msmBridge Technology Partnership Strategy

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White-Label & Strategic Alliance Opportunities

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Executive Summary

msmBridge is seeking technology partnerships with BaaS providers, core banking vendors, payment processors, and fintech infrastructure companies. We offer:

- **White-Label Licensing**: License our platform for your customers
- **Technology Integration**: Strategic partnerships for complementary tech
- **Revenue Share**: Partner on deals and split revenue

Our Technology Assets

□ **Payment Gateway Bridge**: Multi-payment processor (Stripe, crypto, bank transfers) □ **AI Fraud Detection**: 4-layer system with ML models □ **SSH Bridge System**: Secure multi-framework infrastructure □ **Autonomous Remediation**: Self-healing system management □ **Multi-Framework Support**: Node.js, Python, Java, .NET, PHP, Ruby, Go □ **Production-Ready**: 8 deployments, 99.9% uptime

Target Partners

1. **BaaS Platform Providers** (15 companies)
2. **Core Banking Vendors** (10 companies)
3. **Payment Processors** (12 companies)

4. **Fintech Infrastructure** (20 companies)

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1. BaaS Platform Providers

1.1 Overview

Market: $842B BaaS market (2025), 17.7% CAGR **Opportunity**: White-label our fraud AI, payment gateway, autonomous remediation **Partnership Type**: Technology licensing + revenue share

1.2 Target Companies

Tier 1: Established BaaS Providers

1. SDK.finance (Ukraine/Global) - **What They Do**: White-label digital banking platform, 60+ modules, 470+ APIs - **Their Gap**: Fraud detection is basic (rule-based, not AI) - **Our Value**: AI fraud detection module, autonomous remediation system - **Deal Structure**: White-label license $500K/year + 10% revenue share on fraud module - **Target Decision Maker**: CTO, Head of Product - **Why Partner**: They have 100+ bank customers, we get instant distribution

2. Mambu (Germany, Cloud Banking) - **What They Do**: Cloud-native core banking SaaS, API-first - **Their Gap**: Limited fraud AI, no self-healing infrastructure - **Our Value**: AI fraud module, autonomous remediation, payment gateway - **Deal Structure**: Technology partnership, joint product offering - **Target Decision Maker**: VP Partnerships, Chief Product Officer - **Why Partner**: $340M funding, 200+ bank customers globally

3. Crassula (Estonia, No-Code Banking) - **What They Do**: No-code platform for launching digital banks (2-6 weeks) - **Their Gap**: Fraud detection, compliance automation - **Our Value**: Plug-and-play fraud AI module - **Deal Structure**: White-label $300K/year + 15% revenue share - **Target Decision Maker**: CEO, CTO - **Why Partner**: Fast-growing, targets same customer (small banks, fintechs)

4. Velmie (Belarus/Global, Microservices Banking) - **What They Do**: Core banking with microservices, mobile wallets, FX, lending - **Their Gap**: AI capabilities, fraud prevention - **Our Value**: AI fraud detection, credit scoring AI - **Deal Structure**: Strategic partnership, joint go-to-market - **Target Decision Maker**: Head of Partnerships - **Why Partner**: Targeting emerging markets (overlap with our Kenya strength)

Tier 2: US-Focused BaaS

5. Unit.co (US, SMB-Focused BaaS) - **What They Do**: BaaS for fintech startups, $100M+ funding - **Their Gap**: Need more bank partners, limited fraud AI - **Our Value**: Bring our banking relationships, fraud AI - **Deal Structure**: Joint customer deals, 20% revenue share - **Target Decision Maker**: Head of Partnerships, CEO - **Why Partner**: Fast-growing, strong brand, need to scale

6. Treasury Prime (US, API Banking) - **What They Do**: API layer for bank-fintech connectivity - **Their Gap**: Fraud detection, payment optimization - **Our Value**: Fraud AI, payment gateway with multi-processor routing - **Deal Structure**: Technology integration, co-sell agreement - **Target Decision Maker**: VP Engineering, Head of Partnerships - **Why Partner**: Complementary (they do APIs, we do AI/fraud)

7. Synctera (US, BaaS Infrastructure) - **What They Do**: BaaS platform for fintechs to launch bank accounts, cards - **Their Gap**: International payments, fraud AI - **Our Value**: Cross-border payments (our EAC experience), fraud AI - **Deal Structure**: White-label fraud module $400K/year - **Target Decision Maker**: CTO, Head of Product - **Why Partner**: They need differentiation vs Unit.co

