

The value of  
Payments Innovation Forum  
Membership





# Thank you to our Benefactors

PIF Lead Benefactor **Mastercard** and Benefactor **BHN** are instrumental in enabling PIF to address the macro-challenges our members collectively face, foster collaboration and drive positive, long-lasting change. By supporting our work, our Benefactors not only enhance our ability to advocate for industry-wide improvements, but help us to make a tangible impact that benefits businesses, consumers and industry stakeholders alike. We are deeply appreciative of their support and proud to work alongside them in driving positive transformation across the industry.



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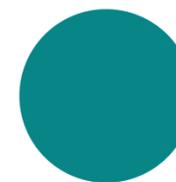


# The Big Picture

Our industry is a significant enabler of economic activity, supporting consumer and business spending by making payments smarter, safer and more accessible than ever before.

Digital payment solutions are proving to be transformative for digital native consumers and businesses alike, improving the way we interact with financial services and boosting local economies. At the same time, our industry is playing a vital role in addressing some of the biggest challenges facing society. From improving financial independence for people with complex needs to streamlining the distribution of welfare and other social support payments.

Yet in an increasingly complex and highly regulated environment, we must continually find ways to adapt, innovate and prioritise user-centric approaches whilst protecting consumers from harm. This demands collaboration from industry stakeholders, user education and the continual improvement of payment services. In meeting these demands, the Payments Innovation Forum (PIF) plays an important role in ensuring that our industry is responsive to the needs of diverse user groups and resilient in the face of future challenges.



# About the Payments Innovation Forum

We are the not-for-profit organisation representing the payments sector. At PIF, we serve as a pragmatic and independent voice, promoting safe, sustainable innovation in payments that balances the interests of industry, regulators, policymakers, and consumers.

In today's dynamic payments landscape, PIF functions as a central hub for organisations looking to stay informed, adaptable, and prepared for the future. Whether you are an established payment service provider, emerging fintech, or a business operating across the payments space, PIF membership offers you a powerful blend of expertly curated insights, a vibrant network, and real-world examples of new ideas and approaches.

PIF is here to help you stay ahead of industry shifts, seize emerging opportunities, and tackle potential challenges with confidence. By joining PIF, you are not just keeping pace with industry developments - you are positioning your business to anticipate and strategically plan for what comes next.



# Our Values

Innovation is at the heart of everything we do at PIF, defining us as an organisation and shaping how we support and engage with our members. This commitment to innovation is deeply aligned with our core values of impact, vigilance and curiosity, ensuring we deliver genuine value to our members.

**Our focus on impact** means making a meaningful difference in everything we do. It means cultivating a strong and connected network and prioritising activities that achieve the best outcomes and deliver the most value to members.

**Guided by vigilance**, we stay attuned to the evolving landscape of payments. The aggregate experience of our members in launching, operating and scaling a payments business means that we are always alive to emerging trends and potential challenges, enabling our members to stay ahead of the curve in a rapidly changing environment.

**Our curiosity** fuels our drive to uncover innovation that benefits all sections of society. We have an unquenchable thirst for new ideas and new approaches and empower our members to challenge the status quo.

Through these values, we ensure that innovation not only underpins our mission but also delivers exceptional value to our members - providing them with the insights, connections, and know-how they need to thrive in our dynamic industry.



# Our Members

As a member-driven organisation, our strength lies in understanding and addressing the unique needs of all stakeholders in the payments ecosystem, including issuers, acquirers, issuer processors, sponsored program managers, payments schemes and fintechs. PIF provides a platform that unites these players who each play a distinct yet interconnected role in ensuring the security, sustainability and innovation of the payments industry.

## Our members include:

### Payments Technology and Solution Providers

With their agility and disruptive solutions, fintechs in the payments space enrich PIF with forward-thinking approaches that address evolving consumer needs. Their participation in PIF also ensures that new and evolving solutions are fully explored and understood.

### Sponsored Program Managers

Sponsored Program Managers are key contributors to PIF, showcasing practical solutions and visionary insights to address genuine user needs and societal challenges. By focusing on real-world problems faced by consumers and businesses, they enhance PIF's ability to highlight the ripple effects of payments innovation, such as increased economic activity, and improved financial lives for millions of consumers and businesses.

