

CONFESSIONS OF A FINTECH MARKETER



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INTRO DUCTION

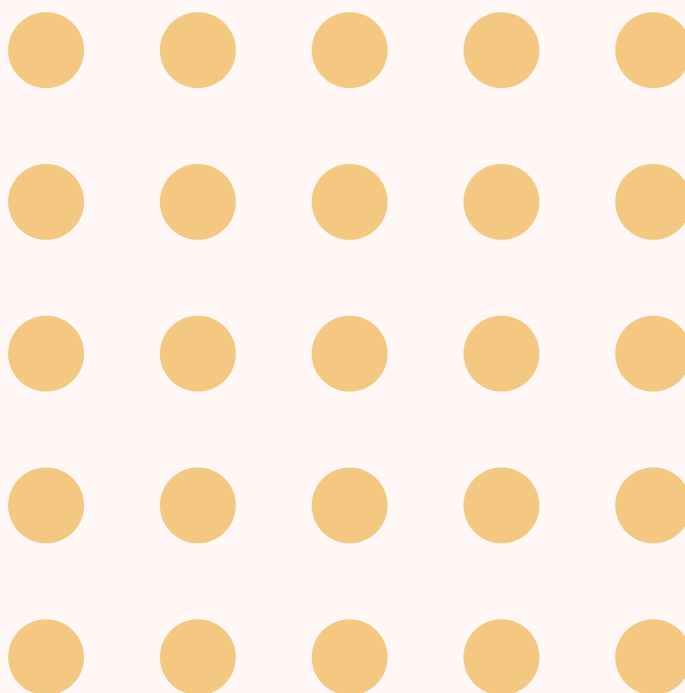
Fintech marketing isn't for the faint-hearted. It's fast, regulated, noisy and brutally competitive. Everyone is fighting for attention, but only a few are building brands that actually last. This guide pulls back the curtain on what's really working inside some of the industry's most ambitious companies. No fluff, no theory-heavy playbooks – just real stories from people building at scale. Welcome to the confessions.

SCALING WITH SOUL

Growing a fintech or financial services company is hard. But growing fast without diluting your values, identity or product integrity? That's even harder. But it's possible, as some of the brightest minds in the industry told us.

Swerving the usual boardroom bluster, we gathered gritty insights from leaders at **Zilch, Cynergy Bank, Plum, Marshmallow and Enfuze** – the people who've been in the trenches, building unicorns, navigating regulatory minefields and turning ideas into multi-million-user ecosystems.

Whether you're a fintech founder, CMO or simply someone trying to grow without losing your grip, this chapter's for you.



REINVENTING CREDIT



Zilch didn't just enter the buy-now-pay-later (BNPL) space. It tore up the playbook and rewrote it. While other providers were squabbling over checkout buttons like seagulls at a picnic, Zilch went customer-first, building a payments platform that made users stick like glue.

How did Zilch scale so fast?

- **Direct-to-consumer from day one.** Unlike traditional BNPL players, who sell to retailers and rely on merchant integrations, Zilch built demand at the customer level – and then let retailers fight to access those eyeballs. Result? Better margins, stronger retention and scalable growth.
- **Ridiculous user engagement.** We're talking 86+ transactions per user per year. Not two times a year, like some of their peers. Zilch customers use it daily – to pay for groceries, clothes, tickets, you name it.
- **Data-driven decisions.** Real-time data and customer behaviour fuel everything from ad creative (they test 150+ per day!) to product features. It's a smart, strategic approach that enables them to scale profitably.
- **Clear mission.** They're not chasing speed for its own sake – they want to eliminate the £140bn consumers pay in annual credit card interest. And they've already made over £65m in progress.

Brutal honesty from Philip Belamant, CEO & Co-founder:



"Most of BNPL is built on an outdated, reverse-margin model. If Zilch copied that, you should give us a medal for being the least innovative company around."

That tells you everything about their mindset. They're focused on building a business that actually works, not just chasing hype.

