PAYCON

PAYMENTS & BANKING ADVISORY

Independent advice for payments and banking



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THE PROBLEM

Where payments and banking programmes go wrong

The route is chosen too early

Licensing, partner and build-or-buy decisions get locked in before the regulation and unit economics are understood.

Vendors are picked on the demo

Requirements nobody can evaluate, and scoring models that quietly fit the favourite vendor.

Advice comes from one side only

Generalists who have never run an implementation, or specialists who see every problem through one rail.

I have built, sold and bought these systems. With Paycon, that experience is in the room when the decision is made.

WHO YOU WORK WITH

Experience from both sides of the table

Goran Bosankić

Founder & Principal, Paycon

15+ years in payments and banking technology, as vendor executive, founder and buyer-side advisor.

- Former CEO, ABC TECH Group (core and digital banking)
- Former CRO and Board Member, Field39 (orchestration)
- Built Croatia's leading EFTPOS operation at Asseco SEE
- Co-founder, PayOut (DCC ATM network)
- Startup mentor for ZICER
- ETA CPP certified
- Plug and Play alumni, Silicon Valley (Autumn 2025 cohort)
- The Green Sheet author · Money Motion 2026 jury

Delivery across the EU, UK, Baltics and CEE/SEE. Active in US market-entry work.

6x

banking portfolio growth in four years as CEO of ABC TECH Group

2x

card acquiring and 3DS platform sales across 13 SEE markets

20+

Startups advised

2

buy-side acquisitions led and integrated into a regional group

SERVICES

How I can help

Most clients come to me in one of five situations.

Launching an EMI, PI or payfac

- Own licence, agent or sponsored model
- Partner ecosystem: banks, processor, KYC
- Vendor selection for the core stack
- Local licence application support

Entering a new market, Europe or US

- Readiness across regulation, partners and product
- Partner map in the target market
- Entry plan with the first 90 days
- Go-to-market and partner economics

Choosing a platform or vendor

- Core banking, BaaS, processing, orchestration
- Requirements you can evaluate
- RFP, scoring, demos and negotiation
- Implementation oversight from your side

Growing a payments or banking product

- Segmentation, positioning and messaging
- Pricing, packaging and partner economics
- Feasibility studies for new propositions
- A written second opinion on your roadmap

Deals and leadership gaps

- Commercial and product due diligence
- Integration planning for the first 100 days
- Interim CRO or Head of Product
- Board or advisory seat

TOPICS I AM ASKED ABOUT MOST

Stablecoins and deposit tokens · Digital euro · SEPA Instant at the point of sale · PSD3 and SCA · POS instalments and BNPL · Card acquiring and orchestration

SERVICES

What you are asking, and what you end up with

	YOU ARE ASKING	YOU END UP WITH	EXPERIENCE
Launching an EMI, PI or payfac	Own licence, agent of a licensed firm, or a sponsored model?	A set-up that partners and the regulator can say yes to	Ecosystem set-up and vendor selection for European EMIs and payfac programmes, with local licensing support
Entering a new market	Does our licence, set-up and product carry over, or do we start again?	A clear go or no-go, with the gaps named before they cost money	Readiness programme for a US accelerator that brings European fintechs to the US
Choosing a platform or vendor	Build, buy or partner, and how do we compare vendors fairly?	A decision you can defend to your board, and fewer surprises before go-live	Multi-country core and digital banking implementations as CEO of a banking technology group
Growing a product	Which segment and channel first, and is our pricing right?	A focused plan for the next sales year, with pricing you can explain	POS instalment feasibility and design for an international card acquirer
Deals and leadership gaps	Is the target as good as the deck says, and who runs revenue until we hire?	A view of the target from someone who has run such a business, and continuity while you hire	Led two buy-side acquisitions and integrated both. CRO and board member of a payment orchestration platform

CASE STUDY 1 · US MARKET ENTRY

PILOT STAGE

US fintech activation readiness assessment

A repeatable, white-labelled programme designed for an EU to US market-entry accelerator

CLIENT

A US accelerator helping European companies launch in the US. Strong on go-to-market, no in-house fintech regulatory or payments expertise.

CHALLENGE

Fintechs with traction at home often fail in the US for non-commercial reasons: wrong regulatory perimeter, no sponsor bank or processor, compliance gaps.

VALUE

The accelerator adds specialist fintech depth without hiring. Companies learn early whether their US model is viable and what to fix first.

1

Input pack

General section plus a banking, payments, crypto or tech module

2

Completeness check

Gaps flagged before analysis starts

3

Management interview

One focused session

4

Expert analysis

3 to 4 days

DELIVERABLES

- Executive assessment with a 90-day action plan
- Partner ecosystem map: sponsor banks, processors, custodians, rails
- Red/amber/green readiness heatmap and gap register

CASE STUDY 2 · CARD ACQUIRING

DELIVERED

BNPL for an international card acquirer

THE QUESTION

The board needed a go/no-go basis for offering point-of-sale instalments through its own terminals and merchant app, under the incoming Consumer Credit Directive 2 (CCD2).

WHAT I DELIVERED

A fixed-scope feasibility and design document: regulatory landscape, ecosystem map, end-to-end flow, three product scenarios, phased plan and partner shortlists.

	SELECTED Re-sell a BNPL provider	Hybrid with a bank partner	Full CCD2 build
Regulatory burden	● ○ ○	● ● ○	● ● ●
Time needed to launch	● ○ ○	● ● ○	● ● ●
Build and run cost	● ○ ○	● ● ○	● ● ●
Product control	● ○ ○	● ● ○	● ● ●

More dots = higher

Outcome The client chose the re-sell route. I then ran provider discovery, the structured selection and the commercial negotiation. The proposition is live across the client's merchant base.

WORKING TOGETHER

How we work together

01 **A first conversation**
You describe the situation. I tell you honestly whether I am the right person for it, and if not, who is.

02 **An agreed scope**
What needs to be done, what you will receive and how it is charged. In writing, before work starts.

03 **The work, with me**
You work with me directly, not with a junior team. Where specialist depth is needed, such as legal counsel, scheme certification or security, I bring in people I trust.

WAYS TO ENGAGE

Day-based
An agreed number of days, charged per day worked. For set-up programmes, vendor selections and moving scopes.

Fixed scope
When the deliverable is clear from the start, such as an assessment or feasibility study. Scope and price agreed up front.

Ongoing role
A set number of days per month as interim executive, management advisor or board member.

PAYCON

Start a conversation

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