### Issuers, Issuer Processors and BIN Sponsors

Our Issuer and Issuer Processor members contribute critical insights and are central to shaping our discussions around secure, efficient and scalable payment solutions. With deep expertise in supporting issuing models, our BIN Sponsor members drive our conversations around program enablement and compliance, providing valuable support for fintechs in the payments space.

### Payment Schemes/Payment Acceptance

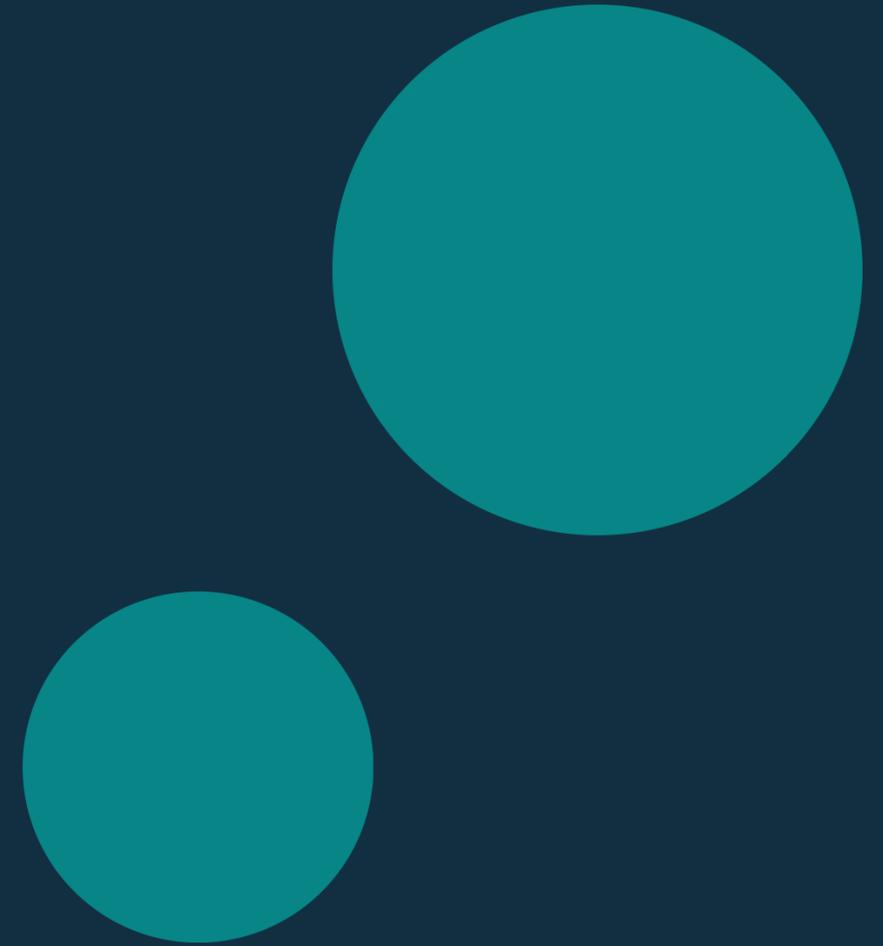
Our members include the world's major payment schemes, bringing to PIF global perspectives on standards, interoperability and emerging trends. As some of the most influential players in the payments landscape, they offer insights into network-level innovation, security protocols, and best practice, shaping the direction of new standards and new initiatives.

### Experts in Law and Regulatory Compliance

And to ensure that our activities are grounded in regulatory reality, our experts in law and regulatory compliance bring immense value to PIF, helping members to contextualise reams of new and changing rules and regulations into their business, and understand the growing expectations of regulators.

The value of PIF membership

# Bringing the Industry Together







# Member Meetings and Challenge Sessions

PIF member meetings and challenge sessions bring new perspectives and spirited debate to the issues facing every business in payments.

Designed to tackle specific, high-priority topics, these events foster in-depth discussions, encourage knowledge sharing, and explore solutions to complex problems. They bring together industry experts, thought leaders, and specialists to guide members through current challenges, whether in technology, market dynamics, regulation or consumer trends. Members share their own experiences and showcase their expertise, enabling a rich exchange of ideas and actionable insights.