NAILING A NICHE



This is what it looks like when legacy meets innovation. Cynergy Bank brings decades of financial services experience, but operates like a modern challenger – building a tech-first, customer-obsessed platform from the inside out.

How did Cynergy find its groove?

- **Focus over flash.** Instead of trying to be everything for everyone, they zoned in on entrepreneurs and property professionals – people who were underserved by traditional high street banks.
- **Hybrid banking, done right.** Cynergy's big win? Combining relationship-driven banking with fully digitised services. They aren't retreating from that human touch – they're using tech to make that touch smarter.
- **Culture change from the top.** Martin's not afraid to challenge the industry status quo, especially when it comes to outdated processes or risk-averse thinking. That courage to pivot internally made a big external difference.

Killer insight from CEO Martin Kennington:



"Don't scale into a segment you don't understand. Start small. Go deep. Earn the right to expand."

Too many fintechs try to be all things to all people. Cynergy proves that 'niche' is not a dirty word.

TECH THAT GETS PEOPLE TALKING



Plum didn't explode onto the scene with a massive ad budget. They earned their users the old-fashioned way by solving a painful, everyday problem: saving money.

What fuelled Plum's growth?

- **Start simple. Scale smart.** Plum began life as a chatbot. No fancy bells and whistles, just one core promise: it'll help you save. Turns out that was enough to get people talking.
- **Product-led growth meets word-of-mouth magic.** Users love Plum because it works. It auto-saves in the background, helps people hit financial goals and makes them feel in control. So they tell their mates. That's word-of-mouth marketing right there.
- **Going broad, with brains.** Plum's in 10 European countries now, but they didn't rush into expansion. They evaluated each market's regulatory landscape, digital adoption and customer behaviour before pulling the trigger.
- **Data as a growth engine.** From lifetime value modelling to campaign feedback loops, Plum's team doesn't fly blind. Every user action feeds their future product roadmap and marketing mix.

Top tip from Joost Brok, Former VP Marketing:



"Variety is great. But you need a system behind it. Track. Learn. Act. Then do it all again."

The takeaway? You don't need to shout the loudest, just be the most helpful.

CHAMPIONING AUDIENCES OTHERS IGNORE



Built on data and empathy, Marshmallow has its sights set on fixing the insurance industry.

What makes Marshmallow an insurtech force?

- **Laser-sharp audience targeting.** They selected one segment – migrants and expats – who get overcharged or ignored by traditional insurers. Then they built everything around serving that audience better than anyone else.
- **Realised massive growth.** Proving you don't need to rely on price comparison sites if your message and funnel are sharp, Marshmallow grew its direct channel from 5% to 28% in under a year.
- **Culture of testing.** Marshmallow doesn't fear failure; they fear indecision. If a test flops, they ditch it. If something works, they scale it. And every move is measured.
- **Making marketing work.** Sam's philosophy is refreshingly simple: if you can't show how your campaign moves the needle, don't run it.

Sam Knott, VP of Acquisition Growth, shares a growth truth:



"Marketing isn't the prize – it's the lever. If you're not driving growth, you're just doing theatre."

The standout? Helping underserved people while still making each customer profitable. That's rare – and it gives Marshmallow an undeniable edge.

UNASSUMING, BUT INDISPENSABLE



It can be hard to get excited about issuing licences, modular compliance and embedded payments infrastructure. But not for Enfuce – the engine that’s powering modern fintech.

Why is Enfuce worth watching?

- **Tech that’s actually future-proof.** Instead of building yet another closed ecosystem, Enfuce went modular and API-first from the jump. That means faster launches, lower risk and better scale for their clients.
- **Values-led, not vanity-led.** The co-founders built Enfuce to help companies do payments better, without cutting corners on ethics, compliance or customer outcomes.
- **Built for speed and safety.** Those two words aren’t often used together. But Enfuce’s ‘compliance-as-a-service’ model means fintechs can launch quickly while ticking every regulatory box.
- **Supporting others to scale.** Enfuce don’t want to steal the spotlight. Instead, they’re making sure their clients shine. That takes the kind of humility and confidence many infrastructure players lack.

