
Strategic finance for payments and fintech

For established payments, fintech and PE-backed businesses,
and for fintech start-ups, their founders and the VC funds that
back them.

Payments, fintech and PE-backed businesses

I advise leadership teams and investors across the payments ecosystem, including acquirers, PSPs, FX providers, open banking platforms, clearing banks, and high-volume merchants. I also work directly with private equity funds and corporate finance advisers on due diligence, deals and the value creation plan that follows.

What I look at

Product

New rails such as A2A and stablecoins, and client features such as faster payouts and merchant advances. On AI, I look at three kinds: AI that makes the core engine better; AI sold to clients as a feature; and the potential emergence of agentic payments.

Commercial and go-to-market

Typically the route to market for a new region or segment, and the unit economics behind it: pricing, partner and sales costs, and revenue per client. I also look at clients whose volumes are drifting away, and where AI can automate parts of sales and account management.

Cost to serve

Typically the actual run rate at scale across the full customer life cycle, from onboarding and KYB to chargebacks, payment investigations and reconciliation; AI cost savings; cost out after a merger; and reducing card fees.

Across the client life cycle



What I do

01 Deals and transactions

Before, during and after a transaction.

- **Before:** commercial due diligence for buyers and investors, and exit readiness for sellers, pinning down the valuation drivers and the equity story.
 - **Carve-outs:** what sits on each P&L once the business is split.
 - **After a merger:** the integration plan to capture cost synergies, rationalise product stacks and align go-to-market teams.
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02 AI strategy and economics

The AI you already have, and what to do next.

- **Own or partner:** where to build it yourself and where to partner, and the lock-in each one brings.
 - **Cost at full volume:** what it will cost to run once it scales, and which model does the job at that price.
 - **What stays yours:** the trade-off between performance, cost and your own IP and data.
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03 Commercial and growth

Where revenue and margin really come from, and what to change to lift them.

- **Product and pricing:** roadmap, client segments and pricing tiers tied to gross margin, and dropping features nobody pays for.
 - **Go-to-market and cross-border:** partner routes and commercial set-up for new regions and higher-value segments.
 - **Cost to serve:** the full run rate from onboarding, KYB and risk to clearing, processing and reconciliation.
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Fintech start-ups, founders and connections

I also work with early-stage fintechs, their founders and the VC funds that back them, with a focus on Spain and the UK.



Introductions

- To partners and customers in my network.
- To investors.
- Across the UK, Spain, the US and elsewhere.

Spain and the UK

- Since Brexit, a Spanish licence doesn't cover the UK, so Spanish fintechs need their own route in.
- Working out which route, and who to talk to.
- The same for UK investors and payments companies looking at Spain.

Ad hoc advice

- Happy to take a look at your numbers or your pitch before it goes to investors or customers.
- After years inside Mastercard and Citi, I can usually tell you how a bank or a card scheme will read it.

Background

ScalePoint since 2024



I set up ScalePoint in 2024 after a decade in senior operating roles in payments and a decade in advisory roles. I spent my first ten years in payments at Citi and Mastercard, and at Luup, an early mobile payments start-up. I then spent nearly a decade at Edgar, Dunn & Company, the payments and fintech consultancy, latterly as a Principal, on more than 75 engagements for banks, fintechs, card networks, private equity firms and merchants. That included commercial due diligence before deals, and expert witness work on interchange.

When I set up ScalePoint in 2024, fintech valuations were still well below their 2021 highs, but AI looked like the start of the next wave. It was already clear that it would change how payments and fintech businesses make money and how buyers value them.

A handwritten signature in dark ink, appearing to read 'MKoderisch', written in a fluid, cursive style.

Martin Koderisch

Founder, ScalePoint Partners

How to start

Drop me an email and we can talk it through. Every piece of work is agreed in a fixed-price statement of work, signed by both of us before anything starts, and I do the work myself.

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scalepointpartners.com

