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mpe 2025: innovation hub startup competition

Introducing innovation hub
contestants and the winner

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The Innovation Hub competition offered a treasure trove of benefits for investors eager to discover the next big players in the merchant payment ecosystem. Startups had the opportunity to present groundbreaking ideas for improving merchant payments in front of a panel of expert judges and the industry's most distinguished audience.

Once again, the quality of entries was exceptional, making it incredibly difficult for the judges to select just 12 startups for the semi-final pitches on Day 1. And what an impressive line-up this year! Any of them could have taken the top spot—the standard of the pitches was truly remarkable.

Our Dragons—Joanne Dewar, Pavel Kaminski, and David Parker—eventually shortlisted three startups for the finals, held during the plenary session: Securely Group, TMU Management, and Trudenty. They emphasized, however, that every participant was a winner this year.

Trudenty won the public vote, but after combining both public and judges' scores, Securely Group was declared the overall winner. Their social media identity securitisation technology is poised to redefine digital payments.

The winner were announced at the dazzling mpe 2025 Awards Ceremony. Congratulations once again to all the competitors—we hope to see them return even stronger next year.



Company's URL: www.securely.group

Year founded: 2020

No. of Employees: 9

Company's Core Competence: Securely's core competence lies in its groundbreaking Social Media Identity Securitization (SMIS) technology and patented, bank-driven payment rail. This novel infrastructure seamlessly links social media profiles, user credentials, and financial institutions, enabling real-time identity verification and secure transactions with unprecedented accuracy.

How is your solution unique, innovative or game-changing?: Securely's payment orchestration is the first and only solution globally to integrate real-time social media profile verification directly with bank accounts, creating an unmatched layer of security and trust in the digital economy.

The game-changing aspect of Securely lies in its ability to tackle a \$1 trillion global scam problem head-on. With 8 out of 10 scams originating on Meta platforms and over 25 billion digital marketplace transactions happening annually without a payment solution, Securely is addressing a massive gap in the market. By merging identity verification and payments into a single, robust ecosystem, Securely not only protects users but also sets a new standard for trust and safety online.

What is your value proposition? How will you prove ROI?:

By licensing Securely's technology at just 1 cent per transaction, banks can keep funds within their ecosystem instead of losing them to external payment service providers (PSPs). This not only provides significant financial benefits for banks but also positions them as leaders in secure digital commerce. For customers, Securely's solution offers unparalleled fraud protection and peace of mind in a landscape where scams cost \$1 trillion annually.

Proving ROI:

1. Revenue Retention for Banks.
2. Fraud Reduction for Customers
3. Cost Efficiency
4. Enhanced User Trust and Retention
5. Scalable Licensing Model:



Rob Neely, MD

What is the vision for your product /service?: Securely's vision is to create a world where trust and security are inherent in every digital interaction. Our ultimate goal is to eliminate fraud and scams, which not only cost the global economy over \$1 trillion annually but also devastate families, leading to depression and, tragically, sometimes even suicide. We aspire to build a seamless, global infrastructure that verifies identities in real time, ensuring every online interaction is secure, transparent, and trustworthy.



“We’re absolutely thrilled that an Aussie startup from Noosa Heads can come to Europe, stand toe-to-toe with the best startup tech and innovation in global payments, and take home the top prize. Winning Best Startup Innovation at MPE 2025 proves that world-class fintech can come from anywhere—and Securely is just getting started. This is a win not just for us, but for paytech innovation on the global stage.”

Rob Neely, MD, Securely Group.

Watch the video with the best startup innovation award winner:





Company's URL: www.aazzur.com

Year founded: 2020

No. of Employees: 15

Company's Core Competence: We are providing our customers with an API platform and parameterized front-end components to embed payment and other financial services into their customer journey. Great value, quick, compliant.

How is your solution unique, innovative or game-changing?: AAZZUR is a category creator, one of the first payment fintech orchestration, front-end-as-a-service companies that is smart, interoperable, and open.

1. We are the only player that offers a complete end-to-end solution: fully customizable front-end solutions together with integration middleware as SaaS and curated ecosystem of partners ready to integrate with.

