

# Payments Innovation Forum Membership

Promoting safe, sustainable innovation in payments





## Who we are

The Payments Innovation Forum (PIF) is a UK based, not-for-profit trade association promoting safe, sustainable innovation in payments that balances the needs and interests of the industry, industry regulators and consumers. PIF is for a broad range of companies with different expertise across the payments ecosystem.

Regarded as a focal point for industry advocacy and thought leadership, PIF is unique in that it represents members on an agenda-free basis, free from commercial influence. We are adept at challenging potentially harmful narratives surrounding the evolution of payments and fintech and have a well-earned reputation for making sure members always have something new to learn from a commercial, operational and regulatory perspective.

With over 16 years' industry experience, PIF offers members a safe space to learn, connect and grow.



# How we are governed

Our member-elected Board of Directors spans the payments ecosystem. The PIF Chair and Vice Chair roles rotates every three months to make sure we can leverage the combined expertise of our Board members in launching, running and scaling a payments business.



**Jason Field**

VP, Fintech & EMI Issuers  
Mastercard



**Siobhan Moore**

Partner  
Keystone Law



**Nirav Patel**

Group CEO  
Andaria



**Matt Sloan**

VP, Head of Business Development, EMEA  
Discover Financial Services



**Joseph Askham**

Head of Legal  
Thredd



**David Walsh**

VP of Content and Original Content  
Blackhawk Network



**Dr. Boris Diakonov**

Co-Founder & Co-CEO  
ANNA Money



**Dr. Hartwig Gerhartinger**

SVP, Global Head of Regulatory and  
Government Affairs, Paysafe



**Peter Sidenius**

Director  
Edgar, Dunn & Company



**Chris Ellis**

Director  
Bowsprit International



**Diane Brocklebank**

Executive Director  
Payments Innovation Forum





# Our Mission

Our mission is to promote safe, sustainable innovation in payments that balances the interests of industry, regulators and consumers.





# What we do

PIF is a membership organisation, a professional body working to promote innovation in payments that balances the needs and interests of the industry, industry regulators and consumers. We educate and inspire policymakers, consumer bodies and the media about innovation in payments, and we support the organisations behind it. We demonstrate the positive difference innovation in payments is making to the lives of many millions of consumers and we help members to meet shifting consumer needs. We push for the best possible outcomes from regulatory change, and we help members to meet the growing expectations of regulators. Much of this work is done through PIF working groups and task forces, PIF community conferences and events, regulatory engagement, participation in wider industry events, and focused campaigns.

PIF Membership is for all companies operating in the payments and fintech space, to whom we offer a wide range of services and benefits. A busy calendar of events includes the Payments Innovation Day - our flagship event, the PIF AGM & Summit, monthly legal and regulatory briefings, and a packed programme of PIF community meetings. A comprehensive library of member resources includes industry trends and analysis, consumer research, practical member guidance, White Papers and a Jobs Board.

Through our mission, vision and values, we are focused on driving market confidence and making sure that our members can continue to grow and thrive.



# Why we do what we do

## **Trust is hard to build, but very easy to lose**

The consequences of poor industry practice can be severe. Apart from the regulatory impacts, one incident can have far-reaching implications for the industry as a whole, and could lead to consumers not trusting firms with their money. We help members prepare for change that comes from regulation and we act swiftly to prevent misleading and misinformed opinion from harming the growth of sector, and stifling innovation in payments.

## **The rapid pace of change in payments**

We know how challenging it can be to launch or scale a business in the payments space. Whether that's taking a new product to market, expanding your network, or finding the right partners or investment to help you grow, we help our members to navigate the challenges, identify new opportunities and know the risks. We do this through events and conversations with influential decision-makers from across the payments ecosystem.



# PIF supports your business now and for the future

**Tap into our expertise** and benefit from the aggregated experience of the PIF community in starting, running and scaling a payments business. And with no conflicts of interest, we can share best practice and help our members to make informed decisions.

**Access our practical guidance and 'know-how'** from the fundamentals of taking a new product to market and building business resilience, to a wide range of resources that helps you to prepare for change that comes from regulation.

**Stay ahead of the curve** with our industry research and analysis. From payments and fintech market trends to consumer research reports, we provide our members with essential insight into the industry.

**Get the inside track** as we share the outcome of our engagement with regulators, policy influencers and government departments on the current thinking and direction of travel for payments regulation.

**Expand your network** at our year-round programme of public and member-only events. Through our flagship Payments Innovation Day, PIF AGM & Summit, and working group meetings, PIF facilitates opportunities to hear from and talk to fintech founders and influential decision-makers from across the payments ecosystem.

