

# [Your Company Name] vs. [Competitor Name]

**Battlecard** 

# [Competitor Name] Overview

Description of your competitor. Summarize what the competitor does in 2–3 sentences (focus on positioning and value proposition).

List their key capabilities or product pillars (aim for 5–6 bullet points).

- Capability I: Short description of capability summarising its advantages in relation to what your product does.
- Capability II: Short description of capability summarising its advantages in relation to what your product does.
- Capability III: Short description of capability summarising its advantages in relation to what your product does.
- Capability IV: Short description of capability summarising its advantages in relation to what your product does.
- **Capability V**: Short description of capability summarising its advantages in relation to what your product does.



### PRODUCTS:

Highlight their main product suite/modules (name + short one-line description for each). Keep it neutral and factual; this is a profile, not a rebuttal

### Product I

Short description of Product I.

### Product II

Short description of Product II

### Product III

Short description of Product III

### **Product IV**

Short description of Product IV

### **Product V**

Short description of Product V.

# [Your Product] Value Drivers



	[Your Company]	[Competitor Name]
[Category] - Fill out the table with categories that matter to your audience. Does your product win in this category?	For each row, write a concise and compelling statement of how your solution delivers value. Prioritise clarity over buzzwords as the battlecard is used in sales calls.	List strengths or claims they make in the market regarding this category (pull from sales enablement, analyst reports, or marketing collateral).
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# [Your Product] Differentiators



- NO. OF DIFFERENTIATORS
   List 4–6 differentiators in short bullets.
- SHOWCASE KEY AREAS
   Tell where your solution stands apart from the competition. This is the "why we win" slide.
- FOCUS ON AREAS THAT IMPACT BUYING DECISION
   For example, pricing model, deployment options, ecosystem, speed of implementation, specific compliance strengths).
- AVOID GENERIC CLAIMS
   Each bullet should be verifiable or demonstrable.

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# SWOT: [Your Product] vs. [Competitor Name]



### Strengths:

What your product does better, where you win deals

- Keep each point to a single sentence
- Balance confidence with honesty
- Make sure these points align with your GTM narrative

### **Opportunities:**

Trends or market shifts you can capitalize on

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### Weaknesses:

Known gaps or limitations (this builds trust)

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### Threats:

External risks (e.g., pricing pressure, consolidation, open-source tools)

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# **Talk Track**



 Write 3–4 bullet points summarizing how to position the product in light of this competitor.

 Include one objection handling point (e.g., "If asked why we don't use ML as heavily...").

Use confident but conversational language.

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• Use confident but conversational language.



# Paylync vs. FinGuard

Battlecard

# **FinGuard Overview**



FinGuard is an enterprise-grade fintech compliance and fraud detection platform. It delivers a robust suite of tools designed to help financial institutions monitor, detect, and respond to payment anomalies in real time.

- Fraud Detection & Mitigation: ML-powered detection of payment fraud across card, ACH, and instant rails.
- Transaction Analytics: Powerful analytics to segment user behaviors and surface hidden trends.
- Automated Risk Workflows: Decision engines and playbooks to accelerate KYC/KYB and fraud reviews.
- Behavioral Intelligence: Anomaly scoring based on entity behavior across channels.
- Digital Identity Protection: Multi-layer validation and biometric monitoring for authentication integrity.
- Cloud-native Compliance: Full-scale compliance tooling tailored to PSD2, AMLD6, and local regulations.

### PRODUCTS:

Highlight their main product suite/modules (name + short one-line description for each). Keep it neutral and factual; this is a profile, not a rebuttal