# Payments Innovation Day

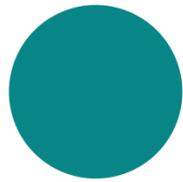
Our flagship event is the ultimate platform for exploring the latest breakthroughs in payments technology and solutions. The Payments Innovation Day is more than just an annual event - it is a catalyst for progress and partnerships. Showcasing cutting-edge innovations that are shaping the future of payments, this event provides exclusive access to:

**New tools and technology** that tackle today's most pressing challenges and anticipate future demands.

**Inspiring examples of agile fintechs** responding to shifting consumer needs and adapting to evolving economic conditions with bold new approaches.

**Groundbreaking solutions** aimed at addressing some of the biggest challenges facing society today, from financial inclusion to combating fraud and financial crime.





# Annual Summit and Members' Dinner

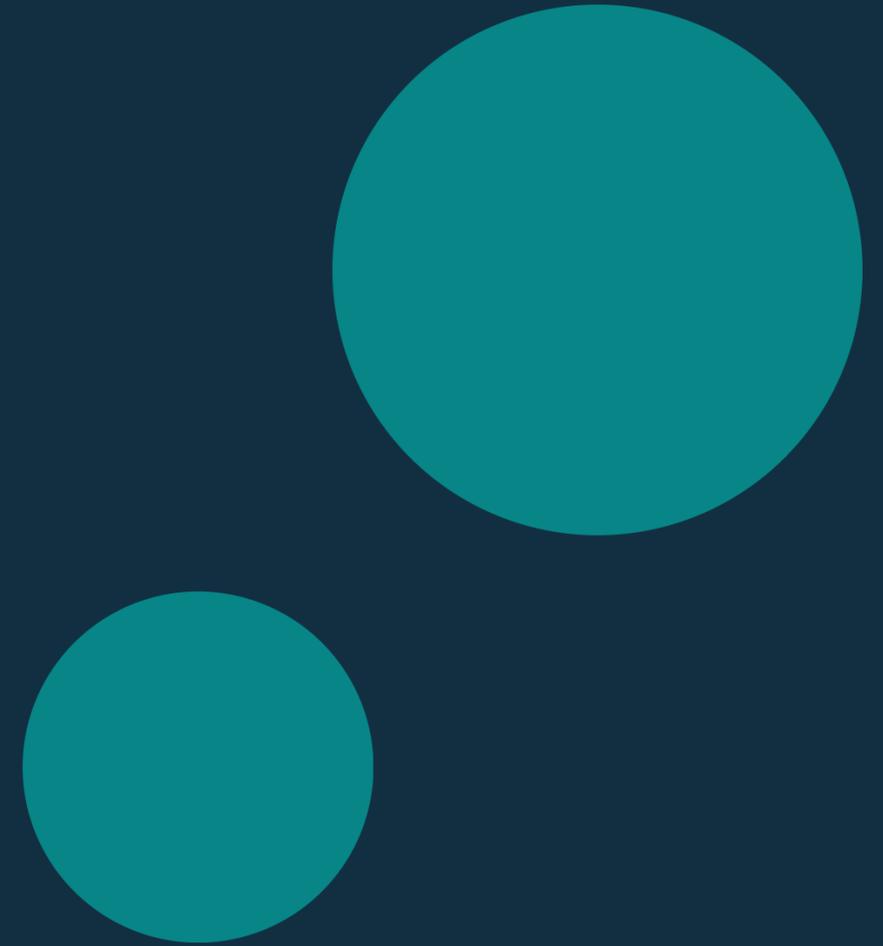
The annual PIF Summit plays a critical role in assessing the evolving risks and opportunities within the payments landscape. It brings together thought leaders, industry experts, and key stakeholders to discuss emerging trends, regulatory updates, and innovative solutions, fostering collaboration and knowledge-sharing across the sector. The Members' Dinner complements this experience by fostering deeper connections in a convivial setting, allowing members to build relationships and strengthen partnerships

Together, these events promote industry-wide dialogue, and reinforce the sense of community within PIF, driving collective progress in the payments sector.