**Promote your expertise** and grow your voice by taking advantage of open invitations to participate in PIF public and member-only events as a speaker, panelist or roundtable host.

**Grow awareness of your business** through dedicated PIF member spotlight webinars and social media campaigns, co-curated to maximise exposure for your business.

**Demonstrate thought leadership** with opportunities to develop and co-brand PIF White Papers, research reports, lessons learned and 'know-how'

**Prepare your business for change** that comes from new and changing regulations. Our expert legal and regulatory team facilitates meetings and briefings to help members contextualise new rules and understand the growing expectations of regulators.

**Have your voice heard** and amplify your views through our engagement with regulators, policymakers, and government departments. PIF represents members' interests on a broad range of new and emerging policy proposals and initiatives, providing opportunities to shape regulation that fosters innovation in payments, whilst protecting the interests of consumers.

**Drive positive change** for your business and the industry as a whole. Our expert-led advocacy team supports members by raising awareness of industry issues with stakeholders, and by disarming misleading and misinformed public opinion about innovation in payments.





# Our values

**We are professional and trustworthy** - we always act with integrity. We do what we say we will do, and we are open with members about our objectives and impact.

**We are member-driven** - we shape our ideas with our members and make our work accessible. We thrive on candour and rigorous debate, but collectively own our decisions.

**We are open** - we pride ourselves on being transparent and accountable to members. We welcome new thinking, and we are open to exploring different perspectives.

**We are lean but agile** - we always expect the unexpected. This means we are always ready to adapt to change and the needs of our members.

**We work on an agenda-free basis** - we do not have shareholders to pay. PIF Board members leave their commercial interests at the door and focus on what's best for members and the industry as a whole.

**We never over-promise** - we are ambitious about our goals, but pragmatic in how we achieve them. Sustainable success to us means not spreading ourselves too thin, and having regard for the interests of all members.

**We don't defend the indefensible** - we always support industry practice that operates in the best interests of consumers.

**We believe that regulation is vital to driving innovation in payments** - but it doesn't require a heavy hand.



# Our Working Groups and task forces

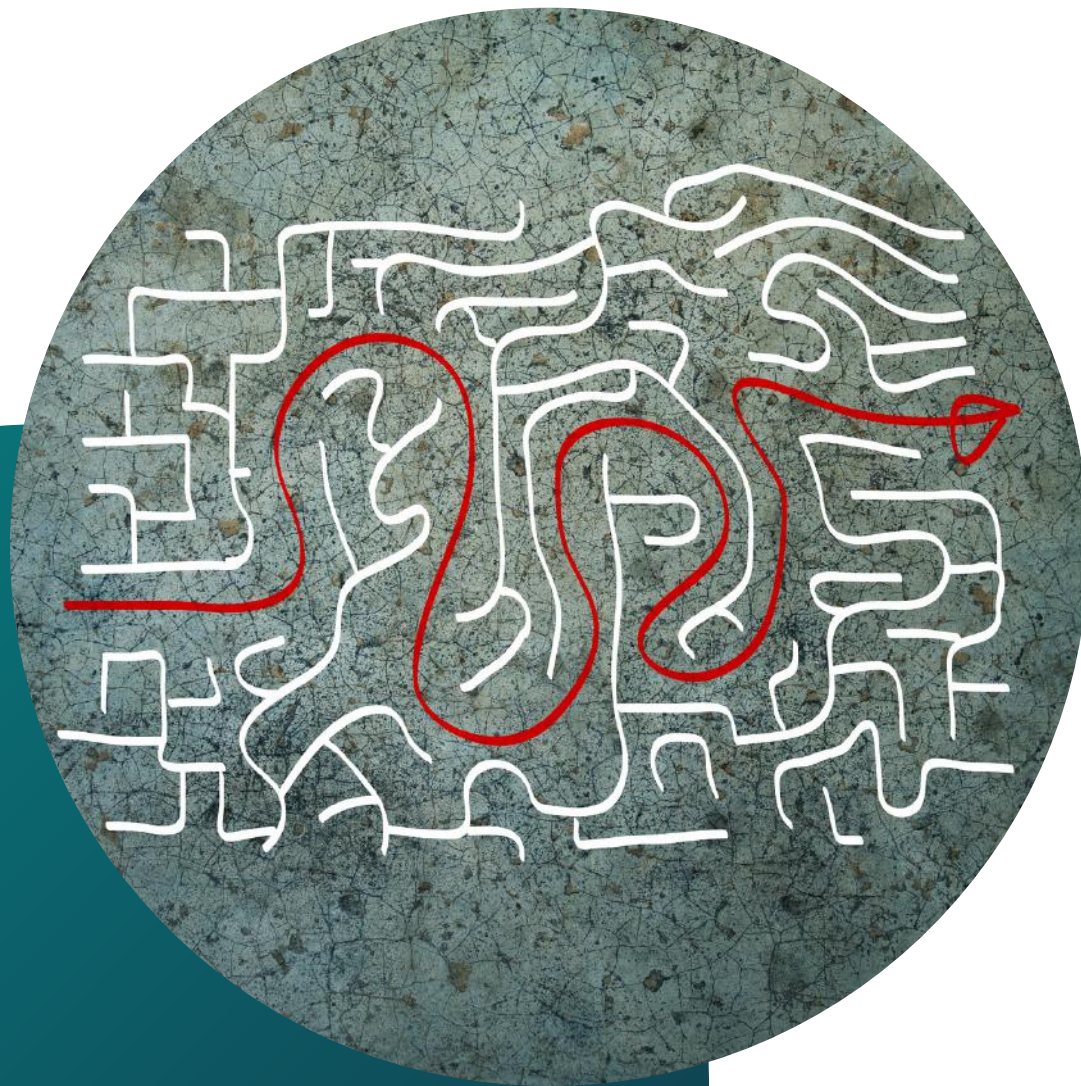
Our working groups and task forces are the engine room of PIF, where industry challenges are raised, issues debated, ideas conceived and solutions sought. They guide our work and are the mechanism through which members collaborate with each other on substantive issues.

