paymentology

PAYFUSION

Where intelligent infrastructure
meets powerful partnerships.

The issuer processing platform market is at a critical inflection point. As the payments ecosystem advances, traditional platforms built on legacy technology are increasingly proving to be a constraint rather than a catalyst for innovation.

These outdated systems are weighed down by rigid infrastructures that restrict scalability, agility and differentiation—key ingredients that fintechs and digital banks need to thrive. With integration timelines often stretching into months or even years, issuers face major delays in launching or iterating on products. Customisation is limited, operational dependencies are high and there is little to no native support for modern capabilities like tokenization, push provisioning or multi-currency functionality. This results in high latency and outdated user experiences that fail to meet the expectations of digitally native consumers. To address these challenges, a new model is emerging, one that combines API driven processing platforms with connected partner ecosystems. Cloud-first processors are changing the game with scalable infrastructure, modular APIs and rapid deployment timelines. They empower issuers with real-time control, dynamic configuration and faster innovation cycles. But it's partnership, not just technology, that amplifies the value. According to McKinsey, fintech partnerships have grown by over 20% year-on-year over the past three years, as issuers and enablers seek faster, more flexible ways to bring new products to market. Over 80% of banks now plan to increase their engagement with partner ecosystems to accelerate innovation and meet rising customer expectations. Deloitte echoes this trend, noting that financial services firms with partner-centric models release new products up to three times faster than those that go it alone. In the current dynamic environment, issuers need an ecosystem of trusted compliance experts, fraud prevention tools and data intelligence platforms that together unlock value across the entire card lifecycle.

Discover PayFusion

PayFusion is Paymentology's partner ecosystem programme, designed to help issuers go further and faster removing the traditional barriers to innovation and creating a more connected way to scale. At its core, the ecosystem brings together a curated network of industry-leading solutions, integrated through robust APIs and strategic partnerships. From core banking platforms that underpin the digital backbone of financial institutions, to loyalty engines that drive customer engagement and analytics providers that power data-driven decision-making, the ecosystem connects issuers to the capabilities they need to compete and win.
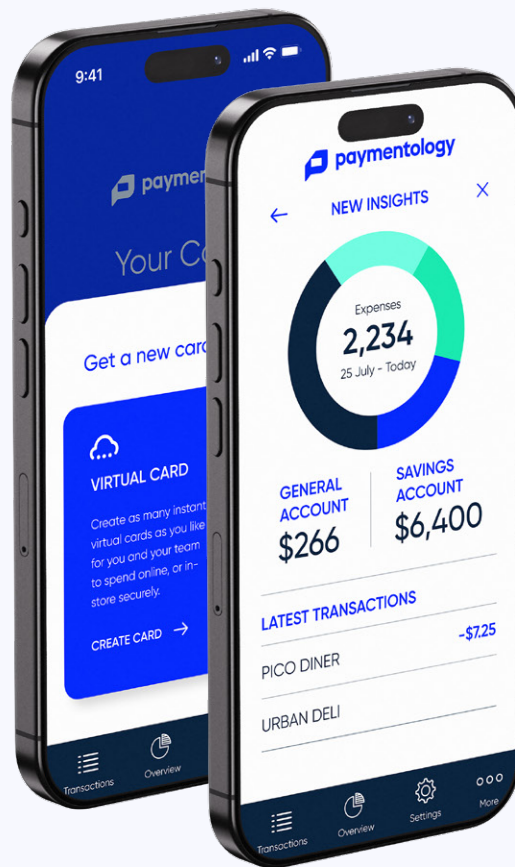
Instant access to pre-integrated, best-in-class solutions

Gain immediate entry to a trusted network of fintech specialists, from core banking providers and loyalty platforms to fraud prevention and data intelligence partners all through an API-first infrastructure.

Faster time to market and reduced complexity

Activate new capabilities quickly without the heavy lifting of bespoke integrations. Our pre-vetted ecosystem helps issuers streamline onboarding, reduce operational overhead and focus on delivering differentiated customer experiences.

Flexibility to scale and innovate with confidence

Build and evolve your card programme on your terms, whether expanding into new markets, improving security features or introducing hyper-personalised offerings, while leveraging the collective expertise of a dynamic partner community.

Mambu, a core banking provider, brings modern, composable core banking capabilities that enable issuers to design, deploy and scale card programmes with speed and agility.

Built with a cloud-native, API-first architecture, Mambu helps financial institutions avoid the constraints of legacy systems, offering a flexible approach to core banking that aligns perfectly with Paymentology's mission to remove friction from card issuance and processing.

