBITDA margin through 2028, then return to 20%+ in 2029-2030 as SaaS scale compounds. [SEVERITY: HIGH — CONFIDENCE: M]

7.7 FUNDING CONSIDERATIONS

Scenario A — Stay independent (recommended). Fund growth from retained earnings + working capital optimization. Preserves Loginov family control, avoids PE short-termism.

Scenario B — Minority growth equity (~\$150-250M for 15-25%). Enables faster NAM build-out and 1-2 tuck-in acquisitions. Gives family partial liquidity. Best-fit investors: Vista Equity minority arm, Hg Saturn, Permira Growth Opportunities, Summit Partners, TA Associates.

Scenario C — Majority PE recap (~\$1-1.5B enterprise value). Transitions ownership to a PE sponsor with 100-day plan to institutionalize S&M, analyst function and NAM. Risks: cultural disruption, potential aggressive cost-out, SaaS-centric rewrite mandate. Only viable if founder is ready to exit.

Scenario D — IPO readiness. 24-36 months minimum: audit, governance, board refresh, SOX prep, 8-quarter SaaS track record. Possible SIX Swiss Exchange or LSE listing. Rare for a payments-software private company to go direct to IPO without a PE bridge first.

Scenario E — M&A war chest. Raise \$100M convertible to fund 3-5 tuck-in acquisitions over 24 months (NAM fintech, cloud-native card issuer, fraud-AI startup). Preserves control while accelerating capability gaps.

Recommended: Scenario A through 2026, then evaluate Scenario B or E in 2027 based on NAM progress and SaaS mix.

SECTION 8 — 90-DAY ACTION PLAN

MONTH 1 — MAY 2026

#	ACTION	OWNER	DELIVERABLE	SUCCESS METRIC
1	Board-ratify this playbook (or variant)	CEO	Signed board resolution	Approval recorded
2	Hire VP Analyst Relations	CMO (interim: CEO)	Signed offer letter	Start date <90d
3	Hire Chief Revenue Officer (CRO)	CEO + board	Candidate shortlist of 6	3 final interviews
4	Launch BPC YouTube channel v1	Head of Content	Channel live, 15 videos uploaded	1,000 subscribers in 30 days
5	Commission proprietary "Emerging Markets Payments Index" report	Head of Content	Scoping brief + partner selection (Datos Insights or Juniper)	Contract signed
6	Formalize Top 50 Target Accounts list + ABM playbook	Head of Sales Ops	Named list + ABM journey	50 accounts assigned
7	Reference program revamp	Head of Customer Marketing	Tier structure + 20 reference customers re-signed	Tiered list live
8	Gartner + Forrester + IDC briefing scheduling	VP AR (or interim)	3 briefings booked	Meetings in calendar
9	Announce "Your Next Big Thing" Dubai Nov 2026	Head of Events	Save-the-date landing page live	500 RSVPs within 30 days
10	Board approves 3-year investment envelope (~\$140M)	CFO	Capital plan	Signed
11	Launch SmartVista suite rebrand internally (4 suites + O-CITY)	CPO (interim)	Naming + messaging doc	Internal rollout complete
12	Kickoff cloud-native Switch rewrite project	CTO	Project charter + team	25-person team assigned
13	Hire PR agency for tier-1 Western business media	CMO	4 agency pitches + selection	Agency on contract
14	CEO / CCO LinkedIn editorial coaching program	CEO + Head of Comms	Weekly post cadence schedule	First post published
15	SmartVista Embedded alpha with 3 pilot customers (GCash, Singtel, one retailer TBD)	Head of Embedded (new)	Signed alpha agreements	3 contracts

MONTH 2 — JUNE 2026

#	ACTION	OWNER	DELIVERABLE	SUCCESS METRIC
1	CPO hired and onboarded	CEO	Announcement	Start date set
2	CMO hired or promoted from within	CEO	Announcement	Start date set
3	Launch AI fraud transformer model beta with MCB Bank + 2 others	Head of Fraud Product	Beta release + test results	<5% false positives
4	Publish Q2 blog + research cadence doubling	Head of Content	8 blog posts published in month	Organic traffic +20%
5	Hire 2 tier-1 sales AEs for North America	CRO or interim	Offer letters signed	Starts by Aug 1
6	Launch "BPC Emerging Markets Payments Index" Q1 2026 edition	Head of Content	Report published + media pitch	10 tier-1 pickups
7	Formalize TCS, Infosys, Wipro partnership programs	VP Alliances (new)	Tiered partner agreements	3 signed
8	Visa Ready for Transit O-CITY global announcement refresh	Head of O-CITY	Joint Visa press release	1 tier-1 pickup
9	Launch Money20/20 Europe Gold sponsorship presence	Head of Events	Booth + speaker slot + collateral	100 MQLs
10	Customer NPS baseline survey launched	Head of CS	Survey deployed to 500 customers	40%+ response rate
11	Quarterly board + analyst briefing book v1 published	VP AR	Briefing book PDF	Distributed to 8 firms
12	Competitive battle card library v1 (12 competitors)	Head of Product Marketing	Complete library	Sales team enabled
13	SmartVista suite website reorganization live	CMO + Digital	New navigation architecture	Published
14	CEO Forbes or FT long-form profile commissioned	PR agency	Interview scheduled	Publication date Q3
15	Oracle Cloud + BPC joint webinar	Head of Alliances	Webinar executed	500 registrants