### **FinGuard Analytics**

Real-time analytics for transaction flows

### **FinGuard Workflows**

Automation for fraud and compliance ops

### **FinGuard Identity**

Identity and biometric orchestration

### **FinGuard Compliance**

Rule libraries and reporting dashboards

### **FinGuard Insights**

Risk scoring, heatmaps, and predictive flags

# **Paylync Value Drivers**



	Paylync	FinGuard
Risk Management (Paylync wins on transparent control, FinGuard on advanced ML)	Our <b>transparent rules engine</b> gives you complete control over parameters, allowing for precise, real-time adaptation to evolving threats.	Emphasizes <b>ML-powered fraud detection</b> across diverse payment types (card, ACH, instant) and advanced behavioral intelligence for anomaly scoring. Positioned as an enterprise-grade platform for robust detection.
Cost Control (Paylync wins clearly)	We offer <b>usage-based pricing</b> tied directly to transaction volumes and active merchants, ensuring <b>predictable costs</b> without surprises from API calls.	Focuses on delivering an enterprise-grade solution; specific claims around pricing transparency or cost predictability comparable to Paylync are not highlighted.
Compliance Fit (Paylync wins on ease of deployment and tailored regional fit)	Benefit from <b>pre-packaged templates</b> for EU, UK, and emerging market regulations, enabling <b>instant audit</b> readiness with configurable audit packs.	Delivers full-scale, cloud-native compliance tooling specifically tailored to major regulations like PSD2 and AMLD6, alongside local regulatory requirements.
Agility & Support (Paylync wins clearly)	Our dedicated success teams ensure a faster rollout for niche use cases, and our modular architecture supports quick expansion.	Positioned as a robust enterprise platform; emphasis is on comprehensive feature sets rather than agile deployment for niche or mid-market needs.

# **Paylync Value Drivers**



	Paylync	FinGuard
Scalability (Both offer strong scalability, Paylync wins on modular flexibility for rapid expansion)	Built with a <b>modular architecture</b> , Paylync allows for quick, controlled expansion across new payment corridors and business lines.	Promoted as an "enterprise-grade" platform, designed to handle large volumes of transactions and provide real-time analytics, suggesting high-volume scalability for large institutions.
Interface & Usability (Paylync wins clearly)	Our <b>clean UI</b> combined with a <b>low-code logic builder</b> and <b>self-serve configuration</b> empowers your team to manage operations independently.	While offering powerful back-end capabilities and automated workflows, specific claims regarding a user-friendly or self-serve interface are not a primary highlight.

# **Paylync Differentiators**



- Data Sovereignty Options
   Regional data hosting and localized failover by design.
- Pricing Predictability
   Forecastable pricing based on active merchants, not
   API calls.
- Out-of-the-Box Compliance
   Instant readiness for audits with configurable audit packs

- Partner Ecosystem
   Over 80 certified integrations with acquirers, KYC providers, and PSPs
- Purpose-Built for Regulated Mid-Market Fintechs
   Tailored solutions addressing the specific needs and challenges of growing, regulated financial innovators.
- User Empowerment & Self-Serve Control
   Intuitive clean UI with low-code logic builder and self-serve configuration, putting control directly in your hands.

# SWOT: [Your Product] vs. [Competitor Name]



### **Strengths:**

**Opportunities:** 

- Transparent and predictable pricing model
- Easy-to-use platform with rule-based configurability
- Strong support and localization
- Purpose-built for regulated mid-market fintechs
- Native partnerships with European PSPs

## Threats:

- Open-source and freemium competitors commoditizing basic services
  - Larger players offering bundled services at aggressive discounts
  - Fintech consolidation leading to standardization
  - MSSPs building proprietary platforms or shifting vendor loyalty

- Regulatory tightening is increasing demand for flexible compliance tooling
- Cross-border fintech growth across EMEA
- Demand for vendor-neutral orchestration vs. single-stack lock-in
- Bundling fraud, KYC, and compliance into unified flows

### Weaknesses:

- No advanced behavioral biometrics
- Limited AI/ML automation compared to large vendors
- Smaller community of practice
- Some deployments still require hybrid infrastructure

# Talk Track



### Positioning Paylync Against FinGuard

- Paylync is purpose-built for regulated fintechs that demand control and transparency.
  - While FinGuard excels at heavy, black-box ML for large enterprise fraud detection, we empower your team with a clear, configurable rules engine and out-of-the-box compliance that you can easily manage and adapt.
- We offer cost predictability and agility, unlike larger, more complex solutions.
   Our usage-based pricing eliminates surprise API call charges, and our modular architecture allows for quick expansion into new markets. You get dedicated support and faster rollout for your specific needs, particularly across EMEA.
- Paylync simplifies compliance and integration.
   We provide instant audit readiness with pre-packaged EU and UK compliance templates. Plus, with over 80 certified integrations, we fit seamlessly into your existing ecosystem, giving you vendor-neutral orchestration rather than single-stack lock-in.

### Objection Handling:

"Why don't you use ML as heavily as FinGuard?"

"We believe in putting control directly in your hands. While we leverage smart automation and robust analytics, our core strength lies in providing a transparent rules engine and self-serve configurability. This gives you the agility to adapt rapidly to new threats and regulatory changes without relying solely on a black box, offering both powerful detection and the flexibility needed in a dynamic market like fintech."