The value of PIF membership

# Navigating the Challenges





# Our Working Groups

The PIF **Legal & Regulatory Working Group** serves as a vital resource for members navigating the complex legal and regulatory landscape in the payments industry. Its primary objectives include keeping members informed about key legislative and regulatory developments, facilitating compliance and ensuring that emerging policy supports innovation and competition. Through regular meetings, the group provides a platform for members to discuss challenges and share insights. Importantly, the group actively engages with regulators and government, advocating on behalf of members to ensure their voices are heard. This engagement helps shape policies that promote a fair, competitive, and innovative payments environment, ultimately benefiting the broader industry.

The **PIF Anti-Fraud Working Group** focuses on identifying emerging threats and fostering a collaborative approach to fraud prevention. Regular meetings allow members to share experiences, discuss trends, and develop best practices in fraud detection and mitigation. By engaging with regulators and law enforcement, the group ensures that member concerns and insights contribute to broader anti-fraud initiatives and policymaking.

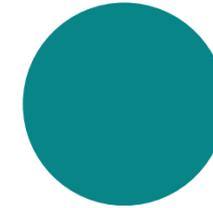
Together our working groups deliver significant value to members by fostering compliance, risk reduction, and ensuring members' perspectives shape the regulatory landscape. This proactive approach strengthens our industry's integrity whilst supporting sustainable growth and innovation.



