

Quantifi Knowledge Pack

Fintech • HR Policies • Sales Strategy

RAG Test Corpus (Styled)

Fintech Trends 2025

The fintech industry continues to grow rapidly, driven by several key trends:

Digital Payments: Mobile wallets and instant payment systems dominate transactions worldwide. In Latin America, apps like Yape, Nequi, and Pix are transforming P2P and merchant payments.

Digital Lending: Alternative lenders and neobanks extend credit to underserved populations using data analytics and AI-driven scoring.

Embedded Finance: Non-financial platforms integrate financial services (insurance, BNPL, instant credit) for seamless journeys.

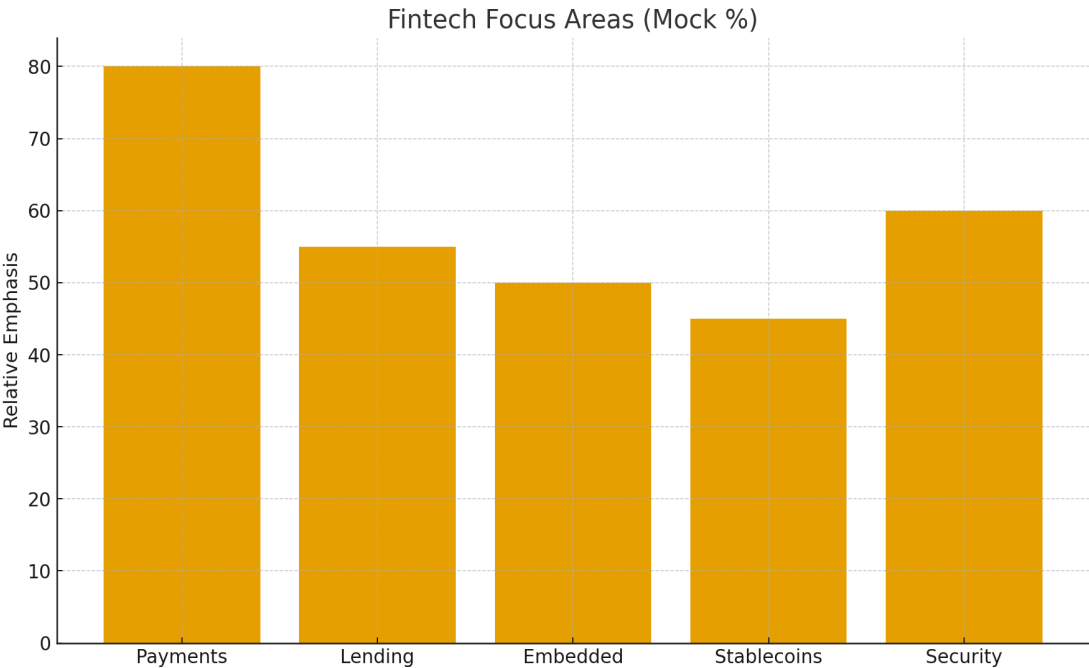
Blockchain & Stablecoins: USDT, USDC, and PYUSD see increased cross-border usage with lower cost and faster settlement.

Cybersecurity & Regulation: Rising adoption elevates privacy, fraud prevention, and resilience requirements for boards and executives.

Key Insight:

Winners will scale quickly, partner strategically, and maintain customer trust through transparency and security.

Focus Areas (Mock Data)



Quantifi Solutions — HR Policies (2025)



Remote & Hybrid: Work remotely up to 3 days/week; fully-remote available for certain roles with manager approval.

Professional Development: Annual learning budget of \$1,500 and at least 20 hours of training per employee.

DEI: Zero-tolerance for discrimination; target 50% gender balance in leadership roles by 2028.

Performance & Compensation: Biannual review; bonuses tied to company results and individual contributions.

Leave: 20 vacation days, 10 public holidays, 10 sick days; parental leave: 16 weeks (primary), 8 weeks (secondary).

Key Insight:

Investing in people drives innovation and long-term success.

Policy	Summary
Remote & Hybrid	3 days remote; fully-remote by approval
Learning	\$1,500 budget + 20 hours/year
DEI Goal	50% leadership balance by 2028

Quantifi Solutions — Sales Strategy (2025)

Target Market: SMBs: banks, fintechs, credit unions in LatAm & U.S.

Value Proposition: Credit risk, fraud detection, and compliance improvements.

Channels: Direct sales, core-banking partners, conferences.

Process: Discovery → Demo → Pilot (3–6 mo) → Scale.

Revenue Model: Tiered SaaS; ACV \$250K–\$1.2M.

Key Insight:

Growth = strong product performance + education + trust■building.