Tier 3: International BaaS

8. Solaris (Germany, European BaaS) - **What They Do**: Full German banking license, BaaS for European fintechs - **Their Gap**: Expansion to Africa, fraud AI for emerging markets - **Our Value**: Africa expertise (Kenya M-Pesa integration), fraud AI - **Deal Structure**: Joint venture for Africa expansion - **Target Decision Maker**: Chief Strategy Officer, Head of Africa - **Why Partner**: They want Africa, we have Africa knowledge

9. Swan (France, SEPA BaaS) - **What They Do**: SEPA payments, regulated BaaS in EU - **Their Gap**: Non-EU markets, mobile money integration - **Our Value**: Mobile money expertise (M-Pesa, MTN

Money, Tigo Pesa) - **Deal Structure**: Technology licensing for mobile money module - **Target Decision Maker**: CTO, Head of Payments - **Why Partner**: Complementary geographies

10. Railsr (formerly Railsbank) (UK, Open Banking) - **What They Do**: Open banking, embedded finance in UK/EU - **Their Gap**: Fraud AI, cross-border to Africa - **Our Value**: Fraud AI, Africa corridor payments - **Deal Structure**: Partnership for Africa expansion - **Target Decision Maker**: VP Partnerships - **Why Partner**: They're expanding globally

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2. Core Banking Vendors

2.1 Overview

Strategy: Partner (don't compete) with traditional vendors **Pitch**: "We're the AI and modern infrastructure layer on top of your core" **Partnership Type**: Technology alliance, referral agreements

2.2 Target Companies

Tier 1: Global Core Banking

11. FIS (Fiserv) (US, Market Leader) - **What They Do**: Core banking for 12,000+ banks - **Their Gap**: AI capabilities weak, modern developer experience poor - **Our Value**: AI fraud detection, modern API layer, autonomous remediation - **Deal Structure**: Technology alliance - we complement their core, not replace - **Pitch**: "Your customers need AI. We provide it without you building it." - **Target Decision Maker**: SVP Partnerships, Head of Innovation - **Why Partner**: Instant access to 12,000 banks

12. Temenos (Switzerland, Cloud Banking) - **What They Do**: Cloud-native core banking, 3,000+ banks - **Their Gap**: Expensive for small banks, need modular offerings - **Our Value**: Affordable AI module they can upsell to customers - **Deal Structure**: OEM agreement - they sell our fraud AI as add-on - **Target Decision Maker**: Head of Product, Chief Partnerships Officer - **Why Partner**: They're too expensive for community banks, we're their "entry tier"

13. Jack Henry (US, Community Banks & Credit Unions) - **What They Do**: Core banking for 7,500+ US community banks and credit unions - **Their Gap**: Aging architecture, limited AI - **Our Value**: Modern AI layer, autonomous system management - **Deal Structure**:

Integration partnership, joint product - **Target Decision Maker**: SVP Product Management - **Why Partner**: Perfect customer overlap (community banks)

Tier 2: Regional Core Banking

14. Craft Silicon (Kenya/Africa, Regional Focus) - **What They Do**: Core banking for African banks - **Their Gap**: AI fraud detection, autonomous remediation - **Our Value**: AI-first features they lack - **Deal Structure**: Strategic partnership for joint Kenya market push - **Target Decision Maker**: CEO, Head of Sales - **Why Partner**: We're both Kenya-based, can collaborate vs compete

15. Oracle Financial Services (US/Global, FLEXCUBE) - **What They Do**: FLEXCUBE core banking, strong in Asia/Middle East - **Their Gap**: Modern API layer, AI fraud - **Our Value**: API gateway, fraud AI module - **Deal Structure**: Technology integration, referral agreement - **Target Decision Maker**: VP Alliances & Channels - **Why Partner**: Large install base, we add AI capability

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3. Payment Processors & Card Networks

3.1 Overview

Opportunity: Integrate deeply with payment processors, become certified partner **Value**: We drive volume to them, they give us better rates for our bank customers

3.2 Target Companies

Payment Gateway Providers

16. Stripe (US, Developer-First Payments) - **What They Do**: Payment processing for internet businesses, $50B valuation - **Their Gap**: Banking infrastructure (they partner with banks via Treasury) - **Our Value**: We bring bank customers who need Stripe integration - **Deal Structure**: Certified Stripe partner, revenue share on volume - **Target Decision Maker**: Head of Partnerships (Banking vertical) - **Why Partner**: We're building on Stripe API, can drive volume