Through PayFusion, issuers and fintechs gain access to Mambu's core banking platform, integrated with Paymentology's advanced card processing and programme management solutions. Together, this partnership empowers issuers to accelerate time to market while maintaining full control over their financial products and user experiences.

Launching a card programme typically requires complex, time-consuming integration between the issuer processor and the core banking system. Many fintechs and digital banks face delays of several months or even years, due to the rigid, siloed nature of traditional core banking infrastructure. These legacy systems often limit flexibility, restrict configuration options and slow down innovation cycles.

Issuers needed a way to simplify this process, reduce development overhead and speed up deployment, without compromising on functionality, scalability or compliance. The challenge was clear: how to bring together the essential layers of core banking and card issuing into a unified solution that enables rapid product launches and easy iteration.

By integrating Mambu's core banking capabilities directly into PayFusion, Paymentology provides issuers with an end-to-end solution that removes the complexity of separate system integration. Mambu's composable architecture allows issuers to configure accounts, ledgers, interest rates, fees and other core banking elements on-demand, while Paymentology handles real-time transaction processing, card issuance and fraud management.

This tight alignment between Mambu and Paymentology eliminates lengthy integration timelines and enables issuers to design fully integrated card programmes without starting from scratch. The API-driven nature of both platforms ensures that data flows seamlessly between the core banking layer and the issuer processor, supporting real-time decision-making, transaction posting and reconciliation.
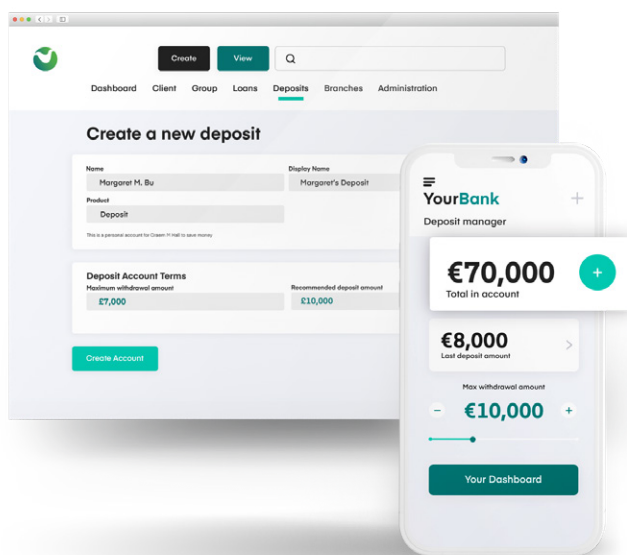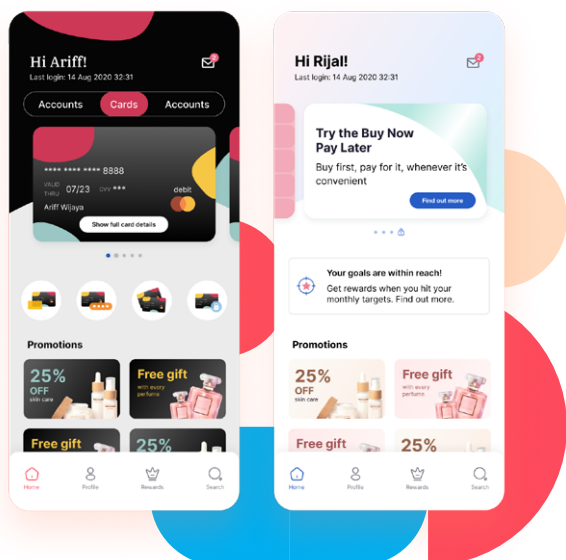
audax

audax is a modern core banking and Banking-as-a-Service (BaaS) platform, purpose-built to enable financial institutions, fintechs and digital banks to launch, scale and innovate with agility.

Evolved from SC nexus, Standard Chartered Bank's BaaS solution, audax has grown into an independent, full-service platform designed to meet the needs of next-generation issuers through cloud technology and composable architecture.

For many issuers, launching a new card proposition involves significant technical complexity, particularly when it comes to integrating core banking systems with card processing platforms. Traditional core banking providers often operate with rigid, legacy technology stacks that limit flexibility, slow down product development and extend time to market. Issuers needed a solution that would allow them to easily manage account creation, ledgering and compliance workflows while aligning with their card issuing processes.

The challenge was clear: how to simplify and accelerate the integration between the core banking layer and the card processor without compromising on security, scalability or customisation.

Through its integration within PayFusion, audax delivers core banking capabilities that are designed for flexibility, speed, and interoperability. The platform provides composable building blocks for account management, ledgering, compliance and transaction orchestration, empowering issuers to configure and manage their financial products in real-time.