MONTH 3 — JULY 2026

#	ACTION	OWNER	DELIVERABLE	SUCCESS METRIC
1	First podcast appearance: CEO on Fintech Insider by 11:FS	CEO + PR agency	Episode published	20k listens
2	Publish YouTube monthly report + first 1000-subscriber milestone	Head of Content	Report	2,500 subscribers
3	North America first named bank win in pipeline (verbal commitment)	CRO	Signed LOI	1 LOI
4	Launch Customer Advisory Board inaugural meeting (Dubai)	Head of CS	12 customers attend	Feedback doc published
5	SmartVista Fraud Intelligence Network beta launched	Head of Fraud Product	Beta with 5 customers	Signed MoUs
6	Publish Cloud-Native Switch roadmap whitepaper	CTO + Head of Content	20-page whitepaper	5k downloads
7	Hire VP Global Alliances	CRO	Start date set	Offer accepted
8	First "Your Next Big Thing" Dubai agenda + speaker lineup locked	Head of Events	Agenda published	25 speakers confirmed
9	Launch BPC Customer Innovation Awards nomination process	Head of Customer Marketing	Microsite live	50+ nominations
10	Onboard Gong + Outreach + Clari across sales org	CRO + IT	Tools deployed	Adoption >75%
11	Quarterly KPI review to board	CEO + CFO	Executive deck	Board signed off
12	Kickoff NetSuite / SAP S/4HANA evaluation for finance	CFO	Vendor shortlist	3 vendors
13	Publish pillar page: ISO 20022 hub	Head of SEO	30 cluster articles + 5 case studies	Ranking page 1
14	Hire Chief Public Sector Officer	CEO	Candidate shortlist	Final interviews
15	Publish Q2 "State of Emerging Markets Payments" research	Head of Content	30-page report	15 tier-1 media pickups

TOP 5 QUICK WINS (SHIP IN <30 DAYS)

1. **Launch BPC YouTube channel with 15 backlog videos.** Biggest tactical gap; cost minimal.
2. **Publish the proprietary "Emerging Markets Payments Index" Q1 report.** Immediate PR + analyst hook.
3. **Commit CEO + CCO to weekly LinkedIn posting.** Personality-driven amplification engine with zero tooling.

4. **Rebrand SmartVista into 4 suites (+ O-CITY) everywhere customer-facing.** Sales + analyst + website clarity overnight.
5. **Announce "Your Next Big Thing" Dubai 2026.** Revives dormant community; 6 months of marketing flywheel.

TOP 5 BETS (SHIP IN 6 MONTHS)

1. **Cloud-native Switch + Payment Hub GA with PostgreSQL support.** Kills the Oracle dependency price ceiling.
2. **SmartVista Embedded GA with 3 paying customers.** Opens the embedded finance revenue stream.
3. **Gartner + Forrester + IDC formal briefing cadence running + Briefing Book v2 published.** First step toward MQ entry.
4. **North America: first named mid-tier bank LOI signed.** Unlocks the NAM reference logjam.
5. **Hire CPO, CRO, CMO + VP AR all onboarded and producing.** Executive bench deficit is the biggest organizational risk; closing it unlocks everything else.

TOP 5 LONG-TERM INITIATIVES (SHIP IN 12-24 MONTHS)

1. **Gartner Magic Quadrant for Banking Payment Hub Platforms entry (2027) + Leader designation target (2028).** The single biggest unlock for tier-1 Western banks.
2. **SaaS revenue mix reaches 45% of total by end-2028.** Enterprise-value multiplier.
3. **North America: 4-6 named tier-2 bank logos + 1 tier-1 credit union wins + \$20M NAM revenue by 2028.**
4. **Transformer-based SmartVista Fraud Intelligence Network at scale (100+ customers, 10B+ transactions scored).** Productized data moat.
5. **Founder succession plan formalized + C-suite bench depth (CEO, CPO, CRO, CMO, CAIO, CPSO, CFO, CPO People, Chief Legal, COO) all in place and publicly identified.** Governance + M&A/PE readiness.

CLOSING NOTE

BPC is not a turnaround. It is a **conversion story** — a profitable, founder-owned, globally-deployed payments platform that has under-invested in the marketing, analyst and North American muscles that determine whether the next decade of deal flow comes to it or goes to ACI and FIS. The technology is credible. The emerging-market reference base is genuinely world-class. The market is entering a once-per-decade modernization buy-window. The only question is whether BPC has the organizational courage to trade 5 points of current EBITDA for 2028 enterprise value.

The board decisions that matter are: **hire the C-suite bench, fund the analyst credential build, buy or build into cloud-native parity, reignite the customer community, and treat North America as a 36-month strategic bet, not a 12-month pilot.** Do those five things and BPC compounds into a \$250M+ run-rate business worth \$1.5-2.5B by end of 2028. Don't do them, and the same ~\$100M run-rate will compound modestly while the buy-window closes.

The next 90 days matter disproportionately. Start shipping.

Prepared by Brian, Webspot Strategic Intelligence. For Dr. Jonah Tebaa, Co-CEO Webspot S.A.L. Filed in the Webspot Strategic Intelligence Library, April 2026. Confidence and severity tags applied throughout; unaudited financial figures marked as such. Sources: BPC Banking Technologies research file 260407, 8 primary research documents (Web Research, Social Media Analysis, Website Deep-Dive, Marketing Analysis, Codex Research, JT Market Reports, LLM APIs Research, Gemini CLI Research).