Co-founder Monika Liikamaa’s core belief:



“You don’t need to compromise compliance to move fast. If your foundations are flexible, everything else moves more smoothly.”

Infrastructure isn’t flashy, but it’s the foundation fintech and financial services companies are built on. Without it, nothing else works – and Enfuce builds with that at its core.

FINAL THOUGHTS: GROWING WHILE KEEPING TRUE TO YOU

Scaling a fintech or financial services company isn't just about hitting targets; it's about clarity. Without a clear sense of who you are, who you serve and what problem you solve, every growth tactic just turns into noise. Here's what the 5 companies had in common:

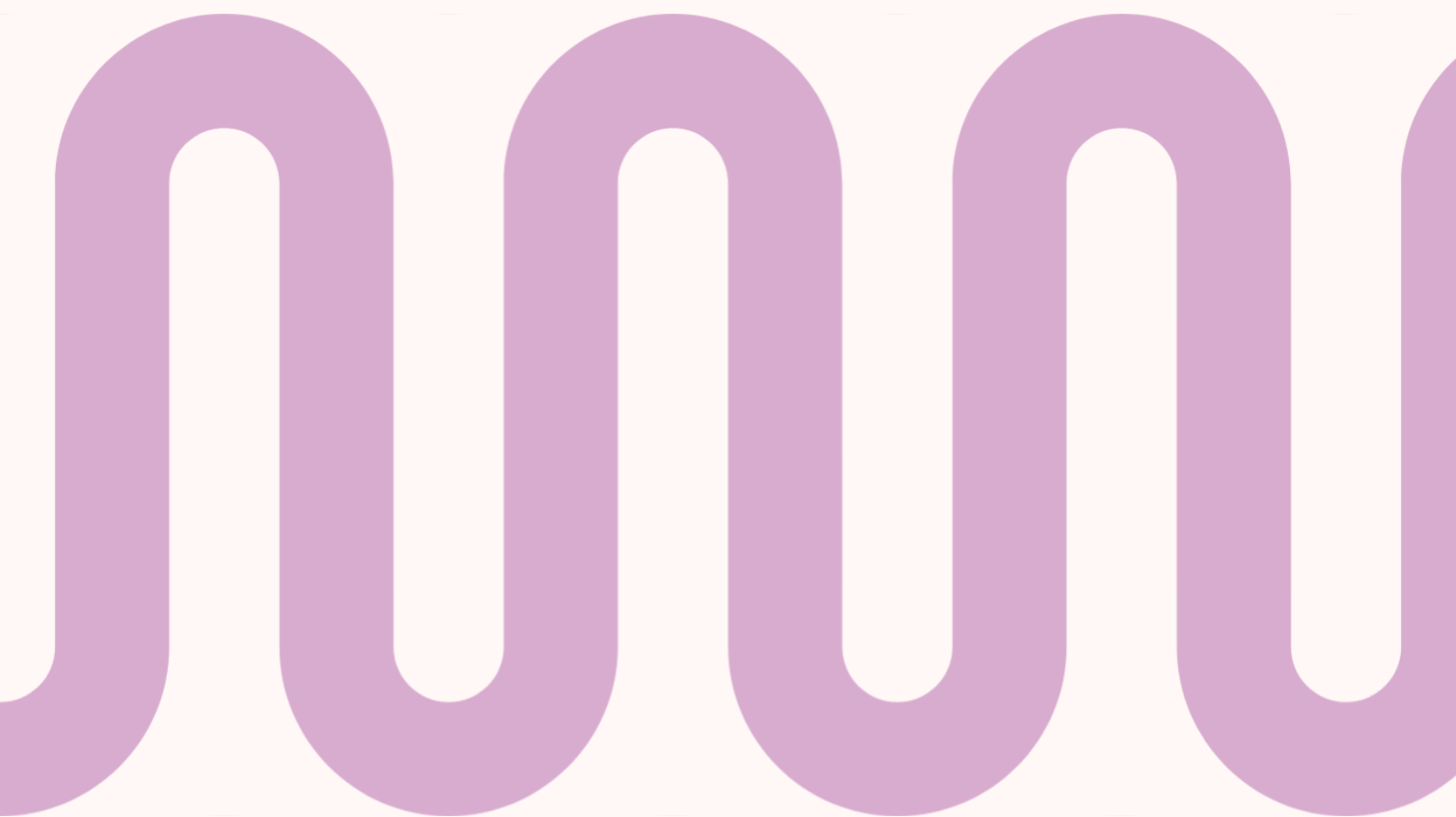
- ✦ **Picked an audience and served the hell out of them.**
- ✦ **Built (and rebuilt) their tech stacks with scale in mind.**
- ✦ **Tracked data and acted on it with purpose.**
- ✦ **Stayed true to their mission, without chasing trends.**
- ✦ **Hired people who gave a damn.**

