

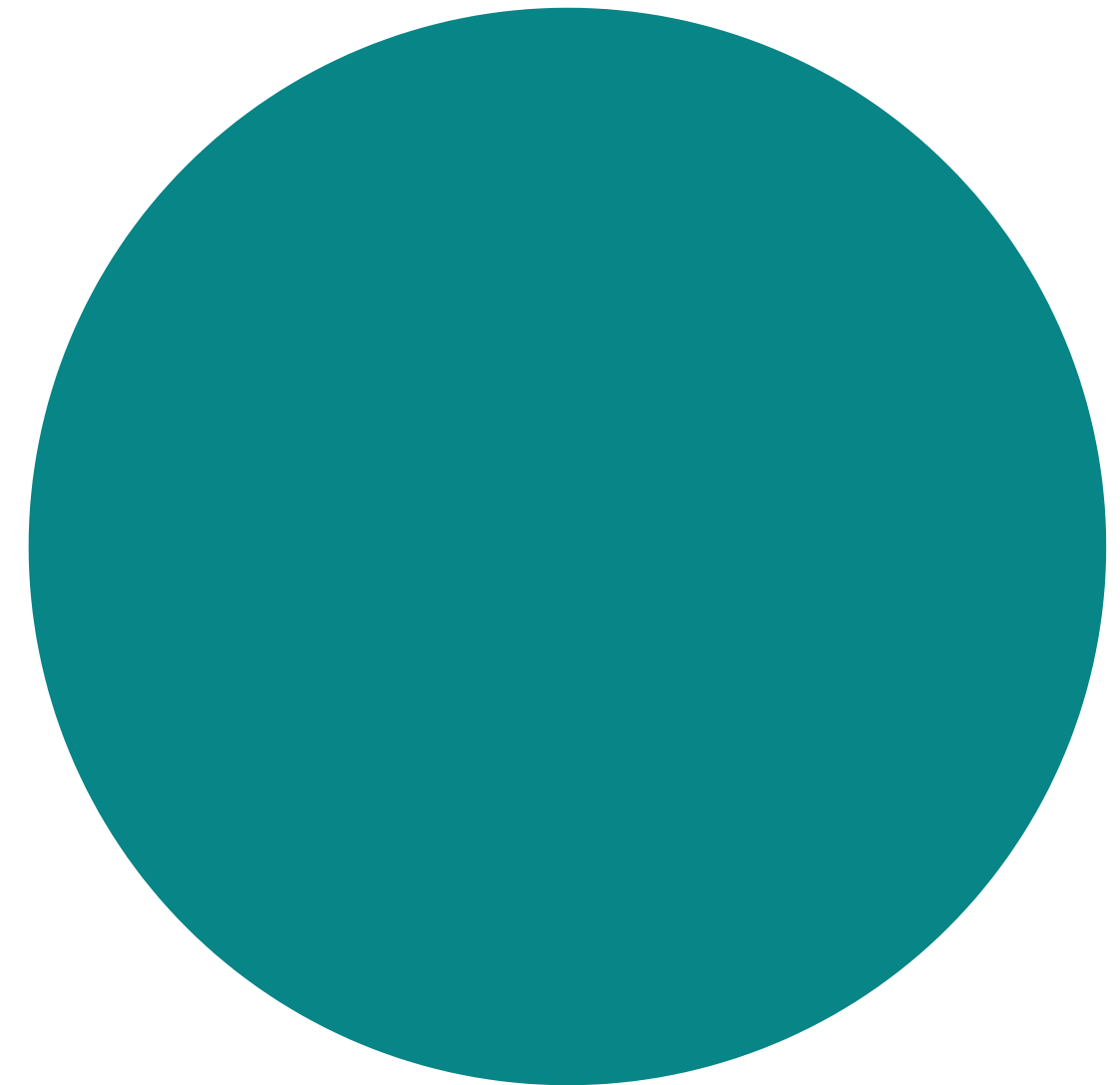


Payments Innovation Forum

Membership 2025/2026

Contents

- 03** About the Payments Innovation Forum
- 07** Our Value to Members
- 16** Our Members
- 17** How We Are Governed
- 18** Become A Member





The Big Picture

For over a decade, the Payments Innovation Forum (PIF) has supported and championed innovation in payments. We've stood by our members through periods of growth and economic uncertainty - and today, we face one of the most significant periods of challenge and change.