**Siobhan Moore**  
Partner, Keystone Law / Co-Chair, PIF LRWG

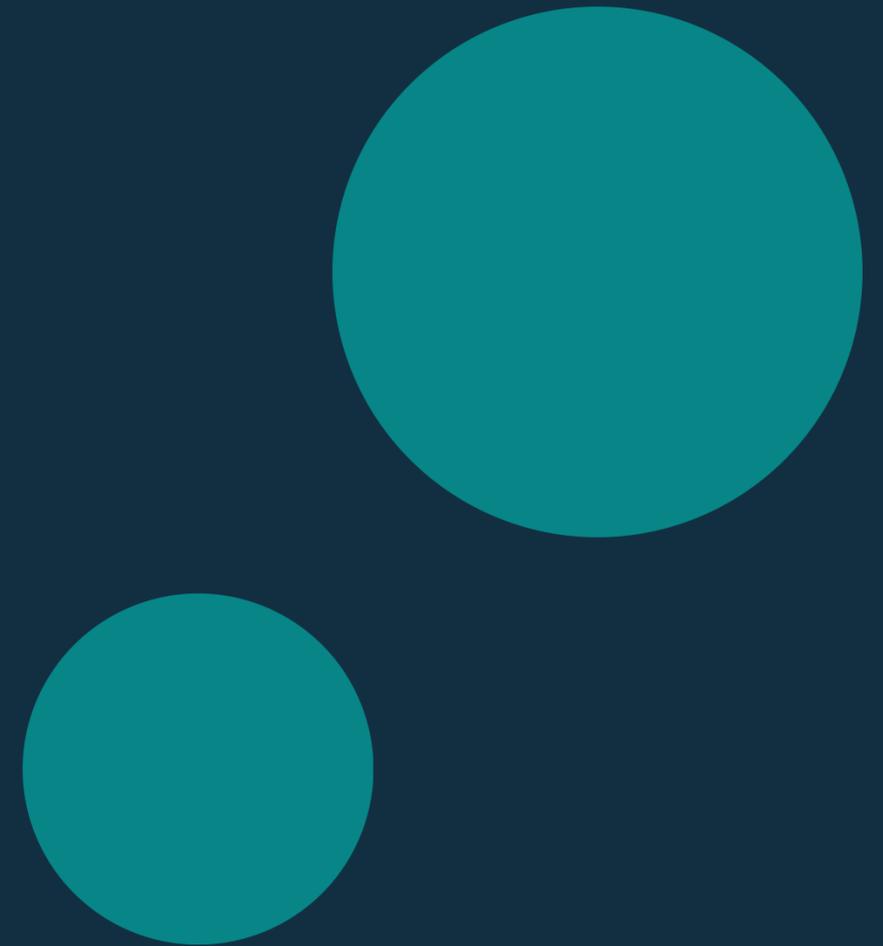


**Paul Harris**  
Partner, Osborne Clarke/ Co-Chair, PIF LRWG



The value of PIF membership

# Data-led Insights and Thought Leadership





# Consumer Trends and Research

Our consumer research and data plays an important role in assessing payment preferences and attitudes towards emerging payment methods. By conducting consumer surveys and highlighting in-depth studies, we gather valuable insights into consumer behaviour, expectations, and trends in the payments landscape. These insights help identify shifts in payment preferences, levels of trust in new technologies, and barriers to adoption, providing members with a clear understanding of market dynamics. Ultimately, these insights empower our members to make data-driven decisions, ensuring their products are not only innovative but aligned with real-world demands.

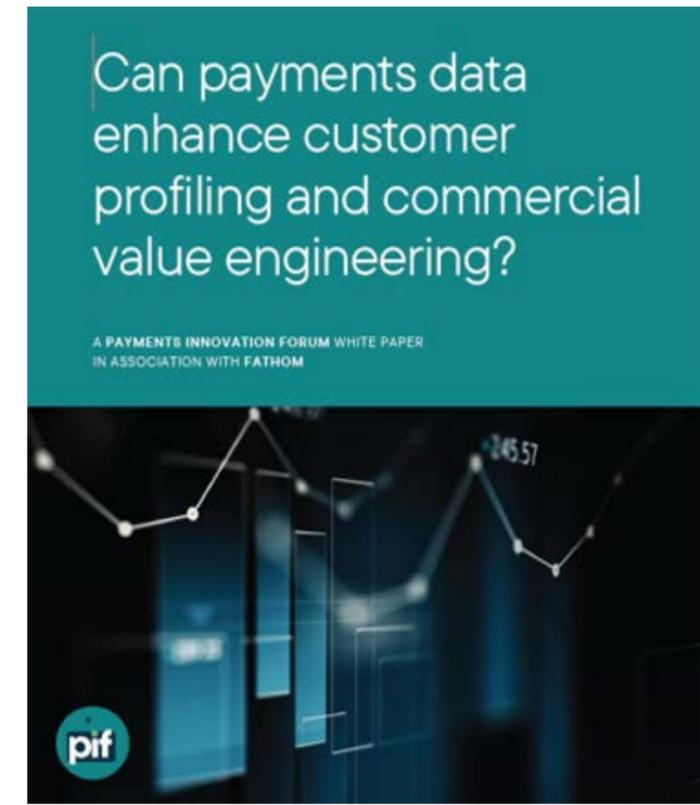


# Thought Leadership

Co-curated with members, our White Papers serve as the cornerstone of our efforts to tackle some of the most complex and pressing topics in the payments industry. By combining our members' expertise and our data-driven research, we can deliver comprehensive thought-leadership pieces that offer practical solutions and insights into key industry challenges.

From nurturing trust in AI to addressing the multifaceted risks in fintech environments, our thought leadership delves into the critical issues that impact the future of innovation in payments. By exploring topics such as how payments data can be harnessed to enhance customer profiling, optimise operations and drive commercial value, our work aims to offer actionable strategies that help members remain competitive in a dynamic landscape.