You don't have to choose between growth and authenticity, because you can have both. The real challenge is navigating the jungle without losing your direction. You don't need to sell out to grow – you need a smarter strategy, sharper tools and maybe a few strong gorillas in your corner to help you push through the dense parts.

BUILDING AN ICONIC BRAND

Fintechs and financial services companies want attention, but only a few become unforgettable. Those that break through the noise are clear, consistent and impossible to ignore. And they're built through bold positioning, relentless experimentation and a deep understanding of what their audience really values.

In this chapter, we go behind the scenes with three marketing leaders at **Rapyd, Monzo and GoCardless** about what makes a fintech brand iconic and how you can build yours.



REBRANDING LIKE YOU MEAN IT



Marc Winitz joined Rapyd as its first marketing hire – when the company was “30 guys and a dog” – four years later, it employs nearly 1,000 people and has a valuation north of \$15bn.

And if you think it doesn’t look anything like a B2B payments company, that’s the point: *“A lot of companies in payments say the same things,”* Marc says. *“We wanted to stand out. So we built a brand that looks more like a consumer product than B2B infrastructure.”*

As a result, Rapyd worked with brand agency Known to reposition itself from “another payments platform” to an enabler of global commerce that enables customers to take risks and do big things, whether they’re a small startup or a global enterprise.

Beyond visual aesthetics, Marc ensured the rebrand connected directly to demand generation:



“Brand isn’t just trust. It’s what gets someone to want to learn more. You need the story, the voice – but also the funnel behind it. We aligned PR, thought leadership, social and content to make sure we could capture that attention and convert it.”

Rapyd’s bold voice shows up everywhere, from visual identity to field marketing to social content. They even produced their own EDM shows in Europe. (Seriously.)

Underneath it all is a relentless clarity. Marc drills into persona mapping, product storytelling and region-specific account-based marketing strategies to make sure every marketing touchpoint matches their brand promise and drives growth. *“We’re fearless and we’re direct. Our customers are the same. The brand had to reflect that.”*

Actionable takeaways:

- Build your brand around what your customers aspire to, not just what you sell.
- Treat brand and demand as one system, not separate departments.
- Get loud where others are quiet and be memorable.

EVOLVING WITHOUT LOSING EDGE

monzo

“I work right at the intersection of brand and performance. And to make it work, both sides need to speak the same language,” says Tierney Cowap, Growth Campaigns Manager at Monzo.

Her job is to run campaigns that drive results and build long-term love for Monzo. That means constantly testing, tweaking and tuning creative across platforms without losing the soul of the brand. The key is experimentation, but within clear boundaries. As a regulated fintech, Monzo has to operate within strict rules – but Tierney sees that as a strength, not a limitation:



“Yes, we have guardrails, but that doesn’t mean we can’t be creative. It just means we need to get smarter with how we test.”