2. We are the only multi-vendor, modular front-end, payment fintech component company.

3. You do not need to understand APIs. We are end-to-end.

The market, AAZZUR is disrupting, is the services market (Accenture and services companies everywhere) that always takes the 4-10 points solutions and build custom solutions out of them. Using them is a bit like "hiring a coachbuilder when you want a car". AAZZUR, instead, built a platform where the

point solutions are already pre-integrated and front ends are pre-assembled in a plug-and-play lego method. This approach is an order of magnitude cheaper, easier and faster than building solutions from scratch every time. Like the car-configurator when you buy a car nowadays.

What is your value proposition? How will you prove ROI?: Typically, offering B2B fintech involves working with multiple tech providers, license providers, and an integration partner. AAZZUR simplifies this to one or two contracts, no platform investment, and a much faster time to market.



Philipp Buschmann, CEO / Co-founder

What is the vision for your product /service?: AAZZUR's mission is to industrialise the deployment of various payment fintech solutions and make it as easy to embed financial services as using Squarespace, or WordPress. AAZZUR is payment fintech as a service.



Company's URL: www.congrify.com

Year founded: 2023

No. of Employees: 7

Company's Core Competence: Congrify is a payments intelligence and observability solution for merchants and platforms that allows to achieve:

Centralised Payment Data Platform --> Aggregate and normalize data from multiple PSPs into a single tool.

Advanced Analytics & Insights --> Real-time monitoring, KPI tracking, and benchmarking to improve payment performance.

Automated Reconciliation & Costs management --> Helps finance teams match transactions across providers, reducing errors and manual effort.

Optimization & Risk Management --> With AI we identify risks, routings optimisation, approval rates improvements through data-driven decision-making."

How is your solution unique, innovative or game-changing?: Too many companies struggle with data management in payments. This is the ultimate solution for payment professionals to finally have everything under one place. No matter the issue, we provide the data and the different required approaches, powered by AI.

What is your value proposition? How will you prove ROI?:

We offer different modules in a subscription + usage setup. By taking informed decisions, businesses can increase their sales baseline (performance optimisation), reduce costs (transaction cost allocation and fees anomaly detection) and save time (automation with data ingestion and data cleaning). The ROI is usually between 3x and 10x!

What is the vision for your product /service?:

Becoming the ultimate data intelligence solution for the payments industry, providing real-time intelligence to decide how to best process payments to ensure high conversion rates and the lowest possible costs.



Marco Conte, Founder



Company's URL: www.eatster.app

Year founded: 2020

No. of Employees: 8

Company's Core Competence: Eatster is all in one POS for cashless & contactless QSRs digitizing all sales channels to reduce operating costs, staff fluctuation while at the same time increasing revenue & customers loyalty.

This complex system allows us to collect data from all channels and cater all the needs of some customer segments where previously collaboration of 4 or 5 different vendors was necessary.

What is your value proposition? How will you prove ROI?:

We make your restaurant more efficient, give the customer more comfort and provide comprehensive data to the shopping mall.

What is the vision for your product /service?:

To handle majority of the transactions inside of marketplace locations such as shopping malls, stadiums, water parks, airports, hospitals, events using our self ordering products.



Vladimir Elias, CEO

How is your solution unique, innovative or game-changing?: We are closing the gap between traditional commerce and ecommerce and bringing the benefits of both. Visitors of shopping malls can easily find & pay for everything they need from a single kiosk (or phone), at stadium they can buy snacks and even merch during the game with delivery to their seats or still be able to have a physical contact at the cashier using our cash registers.

FLEKSA

Company's URL: <https://fleksa.com/>

Year founded: 2021

No. of Employees: 15

Company's Core Competence: At Fleksa, we are building the future of independent dining by empowering restaurants to own their digital and physical presence in a way that was never possible before.

Fleksa is an all-in-one platform designed to empower independent restaurants by providing seamless digital and physical solutions. From payment integration across table ordering, counter payments, SMS, and email to tools that drive online visibility, direct ordering, and streamlined operations, Fleksa is transforming how restaurants connect with diners. Our solution enables restaurants to own their systems, data, and customer relationships, eliminating reliance on third-party aggregators and their hefty commissions.