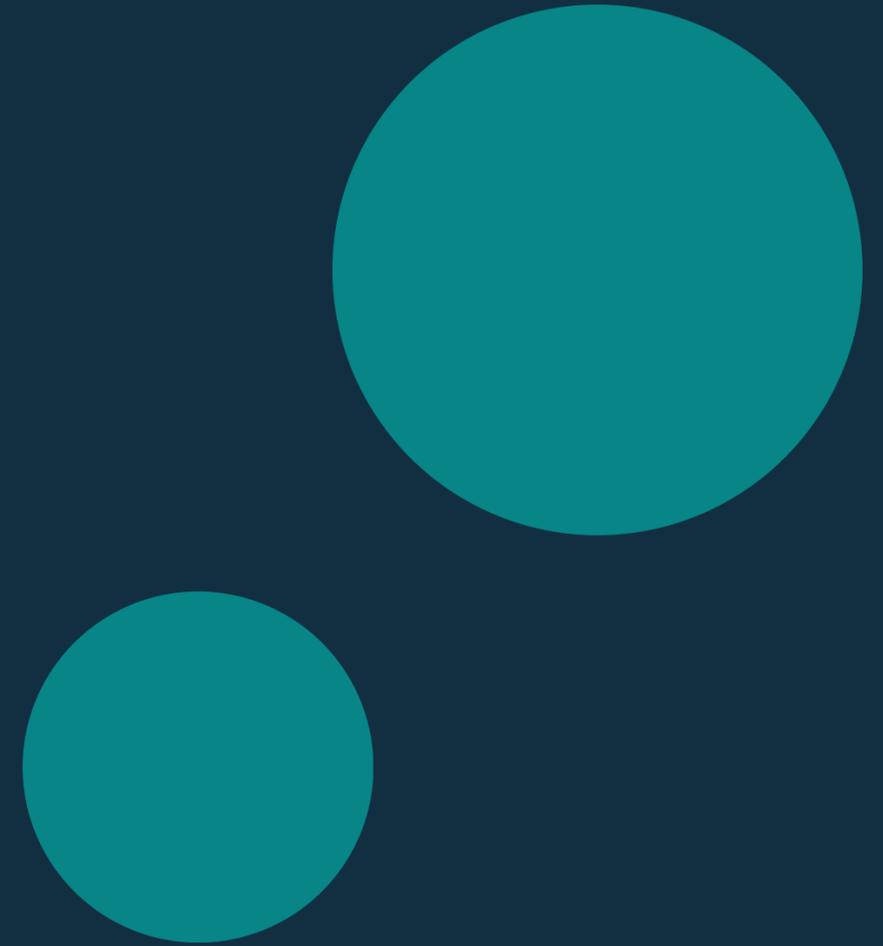
These collaborative efforts ensure that each piece of work reflects diverse perspectives and provide a roadmap for businesses to adapt and thrive. This approach not only informs but drives meaningful conversations, helping our members to lead in areas such as risk management and value creation.





The value of PIF membership

# Our Leadership and Governance





# Our Leadership

Our member-elected board of non-executive directors with a rotating chair model brings several distinct advantages to PIF, fostering transparency, diversity of perspective, and accountability. This model underpins PIF’s commitment to creating sustainable, member-driven value.

> [PIF Board of Directors](#)

Jason Field, VP Fintech and EMLs, **Mastercard**

Siobhan Moore, Partner, **Keystone Law**

Dr Hartwig Gerhartinger, Global Lead, Compliance, Regulatory, Enterprise Risk, ESG and Government Affairs, **Paysafe**

Joseph Askham, Head of Legal, Risk and Compliance, **Thredd**

Matt Sloan, VP Head of Business Development, EMEA, **Discover Global Network**

David Walsh, VP Original Content EMEA, **BHN**

Boris Diakonov, Co-Founder and Co-CEO, **ANNA Money**

Nirav Patel, Group CEO, **Andaria**

Chris Ellis, Director, **Bowsprit International**

Peter Sidenius, Director, **Edgar, Dunn & Company**

Diane Brocklebank, Executive Director, **Payments Innovation Forum**





# Features of PIF Membership

# Promote your expertise and grow your network at PIF events

Take advantage of exclusive access to industry-leading events where the latest trends, innovations, and insights in payments are shared. Designed to provide unparalleled value for members, each of our events provide a powerful platform for members to educate, inform and inspire.

Beyond knowledge and inspiration, each event is a hub for collaboration, providing members with a high-calibre environment to network with industry peers and lay the groundwork for valuable partnerships.





# Maximise your membership through our Working Groups

Members can derive significant value from actively participating in our Legal and Regulatory and Anti-fraud Working Groups, and PIF task force initiatives. These groups are essential for addressing key issues affecting members, giving you a unique opportunity to shape and direct our work. They offer a collaborative platform where members can share insights, discuss challenges, and gain early insights into emerging trends and regulatory shifts.