**PIF Legal and Regulatory Working Group** - led by a team of experts in law and regulatory compliance, this group allows members to shape PIF policy positions, know the implications of change that comes from regulation and keep up to date with the latest developments.

**PIF International Discovery Group** - the primary forum through which members can deepen their knowledge of operating a payments business in and across different jurisdictions. It facilitates the exchange of knowledge, experience and lessons learned, offering expert insights from our association counterparts in key markets including those across the EU and North America.

**PIF Business Task Force** - our business task force shares valuable learnings and 'know how' in relation to launching, running and scaling a sustainable business. It offers practical guidance and is a mechanism through which members can seek solutions to issues in common.

**Cost-of-Living Task Force** - our newest task force helps our members to mitigate the risks of economic volatility and adapt to evolving customer needs. It provides valuable market insights, practical member guidance and real-world insights that highlight how innovation in payments can be a force for relief and recovery.







# Our meetings, conferences and events

Our year-round programme of events explores the solutions, trends and technologies driving innovation in payments, each providing expertly-curated content and future-focused perspectives through the lens of fintech founders and payments pioneers.

**Payments Innovation Day** - our flagship event showcases the breadth of innovation payments, and shares valuable insights and lessons learned from the businesses breaking new ground to meet the evolving needs of consumers, businesses and public sector organisations.

**PIF AGM & Summit** - our annual two-day conference explores the future for innovation in payments from an industry, regulatory and government perspective, offering levels of candour and nuance that have become the hallmark of PIF events.

**PIF Member Meetings** - our member-only community events are driven by our working group and task force initiatives. Each is focused on a particular topic or theme, from financial inclusion to Artificial Intelligence. They facilitate the sharing of best practice and lessons learned across a range of formats, from in-person meetings to roundtables and webinars.

**PIF Legal and Regulatory Briefings** - our monthly briefings keep members up to date on the latest legal and regulatory developments impacting the payments and e-money sector.





# Industry insights and thought-leadership

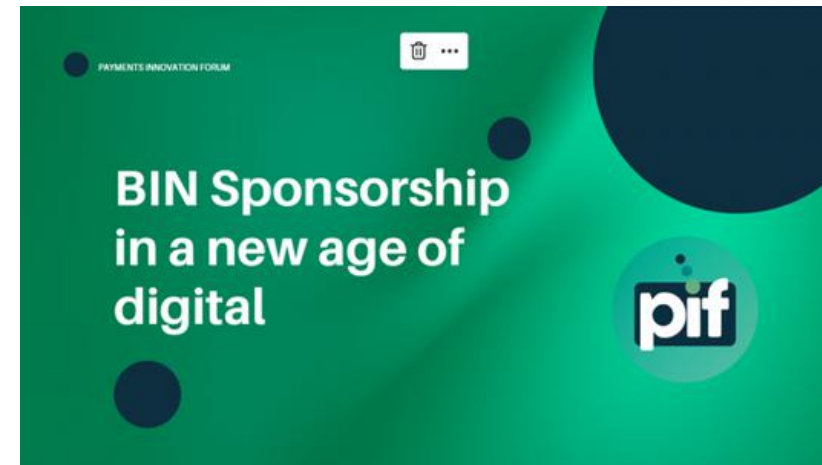
We create thoughtful, cutting-edge insights and opinion from our payments community. Our White Papers are designed to promote understanding of often complex issues, which in turn helps our members to make informed decisions. We commission research and analysis to promote understanding of evolving consumer needs and preferences, and work with our members to highlight their in-depth research and sector analysis.