The payments landscape is undergoing profound transformation, shaped by sweeping changes in consumer behaviour and the rapid evolution of technologies and infrastructure. Digital payments are proving to be transformative for digitally savvy consumers and businesses, unlocking new efficiencies and experiences. At the same time, our industry plays a vital role in tackling some of the most urgent challenges facing society, the environment and the global economy. Yet in an increasingly complex and tightly regulated environment, we must continue to adapt, innovate and prioritise user-centric solutions, all while protecting consumers from harm.

As a not-for-profit, member-led organisation, it is our job to represent members' interests to government, regulators and key stakeholders. We speak on behalf of a diverse community of organisations, working to strengthen their competitiveness and support their growth. Through active engagement with policymakers, targeted working groups and a year-round programme of events, PIF ensures our members remain agile, responsive to evolving consumer needs and resilient in the face of future challenges.



In the fast-changing world of payments, how can you be ready for what comes next?

PIF is the not-for-profit membership organisation representing a diverse range of businesses across the payments ecosystem. As an independent, pragmatic voice, we serve as a trusted hub for issuers, issuer processors, card schemes, sponsored program managers, acquirers and fintech innovators navigating a rapidly evolving landscape.

Through expertly curated insights, practical guidance and real-world examples of transformative innovation, we equip our members to seize opportunities and stay ahead of the curve. We help members to think strategically, adapt confidently and position their businesses for long-term success.

Whether you're an established player or an emerging innovator, we invite you to join PIF and connect with the organisations shaping the future of innovation in payments.



Our value to members

As an industry body rooted in the payments sector, PIF exists to deliver meaningful impact where it matters most to our members. Everything we do is shaped in consultation with the membership and grounded in evidence. This ensures our support is practical, timely and relevant.

Whether your focus is on expanding your network, influencing policy, showcasing your expertise or accessing insight and guidance, PIF is here to help you deliver on your strategic priorities. Our mission is to champion safe, sustainable innovation in payments, and we do so by empowering our members to lead, adapt and thrive in a fast-moving landscape.





Insight, Influence & Innovation at every stage of membership

Payments Innovation Day

A dynamic showcase of progress in payments, the Payments Innovation Day brings the future into focus. This high-energy platform reveals cutting-edge solutions, emerging use cases, and real-world applications that are shaping the industry. Designed to move beyond aspiration, this event demonstrates the art of the possible. It reflects our commitment to driving meaningful change through innovation, insight, and execution.

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Insight, Influence & Innovation at every stage of membership

Payments Innovation Summit

Visionary and insightful, the PIF Summit is where the sector explores how to scale and sustain innovation in payments, turning the spotlight on what needs to be true for innovation to thrive. From collaboration and compliance to long-term strategy, the PIF Summit unpacks the systemic forces shaping the future of payments.





Insight, Influence & Innovation at every stage of membership

Payments Innovation Forum AGM

Responsive and strategic, the PIF AGM is a pivotal moment in our calendar, where member priorities, sector concerns, and emerging challenges are surfaced. It's a moment to recalibrate and ensure that PIF, as an industry body, remains strategically equipped to support our members on the issues that matter the most. From governance and representation to future planning, the PIF AGM charts a course toward a more resilient and opportunity-ready industry.



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Insight, Influence & Innovation at every stage of membership

Focused Forums: Driving change

Our focused forums are designed to explore the most urgent issues facing society and the economy, from financial inclusion to digital resilience. Each session centres on a key theme and brings together voices from across the payments sector. At the heart of these forums is the belief that payments innovation is not just a technical evolution, it's a strategic lever for economic progress, social equity and systemic change. Through open dialogue and deep exploration, we identify barriers, surface opportunities and generate actionable insights.