How is your solution unique, innovative or game-changing?: Fleksa redefines the independent dining experience by combining Shopify-like e-commerce capabilities, Toast's operational efficiency, and Hubspot's CRM expertise into a single platform tailored for restaurants. Key innovations include:

End-to-End Integration: From order placement to payments and marketing, Fleksa eliminates the need for fragmented tools.

5X Industry-Leading Tech: Our ordering system

outperforms the industry average by 500%, increasing operational efficiency and diner satisfaction.

Direct Ownership: Fleksa ensures restaurants rank on Google within 90 days and own their customer data—shifting power back to restaurant owners.



What is your value proposition? How will you prove ROI?: Fleksa's value proposition is empowering restaurants to increase profitability and independence by reducing reliance on third-party aggregators while simplifying operations. We deliver measurable ROI by:

- Eliminating up to 30% commission fees charged by marketplaces.
- Improving online discoverability, driving higher traffic and orders within the first three months.
- Consolidating tech stacks, saving time and operational costs.

What is the vision for your product / service?: Our vision is to lead the direct-to-diner revolution by creating a world where independent restaurants own their digital and physical ecosystems. Fleksa aims to empower every restaurant to thrive as a self-sufficient business, free from dependency on third-party aggregators, and equipped to compete successfully in the digital-first economy.



Company's URL: www.nxuspay.com

Year founded: 2025

No. of Employees: 2

Company's Core Competence: NXusPay is a specialised integration layer designed to simplify and optimise payment connectivity for businesses. Our core competence lies in providing a seamless, efficient, and scalable infrastructure that bridges the gap between merchants, acquirers, and payment service providers. Unlike traditional payment orchestration platforms that attempt to cover a broad range of services, NXusPay is laser-focused on doing one thing exceptionally well acting as the ultimate payments nexus to streamline integrations, enhance transaction routing, and maximise performance.

How is your solution unique, innovative or game-changing?: Traditional payment orchestration platforms and payment gateways often focus on providing an all-in-one service, which can result in bloated features and rigid structures. NXusPay takes a different approach we are not another PSP, payment gateway, or checkout provider. Instead, we specialise in pure integration, acting as a neutral connectivity layer that enhances flexibility and control without forcing merchants into restrictive ecosystems.

Key differentiators:

- Merchant-First Flexibility
- No Vendor Lock-In

- Real-Time Insights
- Rapid Deployment

What is your value proposition? How will you prove ROI?: NXusPay's value proposition is simple: we make payment connectivity effortless, optimised, and cost-efficient.

ROI Proof:

A/B Testing Capabilities - Compare performance across providers and adjust routing dynamically.

Live Performance Dashboards - Real-time data visualisation to track cost savings, approval rate improvements, and payment efficiency gains.

Benchmarking Against Industry Averages - Demonstrating tangible improvements in transaction success rates and processing costs.



What is the vision for your product /service?: NXusPay aims to redefine payment connectivity by making it as simple, scalable, and flexible as possible. Our vision is to become the de facto integration layer for global merchant gateways, enabling businesses to connect to the payments ecosystem with minimal effort while retaining complete control over their strategy. As payments continue to evolve, we see NXusPay as the trusted bridge between merchants, merchants gateways and acquirers, helping businesses stay ahead of regulatory changes, technological advancements, and shifting consumer preferences without the burden of constant development work.



Company's URL: www.cali.li

Year founded: 2024

No. of Employees: 15

Company's Core Competence:

One-Stop Financial Hub

- A fully integrated solution for payments, settlements, and financial operations.
- Future roadmap includes current accounts, issuing services, and compliance/legal/tech advisory to support businesses beyond transactions.

Seamless & Frictionless Experience

- Intuitive, smooth integration for businesses of all sizes.
- Fast, reliable processing with a customer-first approach.
- No unnecessary complexity—just efficient financial operations that work.

A True Business Partner

- Not just a processor, but a strategic growth enabler.
- High-touch, advisory-based relationships through PRMs and premium client services.
- Offering exclusive market-entry support and regulatory guidance (for enterprise clients)

Trust, Transparency & Impeccable Service

- Pricing and operations are clear, with no hidden fees.
- Exceptional customer support—classy, efficient, and truly invested in client success.

- Ethical, professional, and built for long-term partnerships.