# Practical member guidance and resources

We provide our members with a wealth of resources including briefing notes and practical guidance. Leveraging the experience and expertise of the PIF community, our member-only resources share valuable insights, analysis, and lessons learned. Developed in response to evolving member needs, our issue-driven guidance explores a range of topics, including the fundamentals of taking a new product to market and building business resilience. We also develop evergreen documents that are continually updated in line with industry developments and regulatory change.





# Representation and reputation management

## Reputation management

Left unchecked, misinformed public opinion and misleading media coverage creates confusion and can be harmful, both to individual firms and the industry as a whole. We bridge knowledge gaps where we find them, through educational campaigns and fact-based input, free from hyperbole and knee-jerk reactions. We support our members in addressing potentially damaging narratives and act swiftly to help the reduce the impact.

## Representation

We represent our members interests at each stage of the legislative process for payment services and e-money. We undertake a range of tasks to help ensure that the products and services our members provide are understood and accommodated by regulators, policymakers, policy influencers and government departments. We act quickly to highlight unintended consequences of regulatory change, and advocate for policy that fosters innovation in payments, whilst protecting the interests of consumers.



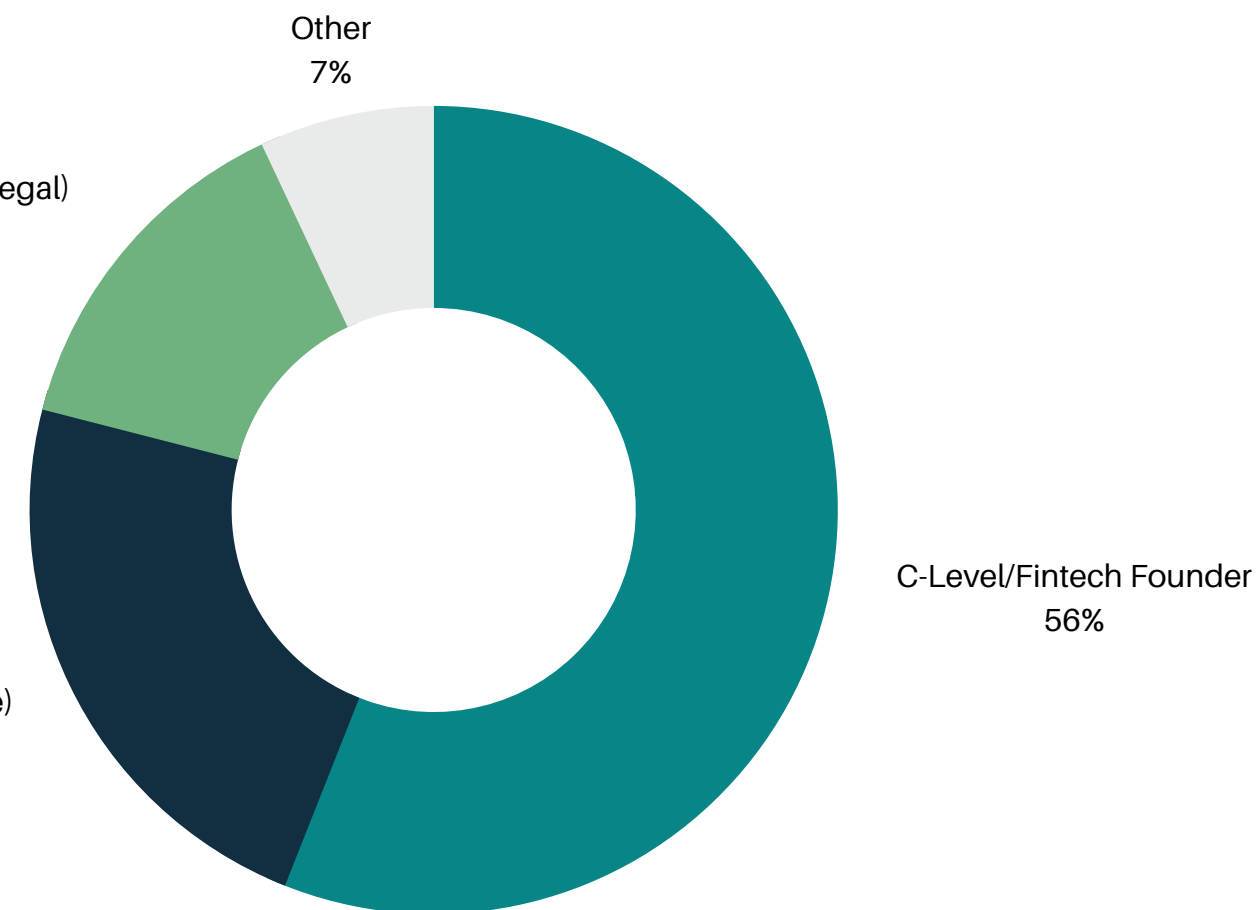
# Business Networking

Networking is just one of the perks of PIF membership. Our year-round programme of meetings, conferences and events are built with an abundance of networking time, providing opportunities for members to meet and connect with some of the most influential companies and individuals in payments and fintech.



Department Manager (product, sales, marketing, legal)  
14%

Department Head (product, technology, operations, marketing, compliance)  
23%



\*Payments Innovation Day 2023 audience profile





## Our Vision

We aspire to be acknowledged as a vital industry ally that's focused on driving consumer and wider market confidence in the innovative payment solutions our members provide.



# PIF membership fees 2024

There are three membership options for you to choose from, depending on the nature and size of your company. We believe that every business in payments should benefit from everything we do, no matter their size.

## **PIF Member**

**£8,250 /year**

You are an established company that operates in and across the payments ecosystem

## **PIF Associate Member**

**£4,125 /year**

You may be an early-stage fintech, or you could be a consultant or a law firm

## **PIF Benefactor**

**£11,000 /year**

You have been a PIF member in good standing for at least a year. You would like to increase your investment in PIF to advance our mission and vision