This pre-integrated approach connects audax's core banking services directly with Paymentology's issuer processing stack. Issuers benefit from the data flow between account and card systems, with real-time transaction updates, simplified reconciliation and efficient onboarding processes. Whether launching debit, prepaid or credit card programmes, issuers can leverage audax's platform to manage the full account lifecycle while Paymentology handles transaction processing, fraud prevention and programme management.

By removing the friction of separate system integrations, the collaboration between audax and Paymentology helps issuers deploy end-to-end financial products faster, with reduced operational overhead.

apata

As part of PayFusion, Paymentology's Partner Ecosystem, apata plays a vital role in helping resellers strengthen their 3D Secure (3DS) authentication strategies.
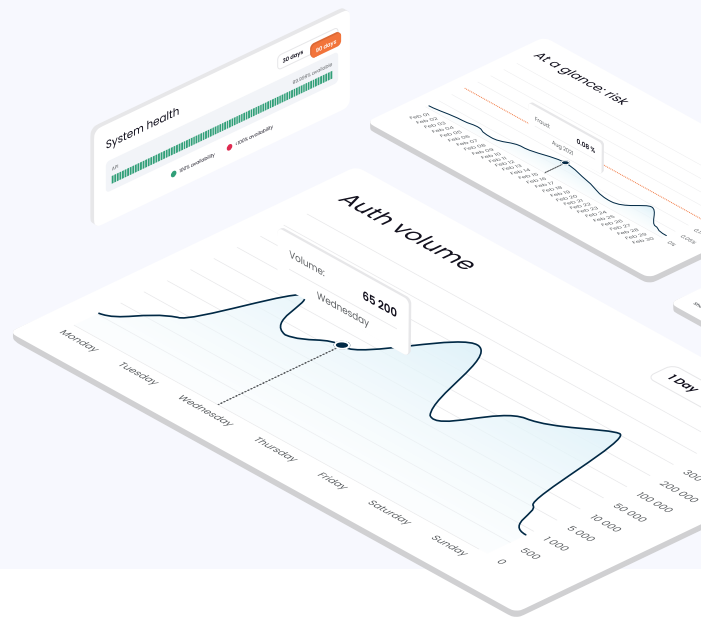
With digital payment volumes continuing to rise, fraud prevention has become a key priority, but achieving strong security without compromising the user experience remains a common challenge for issuers and resellers alike.

Integrated through the PayFusion ecosystem, apata provides a powerful, pre-integrated 3DS framework that enables resellers to easily configure risk profiles and challenge methods tailored to their specific client needs. Within this setup, Paymentology operates as an organisation, while resellers are designated as financial institutions, giving them the autonomy and flexibility to manage their authentication strategies directly via PayFusion.

Resellers within the PayFusion ecosystem required a flexible and efficient way to configure 3DS authentication, one that could effectively balance fraud prevention with a smooth, user-friendly payment experience. They needed the capability to customise risk thresholds in order to minimise unnecessary authentication challenges, define appropriate challenge methods for higher-risk transactions, and ensure reliable performance through comprehensive pre-deployment testing.

Without the right solution in place, resellers risked exposing their customers to fraud or, conversely, adding too much friction into the payment process, both of which could lead to transaction abandonment and reduced customer trust.

Through its integration within PayFusion, apata delivered a robust, easy-to-deploy 3DS authentication solution that empowered Paymentology's resellers to manage fraud risk dynamically and efficiently. Resellers gained the ability to configure tailored risk profiles that reflected their unique business models and customer segments. Challenge methods could be precisely defined based on transaction risk levels, enabling a security strategy that adapts intelligently to varying scenarios without disrupting the end-user experience.

Crucially, apata's solution offered comprehensive testing capabilities, allowing resellers to validate their 3DS authentication flows across different use cases before deployment. The intuitive portal, combined with step-by-step guides, ensured a streamlined integration and testing process, making it easier for resellers to implement advanced fraud controls directly through the PayFusion ecosystem without unnecessary technical complexity.

The collaboration between Paymentology and Apata, enabled through PayFusion, delivered significant benefits for resellers, helping them strike the ideal balance between robust security and positive user experiences. By leveraging Apata's 3DS capabilities through PayFusion, resellers were able to significantly reduce fraud exposure while maintaining frictionless payment journeys that fostered trust and customer satisfaction.