How is your solution unique, innovative or game-changing?:

1. One-Click Financial Control (all-in-one dashboard where businesses can manage payments, cash flow, compliance, and reconciliation in real time—eliminating the need for multiple fragmented systems)
2. Personalized, human-driven support from experts



What is your value proposition? How will you prove ROI?:

1. Increased Operational Efficiency (Faster onboarding and automations in place)
2. Cost Reduction (AI-powered fraud detection and security tools - Fewer Chargebacks & Fraud Cases - reduction of financial loss)
3. Growth in merchant retention rates (stickiness due to better UX & support)

What is the vision for your product /service?:

To be the premier one-stop financial hub and boutique partner for businesses and individuals, delivering seamless payments, effortless financial operations, and tailored technical solutions. Through a trusted, high-touch advisory relationship, we empower companies and consumers with innovative, transparent, and future-proof financial services.



SLICKER

Company's URL: www.slickerhq.com

Year founded: 2023

No. of Employees: 2

Company's Core Competence: Slicker helps subscription companies recover failed recurring payments through AI-powered retries. It works on top of the existing billing system and covers those gaps that would result in lost revenue.

Our customers reduce their involuntary churn in half, resulting in ~5-7% uplift in MRR. In the last 3 months alone, Slicker has helped customers recover >\$200k in failing subscription revenue.

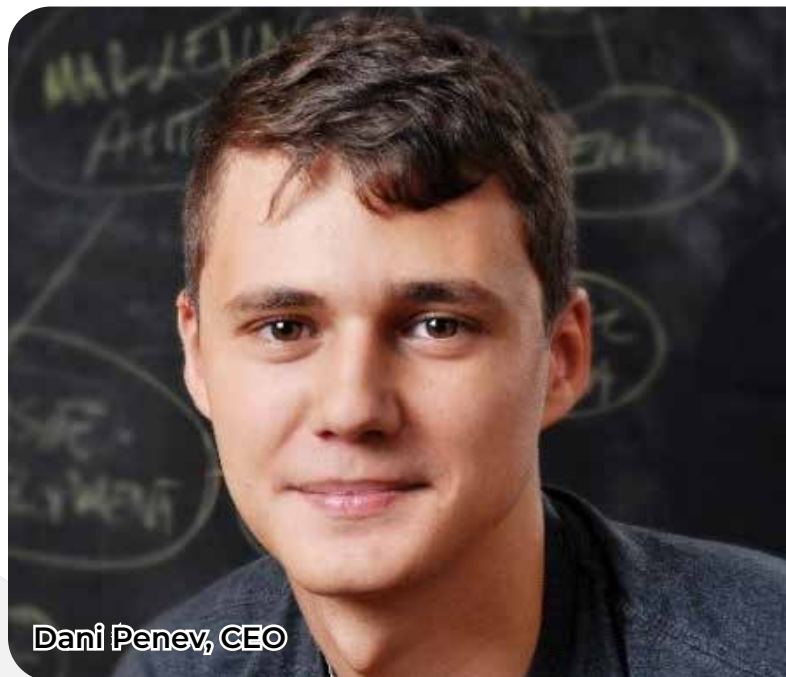
The company is founded by Dani Penev, an ex-Stripe engineer who's built payment products, processing >\$1B in annual volume, and Ivan Valkov, a published research author who's built infrastructure handling petabytes of data.

Lead investors in Slicker's seed round were Y Combinator and SMOK Ventures."

How is your solution unique, innovative or game-changing?: Slicker utilizes millions of data points across merchant data, their customer base, and historical payment performance. We integrate and use data from the billing system, payment service providers, and optionally from product analytics tools.

These data points, combined with industry heuristics, enable Slicker's merchant-tailored AI to successfully recover failed subscription payments and provide a revenue uplift that

greatly exceeds that of existing and built-in smart retry solutions.



Dani Penev, CEO

What is your value proposition? How will you prove ROI?: Slicker recovers failed recurring payments, minimizing involuntary churn. Merchants see the amount recovered in the Slicker dashboard. In the last 3 months, we've recovered more than \$200,000 in failing subscription revenue.