The PIF membership year runs from **1 January to 31 December**. If you join PIF part way through the year, your membership will be prorated depending on the month you join.





# Member benefits

PIF is growing and developing services according to member needs. We thrive on candid conversations with our members to shape and direct the support we provide. Members can enjoy the following benefits at no extra charge:

- Participation in all PIF open and member-only meetings including working group and task force briefings and roundtables
- Two tickets to our flagship Payments Innovation Day, PIF AGM and annual Summit
- Open invitations to participate in all PIF events as a speaker, panelist or panel host
- Regular networking events providing access to C-level executives and influential decision-makers from across the payments ecosystem
- Receive regular news and industry updates through the PIF member newsletter and email alerts
- Access to industry trends and analysis, including sector and consumer research
- Opportunities to shape PIF positions on regulatory change, including in our consultation responses and ad-hoc industry issues
- Access to PIF White Papers, member briefing notes and fellow member news and views
- Access to all PIF member resources through the member-only portal
- Receive the output of all working group and task force meetings and briefings
- Use of the PIF Jobs Board to search for your next team member
- Access to bespoke marketing support, including dedicated social media and member spotlight campaigns
- Opportunities to share your news and views on the PIF website and across our social pages
- Opportunity to stand for election to the PIF Board



# Why PIF membership makes sense

**Our Ethics** - PIF is a not-for-profit payments industry body that is fully accountable to members. We are not influenced by the agenda or commercial interests of any one organisation or individual.

**Our Expertise** - the aggregated experience of the PIF community in launching, running and scaling a payments business uniquely places us to leverage best practice as we promote safe, sustainable innovation in payments.

**Our Values** - we do what we say we will do and we never over promise. We are open with members about our objectives and impact.

**Our Mission** - to promote innovation in payments that balances the needs and interests of the industry, industry regulators, and consumers.

**Our Community** - we are a vibrant and growing community of thought-leaders, innovators and game-changers at the forefront of innovation in payments.



# Are you ready to join us?

Join the industry body promoting safe, sustainable innovation in payments



[paymentsinnovationforum.org/join](https://paymentsinnovationforum.org/join)



[membership@paymentsinnovationforum.org](mailto:membership@paymentsinnovationforum.org)



Payments Innovation Forum

# Working for you not for profit.



## Payments Innovation Forum

Payments Innovation Forum Ltd is a company registered in England and Wales at  
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[paymentsinnovationforum.org](https://paymentsinnovationforum.org)

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