17. Adyen (Netherlands, Omnichannel Payments) - **What They Do**: Payment processing for enterprises (Uber, eBay, Spotify) - **Their Gap**: Community bank market - **Our Value**: Bring community banks who need enterprise-grade payments - **Deal Structure**: Strategic partnership, revenue share - **Target Decision Maker**: Head of Financial Services Partnerships - **Why Partner**: We serve banks, they want banking customers

18. Marqeta (US, Card Issuing Platform) - **What They Do**: Modern card issuing API for fintechs and banks - **Their Gap**: Need more bank customers - **Our Value**: Our bank customers need card issuing - **Deal Structure**: Technology partnership, co-sell - **Target Decision Maker**: VP Banking Partnerships - **Why Partner**: Perfect fit - our banks need cards, they need banks

Mobile Money / Cross-Border

19. Flutterwave (Nigeria/Africa, Payment Processing) - **What They Do**: Payment processing across Africa, mobile money aggregation - **Their Gap**: Banking infrastructure, fraud AI - **Our Value**: Bank-grade infrastructure, fraud AI for their bank customers - **Deal Structure**: Strategic partnership for Africa banks - **Target Decision Maker**: CTO, Head of Partnerships - **Why Partner**: Geographic overlap (Kenya/Africa)

20. DPO Group (Network International) (Africa, Payment Gateway) - **What They Do**: Pan-African payment gateway, mobile money integration - **Their Gap**: Fraud detection, banking infrastructure - **Our Value**: AI fraud detection, bank integration platform - **Deal Structure**: White-label fraud module - **Target Decision Maker**: Head of Product - **Why Partner**: They serve African banks (our target)

21. Paystack (Stripe) (Nigeria, Payment Gateway) - **What They Do**: Payment processing in Nigeria (acquired by Stripe) - **Their Gap**: Expansion to Kenya and East Africa - **Our Value**: Kenya market expertise, M-Pesa integration - **Deal Structure**: Technology partnership, joint Kenya market entry - **Target Decision Maker**: Country Manager (Kenya), Head of Expansion - **Why Partner**: They want Kenya, we have Kenya

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4. Fintech Infrastructure Companies

4.1 Overview

Category: Companies providing infrastructure to fintechs and banks
Opportunity: Complementary partnerships, integration ecosystem

4.2 Target Companies

Identity & KYC

22. Plaid (US, Bank Account Verification) - **What They Do**: Bank account connection API (ACH verification, transactions) - **Their Gap**: Fraud detection on connected accounts - **Our Value**: AI fraud scoring for Plaid-connected accounts - **Deal Structure**: Integration partnership, joint case studies - **Target Decision Maker**: Head of Partnerships - **Why Partner**: Complementary (they verify identity, we detect fraud)

23. Alloy (US, Identity & Fraud) - **What They Do**: Identity verification and fraud detection for fintechs - **Their Gap**: Banking infrastructure - **Our Value**: Bank deployment experience, infrastructure - **Deal Structure**: Technology partnership, customer co-sells - **Target Decision Maker**: VP Partnerships - **Why Partner**: Similar AI fraud focus, different customers

24. Onfido (UK, Identity Verification) - **What They Do**: AI-powered ID verification (document + biometric) - **Their Gap**: Fraud detection beyond identity - **Our Value**: Transaction fraud AI (post-onboarding) - **Deal Structure**: Integrated solution (Onfido KYC → msmBridge fraud monitoring) - **Target Decision Maker**: Head of Banking Partnerships - **Why Partner**: Complementary (onboarding vs ongoing monitoring)

Credit & Lending

25. Plaid Beacon (US, Fraud Network) - **What They Do**: Shared fraud data network for fintechs - **Their Gap**: Banking sector participation - **Our Value**: Bring bank fraud data to their network - **Deal Structure**: Data partnership, network participation - **Target Decision Maker**: Head of Beacon - **Why Partner**: Network effects (more data = better fraud detection)

26. Canopy (US, Credit Infrastructure) - **What They Do**: Consumer lending infrastructure for fintechs - **Their Gap**: Fraud detection for loans - **Our Value**: AI fraud scoring for loan applications - **Deal Structure**: Integration partnership - **Target Decision Maker**: Head of Partnerships - **Why Partner**: Lending fraud is major pain point

27. Moov (US, Money Movement Infrastructure) - **What They Do**: ACH, RTP, wire transfers infrastructure - **Their Gap**: Fraud detection on money movement - **Our Value**: Real-time fraud scoring on transfers - **Deal Structure**: Integrated fraud layer - **Target Decision Maker**: VP Product - **Why Partner**: Payments + fraud natural combination