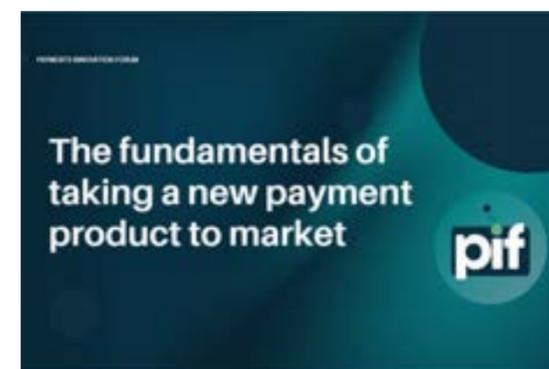
Our task forces, in particular, are designed to focus on critical issues requiring immediate attention. They drive rapid response initiatives and develop programmes of work that help members mitigate the risks and adapt to evolving legal and regulatory landscapes.

# Maximise your membership through collaboration

Our members are at the forefront of driving innovation and change in payments. Together, we are tackling a range of pressing issues, such as the evolving role of BIN Sponsorship in the digital age, promoting Fintech for Good, and navigating the fundamentals of bringing new products to market, all while ensuring business resilience.

Our member-driven guidance and hosted events offer our members a chance to engage in deeper, interactive discussions on a range of topics. These initiatives encourage knowledge-sharing, foster relationships, and support collective problem solving, empowering members to stay ahead in an increasingly competitive landscape.

Together, we can drive awareness, influence key messaging, and create impactful solutions that resonate across the industry.

