Aptitude

eBook

Real-time finance for high-volume Payment Technology Providers

Removing finance complexity to unlock AI and growth

Contents

Is your modern payment platform held back by outdated Finance systems?

Payment technology providers operate in one of today's fastest-moving industries. From contactless payments and peer-to-peer platforms to embedded finance and AI-driven services, innovation is constant. But as front-end experiences have evolved, back-end finance functions have lagged behind.

For CFOs, Finance Directors and Transformation leaders, the challenge is clear: support rapid business growth, maintain compliance and deliver insights - all while handling vast volumes of data.

Yet traditional ERP solutions, manual and batch-based processes, legacy systems and overloaded General Ledgers create costly bottlenecks. From a lack of real-time visibility to the inability to support AI-driven innovation, finance teams are being held back by infrastructure built for a different era.

To remain competitive, payment providers are modernizing their finance operations with granular and real-time data, automation and AI-ready platforms.

Key challenges facing Payment Technology Providers

Finance teams are under pressure to move faster, scale smarter and support innovation. From high transaction volumes and limited visibility to overloaded ledgers and siloed data, the demands of modern payment operations are exposing critical gaps. Here are six key challenges finance leaders must overcome to enable real-time insight, control and growth.

Accounting complexity at scale

High transaction volumes stretch traditional systems and make finance operations expensive and hard to scale.

Lack of real-time transaction visibility

Finance teams need granular, finance-accurate data but batch-based finance systems can't keep pace with the speed of high-volume business transactions.

Reliance on an overloaded General Ledger

ERPs and traditional finance systems can't handle transaction-level detail without bloating the General Ledger and driving up costs.

Complex global regulatory landscape

Expanding globally is essential for growth but payment technology providers face complex, country-specific regulatory requirements that strain finance teams and systems.

Legacy systems blocking growth

Existing finance systems are too slow, too costly and too rigid to quickly adapt to a highly evolving market, while meeting finance and regulatory demands.

AI initiatives at risk

Fragmented, siloed, non-granular data means poor-quality AI outputs and delayed innovation.

Why current tech falls short

ERP and data platforms were built to handle operational data - not finance-grade, transaction-level, real-time information at scale from all sources.

For most Payment Technology Providers, current technology architectures cannot:

- Process high volumes without requiring summarization, resulting in loss of granular detail
- Provide end-to-end traceability for trust and transparency
- Keep the General Ledger thin and performant
- Scale and adapt flexibly for AI, automation and regulatory change
- Provide finance ownership without heavy IT involvement
- Deliver the speed to launch products and adapt to new regulations

Most finance systems simply weren't built for the speed, scale and complexity of today's payment technology providers. As demands grow, these limitations force costly workarounds, delay innovation and leave finance teams without the control and visibility they need.

Case studies: Fynapse in action

Global leader in mobile parking payments

Challenge:

New regulations requiring timely disclosure of funds held on behalf of clients prolonged finance reporting processes and resulted in an inconsistent mid-period financial source of truth in the organization. The finance team needed a real-time, finance-accurate, single view of data to power global growth for a high-transaction global business.

Solution:

Fynapse delivers highly granular, controlled and trusted data at real-time speeds and provides an atomic level source of truth for compliance, finance optimization and business tracking.

The Result:

Forecast tracking now happens daily instead of every two weeks, giving the team time to act within the current period. Customers can see real-time updates on funds held on their behalf, which boosts both satisfaction and compliance. Meanwhile, the finance team is more efficient and better equipped to deliver strategic value to the business.

Leading payments technology provider

Challenge:

Launch new APRA-regulated loan products fast while ensuring compliance and keeping operational costs low.

Solution:

Fynapse automated accounting, delivered granular and controlled data, improved regulatory reporting and enabled scalable product launches.

The Result:

Aptitude enables seamless product launches with automation, real-time data and reduced complexity helping drive strategic growth.

InComm Payments: Modernizing accounting with Fynapse

Challenge:

InComm Payments is an innovative global payments technology and has grown into one of the leading payments technology businesses in the world.

To continue meeting their growth goals and drive accounting automation and data analytics across their business, InComm looked to Aptitude to help them create a real-time finance environment. Existing ERPs were too rigid and costly to support evolving business needs.

Solution:

InComm selected Aptitude to automate finance processes, deliver scalable accounting and power business agility. They selected Fynapse based on its ease of configurability, ability to drive granular data analysis and proven track record of success in the market. The solution's flexibility and easy integration with third party solutions were also strong factors.

> **The implementation will allow our accounting team to focus more on value-adding, strategic activities, and focus less on manual reconciliations and number crunching. We believe it will position us to continue to build on our broader finance transformation journey.**

Dean Thompson,
Director of Financial Systems at InComm Payments

Unlock These Outcomes with Aptitude Fynapse

- Safeguard and accelerate your AI strategy
- Rapid rate of AI adoption
- Shorter time-to-value for new initiatives
- Unified, scalable finance data environments
- Eliminate data silos and reduce operational risk
- Enhance automation and speed up reporting cycles
- Improve compliance, granularity and accuracy
- Empower non-technical users with intuitive tools

Ready to build the finance function that powers your growth?

Discover Aptitude Fynapse
Trusted by payment technology providers across the globe.

LEARN MORE

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