** The Payments Innovator**

* **Mission:** Modernize payments infrastructure while preserving compliance and operational stability.
* **Context:** Balances high-volume processing with real-time speed, API integrations, and fraud/AML controls. Views ISO 20022 as a strategic data unlock (not a checkbox). Sees payments as a business value driver, not just plumbing.
* **Priorities:** Scalability, interoperability, operational resilience, scheme compliance, customer experience.
* **Constraints/Pressures:** Legacy systems, regulatory change, uptime/SLA expectations, risk management.
* **Partner Preference:** Trusted, collaborative partners who bring fresh thinking and can co-solve problems.
* **Primary job titles:** Head of Payments; VP of Transaction Banking; Director of Operations/Payment Systems; Chief Digital Officer.

** The Modern Lending Leader**

* **Mission:** Transform legacy lending into streamlined, automated, compliant workflows across products.
* **Context:** Under pressure to cut time-to-decision and origination costs while improving borrower experience and staying ahead of regulation. Values modularity and flexibility over “rip and replace”.
* **Priorities:** Lifecycle coverage (origination → underwriting → docs/closing → servicing), compliance-by-design, intelligent automation, measurable ROI.
* **Constraints/Pressures:** Changing regulations, diverse product lines (syndicated, mortgage, consumer, trade), integration with existing LOS/LMS and fintech partners.
* **Partner Preference:** Vendors who co-innovate, evolve with needs, and prove outcomes.
* **Primary job titles:** Head of Lending; Director of Credit & Risk; VP of Commercial or Retail Lending; Chief Lending Officer.

** The Digital Banking Architect**

* **Mission:** Drive digital transformation with an agile, cloud-ready core and unified, secure customer journeys.
* **Context:** Aims to build connected, personalized banking without fragmentation from multiple systems. Thinks in long-term platform terms, balancing technical depth with commercial impact.
* **Priorities:** Composable/open architecture, ecosystem compatibility, data-led decisions, security/resilience, multi-region scalability.
* **Constraints/Pressures:** Complexity reduction, regulatory agility, integration debt, TCO, time-to-launch.
* **Partner Preference:** Partners fluent in both architecture and business value who can align to operating models.
* **Primary job titles:** Chief Technology Officer; Head of Core Banking; VP of Digital Transformation; Director of IT Architecture.