The intuitive onboarding experience and guided setup process further accelerated time to market, allowing resellers to quickly and efficiently implement 3DS authentication within their card programmes.
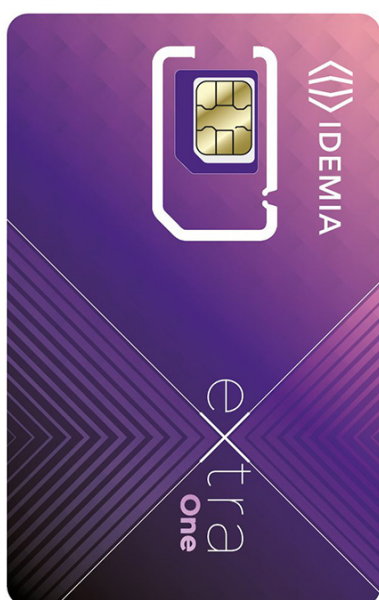
⟨⟨⟩⟩ IDEMIA

Idemia is a global leader in identity technologies and smart card solutions, trusted by financial institutions, governments and fintechs worldwide for secure personalisation, card manufacturing and digital enablement.

As a key partner within PayFusion, Idemia plays a crucial role in supporting physical card fulfilment and instant digital card activation for issuers across markets.

For many issuers, especially fintechs and digital banks entering new markets, card fulfilment remains a significant operational hurdle. Managing multiple vendors for card manufacturing, personalisation, delivery and digital provisioning can slow down time to market and introduce unnecessary complexity into programme launches. Issuers required a solution that could simplify and centralise these critical fulfilment processes, ensuring consistent quality, faster deployment and seamless integration between the processor, the fulfilment provider and digital wallet services. The challenge was how to scale card issuance efficiently across geographies while maintaining a smooth, connected user experience.

Through this strategic partnership, Paymentology integrates Idemia's fulfilment and tokenization capabilities directly into its card issuing and processing stack. This allows issuers to launch fully branded, secure card programmes, instant issuance and global fulfilment support, complete with push provisioning to leading digital wallets such as Apple Pay and Google Pay, without the heavy lift of managing multiple third-party relationships.

Why offer PayFusion?

At Paymentology, we believe that real innovation happens when the right capabilities come together. PayFusion is built on flexibility, modularity and collaboration, giving issuers the freedom to design, scale and differentiate their card programmes with ease. Whether launching a new product or expanding into new markets, the ecosystem empowers issuers to plug into a pre-integrated network of trusted partners, without the complexity of bespoke integrations or long lead times.

But the value goes beyond technology. Our ecosystem connects you to a vibrant community of fintech innovators, regulatory specialists, fraud experts and data intelligence providers, working together to reduce time to market, simplify compliance and unlock new opportunities for growth. This is more than infrastructure; it's a platform for partnership, designed to help you innovate faster and deliver real impact.

Augmented Capabilities

Enhance your card programme by tapping into a curated network of pre-vetted partners across vital functions like core banking, loyalty and rewards, fraud prevention and data intelligence.

Faster Time to Market

Accelerate deployment and reduce complexity through pre-integration, modular APIs and streamlined onboarding processes, so you can focus on launching and iterating with speed.

Reselling Opportunities

Monetise your ecosystem participation by offering your own services and solutions within the Paymentology network, turning partnership into a commercial advantage.

Scalable, Future-Proof Integration

Leverage open, secure APIs designed for flexibility and longevity, making it easy to add, swap or upgrade partner solutions as your business evolves.

Access to a Trusted Partner Community

Connect with leading fintechs, compliance experts, fraud specialists and technology innovators, all aligned to help you drive success across the entire card lifecycle.

Freedom to Innovate and Differentiate

Move beyond one-size-fits-all solutions with a flexible ecosystem that lets you tailor your capabilities, create unique customer experiences and scale with confidence.

Key Features

Pre-integrated partner library

API-first architecture

Modular and flexible design

Reseller enablement

Global partner network

Ecosystem curation and quality assurance

Trusted by leading brands and industry innovators worldwide

mukuru

Standard Bank

DolarApp

GOtyme bank

Safaricom

mox

Orange Money

albo

WIO

FONDEADORA®

vodacom

tweeq

truemoney

Transform your cross-border payment capabilities with Paymentology and deliver the seamless, secure, and efficient remittance services your customers demand.

About
Paymentology

Paymentology is the leading next-generation issuer processor, empowering fintechs, digital banks and retail banks to effortlessly launch and manage innovative payment solutions on a global scale. The company drives greater customer choice and value through easy-to-use, integrated platforms and services that help clients to disrupt the status quo, accelerate time to market, and achieve growth.

With a superior multi-cloud platform offering a vast global footprint, and enhanced real-time data, Paymentology distinguishes itself as a leader in the payments industry. Its team of payments experts, with deep local market knowledge, operates across 60 countries and 14 time zones, providing 24/7 support. Paymentology is deeply committed to expanding financial inclusion globally, changing lives and positively impacting the communities in which it operates.

paymentology.com | **linkedin.com**