

Acquisition Brief — payrisk.ai



Domain name / Asset offered: payrisk.ai

Purpose: acquisition of a strategic positioning asset for **payments risk** (fraud, chargebacks, SCA/3DS2, KYC/KYB, real-time monitoring) across **PSR/PSD3 (EU), PCI DSS 4.0** and **DORA** (critical third parties).

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This document — who it's for, why

Decision-grade brief for **CEO / COO / CFO / CTO / Risk & Compliance** (PSPs, banks, fintechs, high-volume merchants).

Thesis: **owning the category language** provides operational and reputational edge.

PAYRISK.AI is a neutral, memorable banner to align **Finance, Risk, Product, Data/ML and Compliance** around one goal: **lower cost of risk** while accelerating customer adoption.

1) One-page decision

What it is. A **strategic asset** (.ai) for **payments risk management**: public portal, references, resources, ecosystem communications.

What it changes. A **single entry point** → clearer risk governance, less cross-functional friction, shorter **time-to-trust** with clients/partners.

What you can deploy today.

- **“PayRisk — Readiness & Rollout.”** Flow mapping (cards, A2A, wallets), fraud/chargeback matrices, SCA scenarios, segment-based action plan.
- **Resource center.** **PSD3/PSR** guides, **PCI DSS 4.0** good practices, fraud investigation playbooks, KPI templates (FRR, dispute rate, recovery).

- **Ecosystem voice.** Merchant/PSP primers, EU milestone calendar, vertical use cases.

Why it's defensible. **Exact term** with C-suite readability; **semantic lock** as the ecosystem adopts your wording.

2) Context & milestones

PSR/PSD3 (EU): stronger SCA and anti-fraud regime; tighter PSP oversight.

PCI DSS 4.0: higher control expectations (authentication, segmentation, continuous testing).

DORA: operational resilience, critical third-party oversight, testing and incident reporting.

Implication: immediate need for a neutral banner to orchestrate **controls, data & compliance** with merchants, PSPs and partners.

3) Three concrete deployments (orders of magnitude)

A. PSP / Bank (group program). Fraud/chargeback roadmap, SCA/3DS2 optimisation, real-time monitoring. Impact: **-6 to -10%** project time; **€1-3M** coordination/communication savings over **12-18 months** (mid/large).

B. High-volume merchant. Lower **dispute rate** and **false decline**; **+€2-5M** revenue preserved/year depending on GMV & acceptance.

C. Risk vendor / Fintech. Instant credibility, shorter sales cycles, **+€2-4M pipeline** (by ACV/segment).

4) Strategic edge of the pack

Authority through **PayRisk** language. C-level clarity. **Defensive** (exact-match .ai, readable, memorable). **Re-use** of content, kits, connectors and relationships under a single surface.

5) Market size & pressure

From 2025-2030, **CAPEX/OPEX** rise across fraud, SCA, PCI audits and resilience. Market pressure (A2A/APP scams, instant payments, rising disputes) demands a **narrative standard** and a **visible hub**; **PAYRISK.AI** provides both.

6) CFO anchors (obligatory)

6.1 Alternative cost — awareness & adoption. Without an exact-match: 6–12-month campaign, internal brand architecture, change management. **Order: €0.5–2.0M / 12–18 months.**

6.2 Cost of delay. Slip one budgeting cycle = avoidable fraud, scheme penalties, lost disputes, higher insurance cost. **Order: €1–3M / 12–18 months** (mid/large).

6.3 Reusable synergies. Under a **single banner**, each euro (content, kits, connectors, relationships) is **re-used** → shorter time-to-trust, faster cycles, lower unit costs.

7) Investment logic (no public pricing)

SEO & memorability (exact term). **Strategic premium** (language control + 2025–2028 window). **Budget lens:** instead of spreading **€0.5–2.0M** across campaigns/change, a **single asset** accelerates go-to-market and lowers **compliance CAC**.

8) Related assets / bundle option (≤2)

- **neuralaccess.ai** — next-gen identity/consent (KYC/KYB, SCA, authorisations). (*add-on, not included*)

- **ecosecure.ai** — infra security/reliability option (discreet mention). (*add-on, not included*)

(No other names cited. No claims beyond scope.)

9) Clean acquisition process (Legal/Finance)

Scope of sale: payrisk.ai only.

Escrowed transaction, fast technical transfer, invoice. Options: **cash / staggered 40-30-30 / bundle**. NDA and asset audit available.

Legal notice: descriptive name, **no affiliation**.

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