Connections that fuel innovation

Across our entire event portfolio, networking is more than a feature, it's a foundation. Every gathering we host is designed to bring together the thinkers, doers and decision-makers shaping the future of innovation in payments.

From PIF's conferences to focused forums, our events create space for meaningful conversations, fresh perspectives and valuable connections. Members engage with peers, innovators and industry leaders in settings that encourage collaboration and spark new ideas.

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Focused Working Groups:

Legal & Regulatory

Promoting proportionate, innovation-friendly regulation

PIF plays a vital role in helping members navigate the fast-evolving regulatory landscape. Led by experts in law and regulatory compliance, our legal and regulatory working group closely monitors policy developments across the payments sector, both in the UK and internationally.

We engage extensively with government departments, regulators and policymakers, proactively representing our members' interests. This includes responding to formal consultations, dissecting complex regulatory proposals, and providing evidence-based input to shape proportionate, forward-looking regulation that supports innovation and growth. Recognised as a trusted hub for our members' compliance teams, the group delivers regular briefings, analysis and practical guidance to help members meet their obligations.



Focused Working Groups:

Anti-Fraud

Empowering members to detect and prevent fraud

Our Anti-Fraud Working Group is a collaborative forum that helps members strengthen their defences against financial crime. The group equips our members' fraud and risk teams with the insights, trends, and guidance they need to respond to evolving threats and stay ahead of increasingly sophisticated fraud tactics.

Led by experts in fraud prevention, risk management and regulatory compliance, the group monitors emerging typologies and analyses trends to help inform practical counter-fraud strategies. We spotlight innovative fraud prevention tools and technologies, giving members early visibility of solutions that can enhance detection and operational resilience.

We engage with regulators, law enforcement and policymakers, responding to consultations and advocating for proportionate and effective fraud prevention policy that supports both security and innovation.



Thought Leadership

Turning complexity into clarity

Our evidence-based White Papers are a cornerstone of our work to promote understanding of the complex and often fast-moving issues that shape the payments landscape. Drawing on expert opinion and member insight, they offer rigorous, accessible analysis on topics of strategic importance.

Each paper is designed to support decision-making, and provide clarity on issues that are often complex but critical to long-term success. By translating complexity into actionable insight, our thought leadership helps members stay ahead of the curve.

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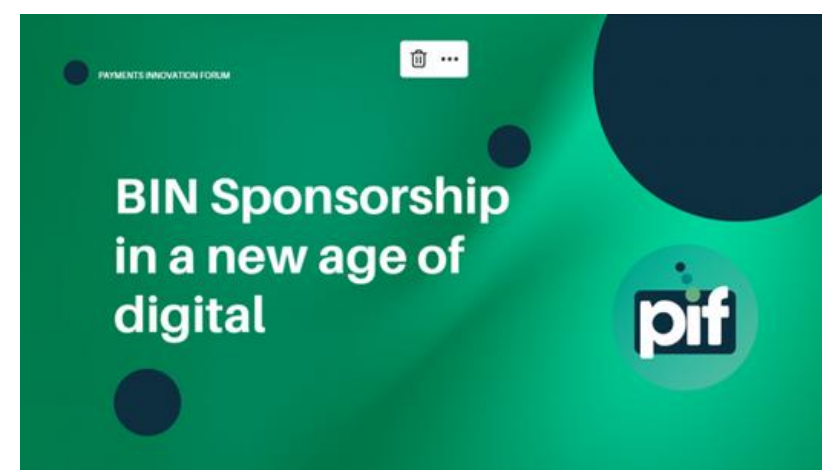


Reports and Guidance

Practical Insight for a changing landscape

Members have access to a wide range of resources, including briefing notes and practical guidance designed to support confident decision-making. Leveraging the experience and expertise across the PIF network, these materials offer valuable insight, analysis, and lessons learned from real-world challenges.