On TikTok, Monzo started with what they had: static ads and repurposed content. But soon leaned into creator-led storytelling that felt more human and more native to the platform. Think bill-splitting skits, relatable money moments and the unmistakable Monzo card popping up in the wild. “We ask ourselves: What would you want to watch? If you wouldn’t stop scrolling for it, don’t make it.”

Clarity matters just as much as creative quality. Tierney’s team builds each campaign around clearly defined KPIs, whether it’s conversions, shares or sentiment: “You can’t measure what you didn’t define. Agree KPIs upfront. And bring stakeholders along the whole way.”

Monzo’s advantage is clear branding: the hot coral card, the cha-ching sound and the trust they’ve built with 8 million+ users. But their edge is how they evolve without losing it.

Actionable takeaways:

- Experimentation is always-on, not a one-off project.
- Use platform-native content – especially vertical video – to feel natural in-feed.
- Combine strong visual identity with clear KPIs to stay on-brand and on-target.

SHIFTING FROM PRODUCT-LED TO BRAND-DRIVEN

GoCardless

Tasked with evolving a niche payment solution with low visibility into a recognisable, trusted and differentiated brand, Ben Moorfoot – Head of Brand & Content at GoCardless – knew they needed to shift from simply explaining the product to owning the narrative.

The team went deep on customer pain points and reframed their messaging around what businesses actually care about: retention, revenue and reducing churn. That insight powered the ‘stop losing customers’ campaign, which was built around real problems the audience feels.

They also leaned hard into content, from in-depth guides to slick videos and storytelling that turned a dry topic into something memorable. Crucially, Ben’s approach avoided the silo syndrome that plagues so many fintech teams.



“Brand isn’t just a campaign. It’s how you show up everywhere, in copy, tone, timing, everything.”

Another smart move? Tight alignment with product and performance teams. Every campaign is calibrated for effectiveness, but also contributes to long-term brand equity. “You can’t just chase MQLs forever,” he says. “We needed to invest in the brand, so we could grow with intent, not just speed.”

Actionable takeaways:

- Reframe messaging around the outcomes your audience cares about, not just features.
- Create a shared vision across content, brand and performance.
- Stop explaining and start owning the category by being known for what you do.

WHAT NOW?

MAKE YOUR BRAND MEMORABLE

Brands that are built to last know these truths:

- ✓ **Your brand isn't your logo, it's the promise you make and how you deliver it.**
- ✓ **Aesthetics aren't everything – you need results to back up your brand.**
- ✓ **You need clarity, creativity and consistency across every channel, every campaign and every piece of content.**

Brand is the engine behind sustainable fintech growth, so ask yourself:

✦ **What does your brand really stand for?**

✦ **Are you showing up where your customers actually are, with content they care about?**

✦ **Are you building long-term love or just short-term clicks?**

If you can't confidently answer all three, it's time to rethink and revisit your brand strategy.

LEVERAGING DATA & TECHNOLOGY



Time to intelligently and innovatively leverage data and technology with insights from three of the industry's forward-thinking leaders, as they unpack the role of data, infrastructure and product innovation in catalysing sustainable growth.

SCALE WITH SMART DATA USE

WAYHOME

Formerly Head of Marketing at Wayhome – which offers gradual homeownership with no debt or mortgage – Cal Graham knows data is the engine behind every key decision. So whether it's identifying underserved regions, unlocking new customer personas or fine-tuning messaging, Wayhome lets the numbers do the talking.



"We use data to spot where we're most valuable and where our product resonates best. It's helped us go from a handful of locations to covering 70% of English postcodes."

Crucially, data isn't siloed. From product to partnerships to investor decks, everyone is looking at the same source of truth. That collaborative mindset helped Wayhome challenge assumptions and embrace change, even when it meant pivoting away from what once worked.

Get to it:

- Treat data like a shared company asset, not a marketing-only tool.
- Don't just report. Analyse. Use insights to shape product, geography and messaging.
- Rely on customer and regional data to uncover growth opportunities others might miss.