Compliance & AML

28. Chainalysis (US, Blockchain Compliance) - **What They Do**: Crypto transaction monitoring, AML for blockchain - **Their Gap**: Traditional banking compliance - **Our Value**: Fiat currency fraud detection - **Deal Structure**: Partnership for hybrid crypto-fiat banks - **Target Decision Maker**: Head of Banking Solutions - **Why Partner**: Crypto banks need both crypto and fiat fraud detection

29. ComplyAdvantage (UK, AML Compliance) - **What They Do**: AI-powered AML screening and monitoring - **Their Gap**: Full banking infrastructure - **Our Value**: Infrastructure + fraud + AML = complete solution - **Deal Structure**: Technology integration, joint sales - **Target Decision Maker**: Head of Partnerships - **Why Partner**: Complementary compliance solutions

30. Hummingbird (US, RegTech) - **What They Do**: Regulatory compliance automation - **Their Gap**: Fraud prevention - **Our Value**: Fraud AI + their compliance = complete risk solution - **Deal Structure**: Joint product offering - **Target Decision Maker**: CEO, Head of Product - **Why Partner**: Compliance + fraud = full risk management

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5. Partnership Models

5.1 White-Label Licensing

Model: Tech company licenses msmBridge to sell to their customers under their brand

Structure: - **Annual License**: $300K-$1M (based on their customer base size) - **Revenue Share**: 10-20% of revenue from msmBridge-powered customers - **Support**: We provide Level 2/3 support, they handle Level 1 - **Branding**: Their brand, our technology

Best For: BaaS providers (SDK.finance, Mambu, Crassula, Velmie)

Example Deal: - SDK.finance pays $500K/year base license - They sell fraud AI module to 50 customers @ $50K/year each = $2.5M revenue - We get 15% revenue share = $375K - **Total to us**: $500K + $375K = $875K/year from one partner

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5.2 Technology Integration Partnership

Model: We integrate our APIs with their platform, joint product offering

Structure: - **No Upfront Fee**: Free integration (mutual benefit) - **Co-Sell Agreement**: Split revenue 50/50 on joint deals - **Joint Marketing**: Co-branded case studies, webinars, conference booths - **Technical Support**: Shared support model

Best For: Core banking vendors (FIS, Temenos, Jack Henry), payment processors (Stripe, Adyen)

Example Deal: - Jack Henry customer (community bank) buys our fraud AI module - Jack Henry refers the deal, handles sales - We implement and support fraud AI - Deal value: $1M - **Split**: Jack Henry gets $500K, we get $500K

5.3 Referral Partnership

Model: Simple referral agreement - they refer customers, we pay commission

Structure: - **Referral Fee**: 10-15% of first-year contract value - **Ongoing**: 5% of annual renewals (years 2+) - **No Integration Required**: Just referrals

Best For: Consultants, compliance firms, smaller tech companies

Example Deal: - PwC refers community bank to us - We close $1M license deal - **PwC gets**: $100K referral fee (10%) - **Plus**: $50K/year renewals (5% of $1M)

5.4 Joint Venture

Model: Create new company together for specific market or product

Structure: - **Equity Split**: 50/50 or based on capital contribution - **Use Case**: Geographic expansion (e.g., Africa JV with European BaaS provider) - **Example**: msmBridge + Solaris create “Solaris Africa” JV - Solaris brings: Brand, European bank customers wanting Africa, capital - We bring: Africa expertise, M-Pesa integration, local licenses - Revenue split: 50/50

Best For: Major strategic partnerships (Solaris, Mambu, Stripe)

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6. Revenue Sharing Structures

6.1 Tiered Revenue Share

Model: Revenue share percentage decreases as volume increases (incentivize scale)

Example (White-Label Deal): - First $1M annual revenue: 20% to us - $1M-$5M: 15% to us - $5M+: 10% to us

Why: Encourages partner to push volume

6.2 Module-Based Pricing

Model: Different modules have different licensing fees

Our Modules: - **AI Fraud Detection**: $200K/year license + 10% revenue share - **Payment Gateway**: $150K/year license + 5% transaction fee - **Autonomous Remediation**: $100K/year license (flat fee) - **Analytics Bridge**: $75K/year license (flat fee) - **Full Platform**: $500K/year + 15% revenue share (all modules)

Why: Flexibility for partners to pick what they need

6.3 Usage-Based Pricing (For APIs)

Model: Pay based on API calls or transactions processed

Example (Payment Gateway Integration with Stripe): - **Setup Fee**: $50K (one-time) - **API Calls**: $0.01 per fraud scoring API call - **Transactions**: 0.1% of transaction volume