Developed in response to evolving member needs, our issues-driven guidance explores topics such as taking a new product to market, building operational resilience, and adapting to regulatory change. Alongside timely publications, we produce evergreen documents that are regularly updated to reflect the latest industry developments, ensuring members always have access to current, reliable information.





Marketing support that boosts visibility

We extend the reach of our members' insights and innovations across every PIF touchpoint, ensuring their work gets the visibility it deserves. Our support includes:

Strategic Content Amplification: We spotlight member news, views and thought leadership across PIF newsletters and digital channels.

Speaking Opportunities: Members gain access to high-profile panels, forums and events to promote their expertise.

Custom Showcase Sessions: Bespoke sessions to spotlight member initiatives, products or research to targeted audiences.

Social Media Reach: We amplify member content across our social platforms, boosting visibility among key stakeholders and industry influencers.



Who are our members?



Issuers, Issuer Processors & BIN Sponsors

Our issuer and issuer processor members provide critical insight into secure, scalable payment models, while BIN Sponsors and other issuers bring deep expertise in program management and compliance.

Global Payment Schemes

Our scheme members bring a vital perspective to our work, contributing business-critical insight on standards, interoperability and emerging trends, and helping to shape new initiatives and best practice across the sector.

Fintechs & Fintech Enablers

Fintechs enrich our work with bold ideas and approaches that drive innovation in areas such as acquiring and payment acceptance, embedded finance, open banking, fraud prevention and financial inclusion.

Legal & Advisory Services

To ensure our work reflects regulatory realities and evolving business models, our legal and advisory members help decode the complexities of innovating in a fast-changing landscape, offering expert insight to guide confident decision-making

Our Leadership

PIF is led and governed by a member-elected Board of Directors, representing a diverse range of organisations across the payments ecosystem. Together, our Board members are responsible for setting our strategy and ensuring PIF's strategic goals are aligned with evolving member priorities, and the pace and realities of our fast-moving sector.



- Mark Beresford, Director, **Edgar, Dunn & Company**
- Lori Breitzke, Head of US Channel Development & Partners, **B4B Payments**
- Diane Brocklebank, Executive Director, **Payments Innovation Forum**
- Scott Dawson, CEO, **DECTA**
- Boris Diakonov, Co-CEO & Co-Founder, **ANNA Money**
- Jason Field, Vice President, Account Management, **Mastercard**
- Chris Ford, Senior Director, BHN, EMEA, **BHN (Blackhawk Network)**
- Hartwig Gerhartinger, SVP Global Regulatory, Enterprise Risk, ESG, **Paysafe**
- Tribh Grewal, Head of International Product Strategy & Business Development, **Discover Network/Diners Club International**
- Kevin McAdam, CEO, Andaria UK/Executive Director, **Andaria Financial Services UK**
- Daniel Saliba, Founder & Chief Executive Officer, **Lighthouse Compliance UK**
- Jonathan Vaux, Global Head of Propositions & Partnerships, **Thredd**

Membership

The PIF membership year starts on **1 January**. If you become a member part way through the year, your membership fee will be **pro-rated** until 31 December.

Benefactor

You have been a PIF member for at least a year.
You would like to increase your funding to further our work

£11,000 /year

Member

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

£8,250 /year

Start-Up Member

You are an early-stage sponsored program manager or a fintech start-up, or you provide advisory or support services

£4,125 /year



Join the Payments Innovation Forum

Ready to join? Begin your PIF membership application by contacting our membership team in one of two ways:

Complete our online enquiry form

Complete our online [membership enquiry form](#) and our membership team will be in touch

Email the team

Contact us at membership@paymentsinnovationforum.org and we will provide you with further information

To find out more about work and the value of membership, please visit our website at www.paymentsinnovationforum.org and follow us on LinkedIn at [Payments Innovation Forum](#)