GLOBAL-READY INFRASTRUCTURE



Marqeta is powering modern card issuance, helping fintechs like Klarna, Uber and DoorDash launch scalable, compliant solutions globally. And for its Managing Director of International, Jeff Parker, trust is currency and data infrastructure is the vault:



“We’re a B2B business, so we grow when our customers grow. And that starts with trust, especially when it comes to where and how we handle their data.”

From GDPR-compliant systems to building a European data centre ahead of regulation, Marqeta’s approach is proactive, not reactive. And when it comes to global scale, their single API-first infrastructure means clients can launch in any of their 40+ markets without re-inventing the wheel.

Marqeta is also reshaping the future of BNPL, embedded finance and Lending 3.0, not by being the lender, but by enabling speed, access and smarter credit experiences for others. “We’re not just enabling transactions, we’re helping redefine entire categories,” says Jeff. “And that only works when you eliminate friction.”

Get to it:

- Invest in global-ready infrastructure, because compliance is a brand differentiator.
- Be proactive, not reactive: enable faster access, smarter workflows and better UX.
- Partner with your clients’ ambitions – remember their growth is your growth.



CUSTOMER- OBSESSED PRODUCT MARKETING



Product marketing isn't a support function at Pleo, it's the heart of growth, and Rory Woodbridge, Senior Director of Product Marketing, is clear on why that matters:



"We don't just launch features. We launch stories. Because features are copyable. Stories are not."

With over 25,000 businesses using Pleo, their European growth shows how strong design and data-driven decisions can work together. They combine insights, performance testing and great creative around one core truth: customers care about outcomes, not features.

Every launch is narrative-led, with product marketing collaborating across sales, engineering and leadership to ensure every customer touchpoint builds a consistent story. *"Spend management is a competitive category. But when we speak with empathy, clarity and trust, we win hearts as well as minds,"* says Rory.

Get to it:

- Launch narratives, not just features.
- Build a team that reflects your business priorities.
- Customer trust isn't just won with flashy UX. It's earned with relevance, simplicity and support.



FINAL THOUGHT: DATA ENABLES INNOVATION AND GROWTH

Whether you're reimagining homeownership, embedding financial services or building narrative-driven product launches, success hinges on using tech and data not just smartly but purposefully. Don't just leverage data. Make it your engine for scale.

HARNESSING INFLUENCERS & UGC

Influencer marketing isn't just for beauty brands. In fintech, it's already a key lever for growth, especially for brands bold enough to embrace it early and do it properly.

But it's not as easy as sliding into a creator's DMs and hoping for the best. In a heavily regulated space like financial services, successfully working with influencers and user-generated content (UGC) means building trust, educating customers and navigating compliance minefields without losing your brand voice.



Case study

STARLING BANK TOOK SOCIAL SERIOUSLY, HERE'S HOW THAT PAID OFF



Today's social media landscape presents major opportunities for promotion, but also real challenges for fintech and financial services companies – especially around compliance. Financial promotions rules, FCA guidelines, and Consumer Duty requirements can easily feel overwhelming. But Oliver Mott, Head of Social Media at Starling, and his team didn't let that hold them back; in fact, they embraced it.

Building a scalable influencer engine that works

Starling didn't jump on TikTok for the sake of it. They spent months doing their homework before even shortlisting agencies. Why? Because if you're going to show up in a fast-moving space like TikTok, you'd better know why you're there and what you want to say. Here's how they did it:

Step 1: Align internally

They started by mapping the opportunity and the risks. Oliver worked closely with internal stakeholders, compliance, comms and customer service, to build confidence and understanding across the business. "You've got to be really organised to make it look like you're doing it on the fly," says Oliver. "We spent months planning before even thinking about content."