What is the vision for your product /service?: In the next few months, we're launching dunning and support for alternative payment methods, such as direct debits. The goal is for Slicker to become the go-to stop for merchants to minimize payment failures and prevent involuntary churn for all their customers.

In the long term, we'll be adding support for voluntary churn (e.g. paywalls, cancellation flows) and other payment operations (e.g. handling disputes) to make Slicker the unified churn and payments platform for subscription businesses.



Company's URL: www.tmumanagement.com

Year founded: 2021

No. of Employees: 5

Company's Core Competence: We provide scaleable insurance to acquirers to protect themselves against the failure of delay delivery type merchants (such as travel) and the resulting chargeback exposure they bear.

We provide our API-driven Acquirer Chargeback Cover at significant scale, using our proprietary technology to underwrite, with large limits of cover and at pricing which can realistically be borne by the acquiring market. We come from an acquiring and travel background and we're here to solve the acquiring credit risk problem.

How is your solution unique, innovative or game-changing?: It has been designed in consultation with acquirers, card schemes and key industry players. The product is created by ex payments and travel specialists. It is priced at single basis points so it can be borne by most of the acquiring market, even in larger cases such as airlines. It can provide cover up to 25m per merchant and can handle billions in scale. it can be used with card schemes to improve collateral terms.

We have proprietary technology designed to underwrite and risk manage 1000s and 1000s of merchants for acquirers. A rated investment grade capacity.

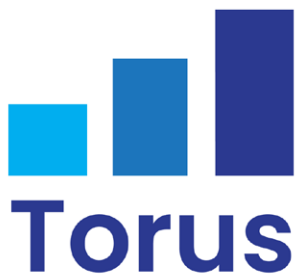
What is your value proposition? How will you prove ROI?: Acquirers are able to confidently continue to operate in and grow their DDM books and improve terms with their card schemes on collateral.

Merchants have more options in the market to service their DDM requirements which removes a current limited panel of acquirers available to them.



Sami Doyle, CEO and Founder

What is the vision for your product /service?: To be the go to embedded insurance option used by acquirers around the world in support of their DDM books and to build out a risk sharing programme between acquirers to better manage this exposure globally.



Company's URL: <https://torusadvisors.com/>

Year founded: 2021

No. of Employees: 14

Company's Core Competence: Torus is the award-winning SaaS intelligence platform for card industry players to enhance their transparency on card transactions profitability.

We enable acquirers, PSPs and merchants to analyze and predict card schemes fees costs to improve their transactional profitability transparency and clear product pricing.

How is your solution unique, innovative or game-changing?: It allows the players from the so called lower part of card payments value chain, which typically (PSPs, merchants) do not have access to Visa / Mastercard pricing manuals to still analyze their costs on interchange and scheme fees.

We do this by leveraging the transactional fees prediction models we have built for acquirers. So we empower merchants and PSPs with the level of analytics they usually physically do not have access to.

What is your value proposition? How will you prove ROI?: Through this Torus product merchants and PSPs may verify if they are priced fairly by their acquirers within blended or Interchange++ pricing and then have a data-driven negotiation based on the analysis outcomes. Also in case of working with multiple payment providers it allows merchants and

PSPs to optimise the flows based on the pricing accuracy. Ans this should be a regular process to ensure optimal pricing levels.

So for example if you figure out that you are getting 0.80% scheme fees for a set of transactions (e.g. a week) instead of 0.40%, it may lead to material cost saving for the merchant / PSP.



Kirill Lisitsyn, Co-founder & CEO

What is the vision for your product /service?: This product will further enable card payments industry with data-driven insight and eventually will bring the long-desired transparency along the whole value chain. It will minimise the friction and tension between various roles in the industry and lead to a more optimal market.

