Payments Therapy Program

Down the Rabbit Hole — with Guides Who Know the Way.

Payments are complex — and the real problems are rarely at the surface. Whether you're scaling, rebuilding, or just trying to understand why everything feels harder than it should, we're here to help you make sense of the chaos, uncover what's really going on, and fix it for good.

6 months. All access. No SOWs. Just smart, collaborative problem-solving from the people who've seen it all.

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When it comes to payments, we've been there, done that, and probably helped untangle it for someone just like you. Banks, ISOs, PayFacs, enterprise merchants, high-risk operations — we've worked across the ecosystem with companies large and small.

From tangled tech stacks to compliance headaches, fraud issues to scaling dilemmas, our team doesn't just bring experience — we bring perspective. We've lived in the code, wrangled the rules, and navigated more sponsor bank relationships than most even know exist.

And here's what we've learned: the problem that led you to us? It's rarely the whole picture. It's usually just the tip of the iceberg.

Payments Therapy goes deeper — not just to fix what's broken, but to uncover the root causes and design a solution that scales. Because real transformation doesn't happen at the surface.

We Hate SOWs (and You Probably Do Too)

Let's be honest — starting every engagement by arguing over a Statement of Work and a fixed list of deliverables feels... broken.

We've been through it a hundred times: before the real work even begins, we're all haggling over line items and hypothetical success metrics. But payments problems aren't linear. Once we start peeling the onion, one issue bleeds into another. That legacy system touches fraud rules, which depend on processor behavior, which is tangled in sponsor bank quirks — and suddenly, the original scope is irrelevant.

That's why Payments Therapy ditches the traditional SOW model. Instead of boxing ourselves in with rigid terms that fall apart by month two, we keep things simple, flexible, and collaborative. You get experienced partners who evolve with the engagement — because that's how real solutions get built.

No haggling. No change orders. Just focused progress, session after session.

The Payments Therapy Program

This isn't a project. It's a partnership.

We built Payments Therapy as a 6-month, all-access engagement for companies that need expert-level help across the payments spectrum — not just for one issue, but for whatever challenges come up along the way.

You get our full team, on tap, with one goal: to help you solve hard payments problems and design better systems. If it's in our domain — and chances are, it is — it's covered.

We'll dive into everything from fraud and risk mitigation strategies to PCI compliance without the pain. We'll help you make sense of ISO8583 and other legacy integration nightmares, optimize interchange in ways that actually move the needle, and apply software design principles tailored for payments infrastructure. We can jump into vendor negotiations, assist with forensic accounting when the numbers don't add up, or help you build and launch new acquiring or third-party sender programs from scratch.

And yes — we'll even help with that one obscure, undocumented thing you stumbled on at 2am that we figured out years ago.

Think of us as your outsourced payments team — embedded, responsive, and deeply committed to making payments not just work, but work better. Whether you're scaling fast, untangling technical debt, or trying to make sense of rules that never seem to stay still, we're here to guide, build, and fix — side by side.
"How Much of Your

"How Much of Your Time Do We Get?"

It's always the first question — and a fair one.

We've structured Payments Therapy with this reality in mind: these engagements start out intense. The first phase is filled with discovery sessions, architecture deep dives, strategy debates, and a few of those "a-ha" moments you've probably been chasing for months.

But after that initial momentum? Your team needs time to build, implement, and run. That's when our role shifts. We're still here — reviewing designs, answering questions, untangling unexpected blockers — but the cadence becomes more strategic, more responsive, more tailored to the real-world pace of execution.

That's exactly why Payments Therapy runs for six months. In our experience, that's the right window to move from early-stage clarity through active execution — with support the whole way. Not just a roadmap, but real help as you walk it.

So how much of our time do you get? As much as you need — when you need it.

You Said Almost Everything

With Payments Therapy, you get full access to our brains, our experience, and our ongoing dialogue — but there are a few things we don't include in the base program.

We're not writing code. We're not writing all your developer documentation either. That doesn't mean we won't roll up our sleeves to help structure solutions, write strategic briefs, or draft executive-level takeaways — we absolutely will. But if you're looking for someone to own the codebase or produce hundreds of pages of internal docs, we'll help guide that effort — not execute it end-to-end.

And since we've spent decades in the trenches, we know exactly which levers move revenue, reduce costs, or strengthen compliance — and we've structured the program to reflect that with a couple of fair, value-based extras:

Revenue Performance Bonus

If our work leads to measurable financial wins — whether it's through interchange optimization, vendor negotiations, new fee structures, or anything else that boosts your bottom line — we take a 10% cut of that value for 12 months post-implementation. Don't worry, we'll show our math and you'll have full visibility.

Policy Documentation Access

Over the years, we've developed a deeply vetted library of policy documentation — covering everything from risk and underwriting, to PCI, secure coding, information security, and more. These materials have been reviewed by banks, QSAs, and card networks. If you want access to that library, it's available as an add-on.

So yes — you get almost everything. The core of the program is conversation, collaboration, and high-impact expertise. The extras are there if and when you need them.

In Conclusion: Let's Go Down the Rabbit Hole — Together

Payments is complicated — but you don't have to figure it out alone.

Whether you're scaling a new product, unraveling legacy systems, or simply tired of hitting the same roadblocks without answers, Payments Therapy is built for you. We don't just show up with a slide deck — we show up ready to listen, dig in, and solve.

You'll have expert partners in your corner, helping you navigate the nuanced, technical, and often undocumented realities of the payments world. No rigid scopes. No off-the-shelf advice. Just a collaborative, flexible program designed to move you forward — wherever your payments journey leads.

So if you're ready to fix what's broken, build what works, and finally get the clarity you've been looking for...

Payments Therapist®

Let's get started