Step 2: Find the right purpose

Starling's influencer and TikTok strategy is tied to a core mission: financial education. They're not chasing vanity metrics. They're trying to change how people relate to money:

"We're proud that our biggest hits aren't Barbie dances. They're creators talking about fraud, financial psychology and money habits."

Step 3: Choose relevant creators

Starling doesn't limit itself to working only with financial influencers. Instead, it thinks more broadly about who can actually get people talking about money. As Oliver explains, the strongest results don't always come from finance experts – surprising creators who are natural storytellers often drive the most engagement and impact.

Complying without killing creativity

Compliance is often seen as a creativity killer in fintech, but Starling has taken a different approach by building a process that protects ideas rather than diluting them. Their content is created within a simple, well-tested framework that's been refined across teams. It allows ideas to move quickly, but with the right safeguards in place. The result is a system where compliance isn't about shutting things down, but enabling better execution.

That mindset also shapes how they approach humour and storytelling. Nothing is left to chance or rushed out in a Slack thread; if something is meant to be funny or educational, it's carefully crafted:



"We don't just launch features. We launch stories. Because features are copyable. Stories are not."

Measuring success without stressing over attribution

So how do you measure success in a world where ROI is murky and multi-touch? Oliver's answer is clear: focus on impact, not just conversion. Metrics that matter:

- Share of voice vs competitors
- Sentiment analysis on key topics
- Traffic to educational resources via links in TikTok posts
- Engagement quality, not just quantity

And yes, they still care about acquisition. But Oliver's team knows that changing banks is a long decision cycle. Their job? Be present, be valuable and stay top of mind:

“If we're in the right conversations, and people are talking about us positively, then we know it's working.”

Key takeaways for fintechs ready to dive in

If you're building your influencer or UGC strategy, take a leaf out of Starling's playbook:

01 Start with strategy, then content.

Align your influencer work with your brand's mission and know the problem you're solving before you start creating content.

02 Bring stakeholders in early.

Get compliance, customer service, and comms in the loop ASAP and build a process that enables creativity, not restricts it.

03 Track what matters.

Forget about obsessing over last-click conversions and instead measure share of voice, sentiment, and impact over time.

04 Pick purpose over polish.

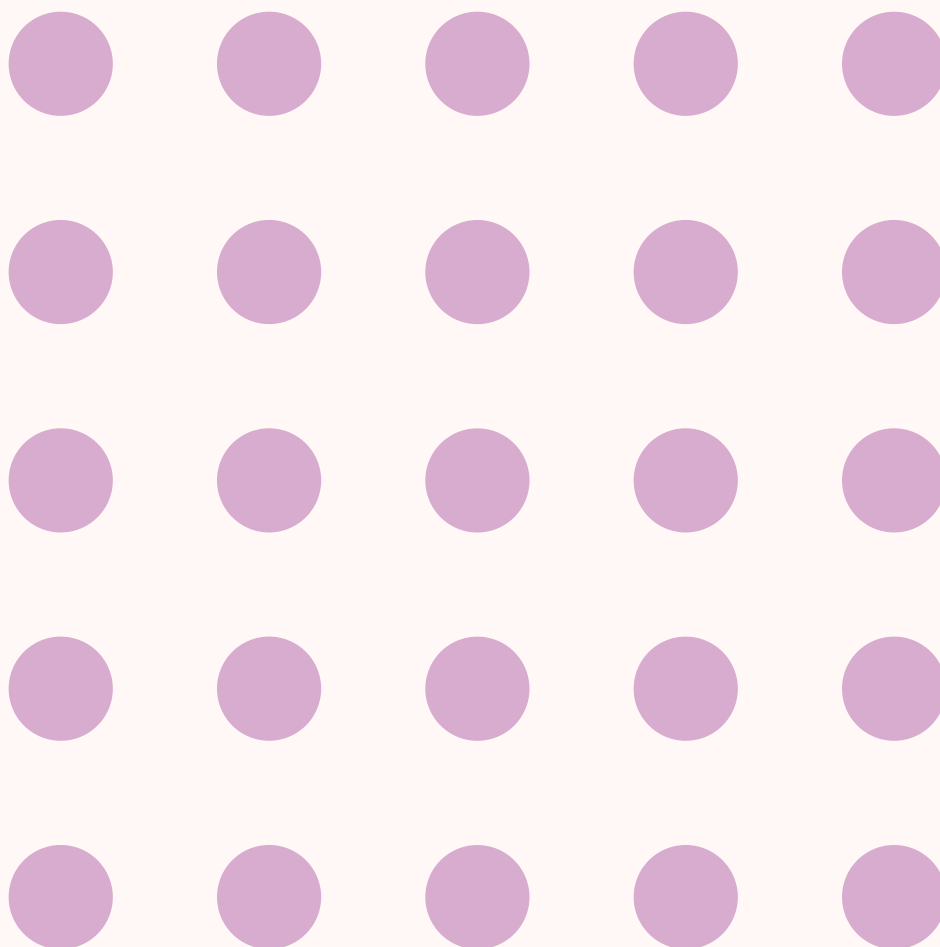
Focus on creators who connect and can make education engaging.