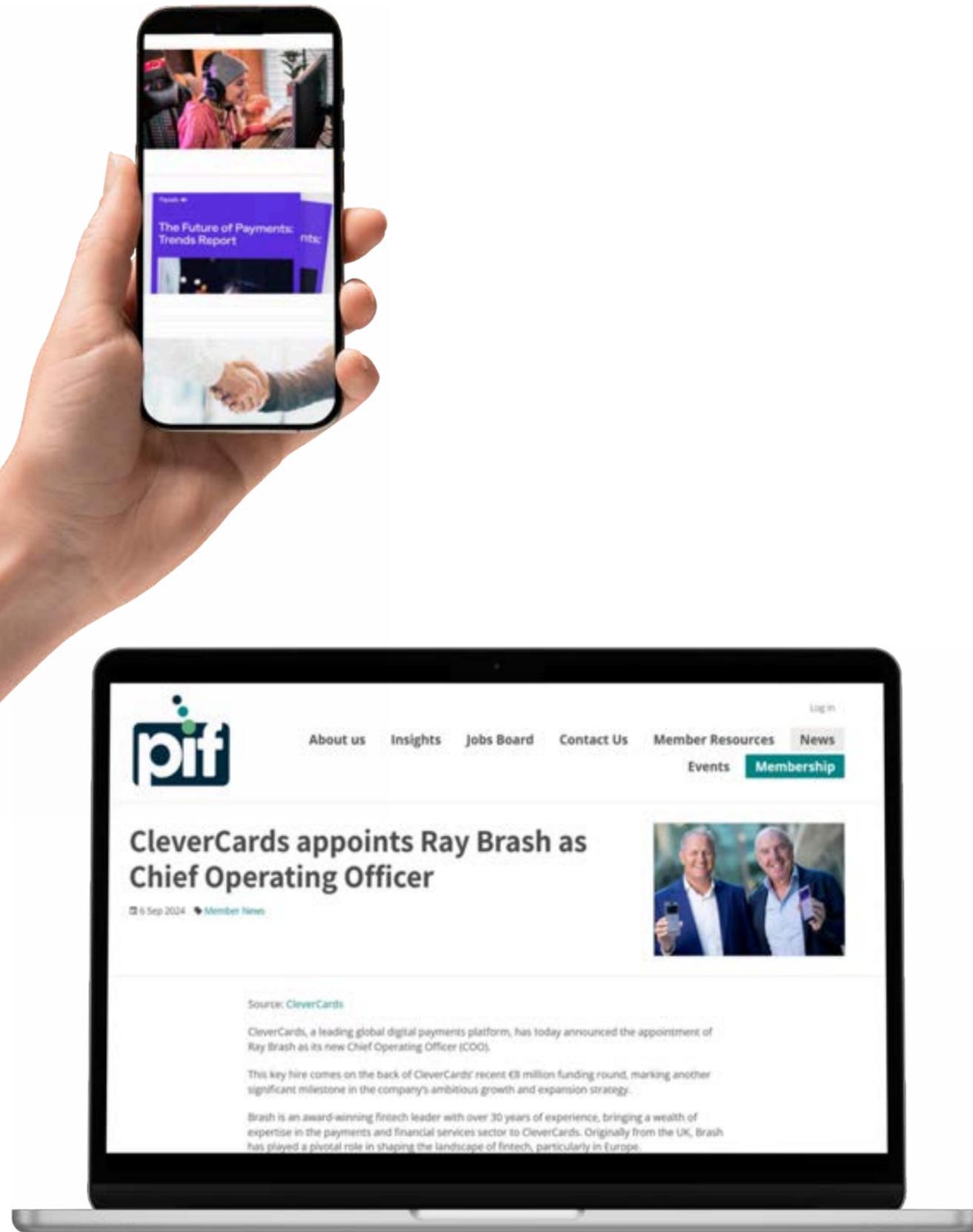




# Share your content to extend your reach

Members have a unique opportunity to amplify their influence and engage deeply with our community by sharing relevant news, perspectives and blog posts on the PIF website, social channels, and our member and community newsletters. By contributing content that resonates with our audience, members can not only showcase their expertise but also help foster meaningful discussions that address our community's key needs and interests.

Whether it's company news, leadership insight, or thought-provoking commentary, member-contributed content not only adds invaluable diversity to our discussions, but contributes to the collective knowledge that shapes the future of our industry.



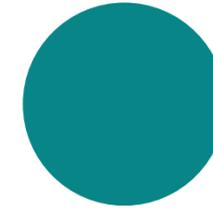


# Accelerate your talent search with the PIF Jobs Board

It's the people who make our community of businesses in the payments space, but finding the right people can be challenging. We support our members' careers and search for talent with complimentary job listings on the PIF Jobs Board, enabling members to promote job openings, internships or other career opportunities within their organisation. The roles our members post are many and varied, including compliance, operations, marketing and business development. We ensure maximum visibility for career opportunities by promoting them across our various channels, including LinkedIn, our monthly member and wider community newsletters, and on the PIF website.

 [PIF Jobs Board](#)





# PIF Membership Benefits 2025

- ✓ Three complimentary tickets to the Payments Innovation Day 2025 and PIF Spring Social 2025
- ✓ Three complimentary tickets to the PIF Summit and Members' Dinner 2025
- ✓ Participation in free to attend member meetings and networking events
- ✓ Unlimited access to the meetings and output of the PIF Legal and Regulatory and Anti-Fraud Working Groups
- ✓ Open invitations to speak at PIF conferences and member events
- ✓ Opportunities to promote your news and views on the PIF website, member and community newsletters, and social channels
- ✓ Access to custom member marketing campaigns
- ✓ Complimentary listings on the PIF Jobs Board
- ✓ Opportunities to co-produce PIF white papers and webinars
- ✓ Member discount on PIF event sponsorship packages
- ✓ Opportunity to stand for election to the PIF Board of Directors



# Annual PIF Membership Fees

The PIF membership year starts on 1st January each year. If you join part way through the year your membership will be prorated to 31st December.

## PIF Benefactor

You are a leading industry organisation and meet the criteria for becoming a PIF Benefactor

**£11,000 /year**

## PIF Member

You are a well established organisation that operates in and across the payments ecosystem

**£8,250 /year**

## PIF Associate Member

You are an early-stage sponsored program manager or fintech start-up

**£4,125 /year**



[PIF Benefactor Criteria](#)

# Become a Member

Begin your PIF membership by contacting our membership team in one of two ways:

## **Apply online**

Complete our [membership application form](#) and our membership team will contact you

## **Contact the PIF team**

Contact us at [membership@paymentsinnovationforum.org](mailto:membership@paymentsinnovationforum.org)

## **Learn more about PIF**

Learn more about PIF and the value of membership at [paymentsinnovationforum.org](https://paymentsinnovationforum.org)

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