Why: Aligns our revenue with their usage

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7. Technical Integration

7.1 Integration Options

Option 1: API Integration (Recommended) - **Timeline**: 2-4 weeks - **Effort**: Low (well-documented REST APIs) - **Use Case**: Payment processors, identity providers, compliance tools

Option 2: White-Label Deployment - **Timeline**: 2-3 months - **Effort**: Medium (rebranding, custom features) - **Use Case**: BaaS providers wanting full platform under their brand

Option 3: Embedded Module - **Timeline**: 4-6 weeks - **Effort**: Medium (integrate specific module into their platform) - **Use Case**: Core banking vendors adding fraud AI module

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7.2 Technical Requirements (Partner Side)

For API Integration: - REST API support - Webhook capabilities (for real-time fraud alerts) - API key management - Rate limiting support (10,000 requests/min minimum)

For White-Label: - Infrastructure access (AWS, Azure, or on-premise) - Domain and SSL certificate - SMTP for email notifications - Database access (MySQL 8.0+)

8. Go-to-Market Strategy

8.1 Target Partner Prioritization

Phase 1 (Q1-Q2 2026): BaaS Providers - **Target**: SDK.finance, Mambu, Crassula (3 partners) - **Why First**: Fast time to market, instant distribution to their customers - **Goal**: 3 white-label deals signed = $900K-$2M annual recurring revenue

Phase 2 (Q3-Q4 2026): Payment Processors - **Target**: Stripe, Adyen, Marqeta (integration partnerships) - **Why Second**: Build integration ecosystem, improve product - **Goal**: Become certified partner, drive bank adoption

Phase 3 (2027): Core Banking Vendors - **Target**: Jack Henry, Craft Silicon (technology alliances) - **Why Third**: Need proof points from Phase 1/2 first - **Goal**: OEM agreements, access to their bank customer base

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8.2 Partnership Sales Process

Step 1: Outreach - LinkedIn: Connect with Head of Partnerships, CTO, VP Product - Email: Personalized pitch based on their gaps - Conferences: FinovateEurope, Money20/20, Sibos

Step 2: Initial Call (30 min) - Present partnership opportunity deck (this document) - Identify mutual value (what they need, what we provide) - Propose pilot integration or white-label trial

Step 3: Technical Deep Dive (1-2 hours) - Demo our APIs and platform - Discuss integration approach - Security and compliance review

Step 4: Pilot Program (3 months) - Limited white-label deployment or API integration - Test with 1-2 of their customers - Measure results (fraud reduction, uptime, etc.)

Step 5: Contract Negotiation (1 month) - Agree on revenue share, licensing fees, terms - Legal review (MSA, SLA, IP agreements) - Sign partnership agreement

Total Timeline: 4-6 months from first contact to signed deal

8.3 Marketing for Partnerships

Joint Content: - Co-branded white papers (e.g., “AI Fraud Detection for BaaS Providers”) - Joint webinars (e.g., with SDK.finance: “Launching a Digital Bank in 90 Days”) - Case studies (after first joint customer success)

Conference Strategy: - Co-exhibit at conferences (split booth cost) - Joint speaking sessions - Partner showcase at our booth

PR Strategy: - Partnership announcement press releases - Quote exchange in each other’s PR - Joint customer success stories

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9. Conclusion

9.1 Our Ask

We are seeking **5-7 technology partnerships** across: - 3 BaaS providers (white-label licensing) - 2 payment processors (integration + co-sell) - 2 core banking vendors or fintech infrastructure (strategic alliances)

Ideal Partners: - 100+ customers (distribution at scale) - $10M+ annual revenue (financially stable) - Open API architecture (easy integration) - Proven track record (references available)

What We Offer: - Production-ready technology (8 deployments, 99.9% uptime) - Flexible partnership models (white-label, revenue share, integration) - Technical support (24/7 for joint customers) - Co-marketing (joint content, events, PR)

What We Need: - Distribution (access to your customers) - Market credibility (your brand + our technology) - Revenue growth (scale faster than direct sales alone)

9.2 Next Steps

Option 1: Partnership Discussion (45 min call) - Explore white-label, integration, or strategic alliance - Discuss your customer needs and our capabilities - Pilot program planning

Option 2: Technical Demo (1 hour) - Live demo of our platform and APIs - Technical deep dive on architecture - Integration planning

Option 3: Request Partnership Deck - Full partnership presentation - API documentation - Case studies and references

9.3 Contact Information

Partnerships: - **Email**: vic@sgainvestments.com - **Subject Line**: "Technology Partnership - [Your Company Name]" - **Website**: https://mysocialmanager.app/msmbridge-dashboard

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