Trudenty

Company's URL: www.trudenty.com

Year founded: 2022

No. of Employees: 8

Company's Core Competence: Trudenty's Consumer Trust Network is a privacy-preserving data-sharing network that delivers 360° consumer fraud risk intelligence, helping merchants, issuers, and acquirers collaborate to combat first-party fraud and push payment fraud. By enabling privacy-preserving data exchange across the commerce and payments ecosystem, Trudenty helps companies eliminate the visibility gap, allowing them to learn from each other to distinguish trusted consumers from fraudsters. The network's data is enriched with Open Banking and other third-party sources—such as identity networks and credit card alerts—to provide a holistic view of consumer behavior. Our machine learning algorithms transform this data into fraud risk signals, represented in the Consumer Trust Index, ensuring both confidentiality and privacy for all participants. Trudenty's business model reflects its network-first approach, with pricing tied to monthly active consumers, encouraging the use of Open Banking and open data throughout the consumer journey. This drives fraud prevention, enhances customer experiences with personalized journeys, and supports automation—especially in claims and disputes. Additionally, we collaborate with PSPs and card networks to enable scalable, privacy-preserving data sharing between merchants and issuers.

How is your solution unique, innovative or game-changing?: Trudenty revolutionises fraud prevention with the Consumer Trust Network, a

first-of-its-kind collaborative intelligence platform that unites merchants, issuers, and open banking data to create a 360-degree consumer view. Unlike traditional transaction-based solutions, we leverage privacy-preserving technologies to facilitate secure, trust-driven data sharing without compromising competitive advantage. Our network graphs track a sovereign consumer across the ecosystem, enabling precise detection of trusted consumers, synthetic identities, and fraud syndicates. By extending risk intelligence beyond chargebacks to scams, push payment fraud, and lending fraud, we provide unparalleled insights that transform claims, disputes, and fraud detection at scale.



What is your value proposition? How will you prove ROI?: By leveraging privacy-preserving technologies, we enable secure data sharing, allowing businesses to detect friendly fraud, push payment scams, and synthetic identities with unmatched precision—reducing fraud losses and improving trust. Our ROI is clear: reduction in chargebacks and refund fraud, lower dispute processing costs/time through automation, and recovered revenue from fraud prevention. By enhancing consumer recognition, we also reduce false positives and improve approvals, driving higher retention. With real-time intelligence that supports compliance with fraud mandates (e.g., PSD2, APP fraud), Trudenty provides measurable fraud reduction, operational efficiency, and regulatory readiness—turning risk management into a competitive advantage.

What is the vision for your product /service?: Our vision is to be the global Trust Network for collaboration, providing consumer fraud and risk intelligence across the payments ecosystem.



Company's URL: <http://zerorisk.io/>

Year founded: 2023

No. of Employees: 30

Company's Core Competence: Cyber Risk Assessment Providing in-depth evaluations of online merchant infrastructures to identify vulnerabilities that could compromise PCI compliance.

Strategic Revenue Generation Offering a curated marketplace of on-demand services and solutions to help merchants mitigate risks, maintain compliance, and adopt new security measures, thereby creating additional revenue streams.

Strategic Business Intelligence: Equipping clients with powerful data intelligence tools to gain strategic insights from their merchant portfolios, facilitating informed decision-making and performance optimization."

How is your solution unique, innovative or game-changing?:

1. Comprehensive, Modular Platform
2. Advanced Risk Intelligence and Automation
3. Strategic Business Intelligence Tools

In summary, ZeroRisk's unique combination of a flexible, modular platform, advanced risk intelligence, strategic business tools, and a strong commitment to innovation positions it

as a game-changer in the payment ecosystem."

What is your value proposition? How will you prove ROI?: At ZeroRisk, we will prove ROI by empowering MPE stakeholders, acquirers, ISOs and PSPs to reduce risk, automate compliance and unlock new revenue streams while ensuring a secure payments environment.



We will prove our ROI by helping:

- Lower Compliance Costs – Automate PCI, AML, and fraud risk assessments, cutting manual efforts and penalties.
- New Revenue Streams – Monetise risk insights by offering merchants compliance & security services.
- Faster, Safer Merchant Onboarding – AI-driven risk scoring reduces friction and boosts portfolio growth.
- Reduced Fraud and Chargebacks – Proactive monitoring prevents losses and strengthens merchant portfolios.

The result is a safer, more profitable payments ecosystem where compliance fuels growth, not cost.

What is the vision for your product /service?: Becoming the Single Source of Truth for Merchant Risk Management. ZeroRisk's long term vision is to establish itself as the go-to platform for risk intelligence, compliance, and revenue optimisation in the payments ecosystem.

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#b2b payments #innovation hub **#acquiring for digital commerce**