CONFINIUM ADVISORY

Who I work with

Confinium works with the executive who owns a payments or loyalty problem: a rewards program that has to pay for itself, a product that needs bank or network distribution, or a question of how money moves through the business. If one of these sounds like your situation, it is worth a call.

THREE SITUATIONS I GET CALLED INTO

1

Your rewards program is not earning its keep

You run a card portfolio at a community or regional bank, a credit union or a fintech. Rewards cost money and no one can show what they buy in spend, retention or new accounts.

> *"Rewards is a cost center for us." "We are thinking about relaunching the program." "The processor's off-the-shelf rewards are not moving anything."*

2

You need a way into banks, networks or processors

You have a product and early revenue. The next step is issuer, network or processor distribution, and it is not clear who the buyers are or how those deals get done.

> *"We need to get in front of Visa or Mastercard." "We need bank partners." "We have been talking to a processor for a year and nothing moves."*

3

You are deciding how to build, buy or partner on payments

You are choosing how money moves in your product (cards, ACH, instant payments, wallets, agent-initiated payments) and what controls, economics and partners go with that choice.

> *"Should we issue our own card?" "Do we need a sponsor bank?" "What would pay-by-bank do to our margins?" "How do we let AI agents pay on a customer's behalf?"*

HOW AN ENGAGEMENT RUNS

It starts with a 30-minute scoping call to name the problem, who owns it and what it is costing. There is no charge for it. From there, most work begins as a bounded phase one: one to four weeks, fixed fee, ending in a written recommendation and an action plan your team can run without me.

Typical phase-one outputs are a rewards program assessment and relaunch plan, a bank and network distribution plan with named targets and sequencing, a build-buy-partner recommendation on a payments capability, or a market check that tests a product thesis against real operators before more gets built.

When there is ongoing work, such as live partner deals or a product in flight, it continues as a monthly retainer with a set block of hours. I do the work myself. There is no team behind me to hand it to.

Where the right answer is an introduction rather than an engagement, I say so on the scoping call.

IS THIS A FIT?

Usually yes if your company is funded or producing revenue, one executive owns the problem, and it is live now, not someday. North America first. I work most often with the CEO or founder, head of payments, head of cards or rewards, chief product officer or head of partnerships.

Usually no if what you need is compliance or audit staffing (PCI, SOC 2, BSA), a processor selection run as a procurement exercise, implementation or integration staffing, or a cofounder for an idea that does not have a product yet.

Start with the scoping call. Book time at confiniumadvisory.com or email avery@confiniumadvisory.com with two lines on the problem in front of you.

W. Avery Miller. 20+ years running payments, card and loyalty products for banks and fintechs, most recently as an executive at Visa, with earlier roles at Capital One, RBC and PayPal. Relaunched Avion Rewards, RBC's consumer loyalty program. Helped design the operating model and rules for Zelle through regulatory review and bank-wide adoption. Named inventor on seven issued US patents in contactless payments, identity permissioning and distributed ledger infrastructure.

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