Starling's success with influencers isn't because they're trendier than other banks. It's because they treat social like a human channel, not a megaphone. They listen. They learn. If you're building your fintech's presence on TikTok, Instagram or anywhere else, remember what Oliver says: “People buy from people. If your brand can show up as a person, not just a logo, you're already ahead.”

BEING BOTH DISRUPTIVE & HUMAN- CENTRIC

In fintech, disruption is easy. Just slap a bold claim on your homepage, throw in a ‘no fees’ headline and launch a neon brand. But here’s the truth: disruption without empathy is just noise. The brands that actually matter – the ones people trust, advocate for and return to – blend innovation with emotion.

Let’s dig into what it really takes to build a disruptive brand that feels human, with insights from three of fintech’s most thoughtful brand leaders.



THE REBEL BRAND REDEFINING PAYMENTS



Chris Franklin, Former CMO at VibePay, didn't come from fintech – his background is in sport and retail, which may explain why his approach to brand-building feels so grounded and human.

VibePay is a challenger brand with a bold mission: to make payments free. As Chris puts it, when you're asking people to give you access to their money, building trust has to be the basis of everything you do. Here are his tips for building a disruptive, human brand:

1. Kill the jargon

Instead of leaning into fintech lingo, VibePay simplifies everything. They're reframing their entire category – Pay by bank – so that even your gran can understand it:



"Marketing should sound like how you'd talk to a mate at the pub. No acronyms. No fluff. Just clear, honest talk about how you solve their problem."

2. Talk with your customers, not at them

Social is a two-way street, so don't just broadcast brand messages; listen, reply and build community, especially through creators and micro-influencers:



"People don't want to hear from logos anymore. They want to hear from people they trust. We're betting big on authentic creator relationships."

3. Disrupt the right thing

VibePay focuses on a clear problem: transaction fees that hit small businesses hard. The result? A challenger brand with a rebel heart and a customer-first brain:



"If you're paying to get paid, that's broken. We're fixing that."

CREATIVITY, CONSISTENCY AND CUSTOMER TRUST



As former Head of Creative, Harshil Varsani has built a team that goes beyond marketing deliverables – bringing empathy, clarity and creativity to the fore as they help customers understand and improve their credit problems.

Here's how TotallyMoney is standing out in a sea of same-same fintech and financial services companies:

1. Creativity is a business tool, not just a visual layer

Harshil built the in-house creative team from scratch. Designers, copywriters, illustrators and motion graphics artists are all treated as strategic partners, not production machines:



"We're not an order-taking department. We're here to challenge briefs, bring new ideas and help shape how we show up as a brand."

2. Brand consistency meets performance agility

The brand is warm, helpful and deeply human, but that doesn't mean they can't move fast. Performance teams feed real-time data into the creative team, which maintains consistency across every channel:



"The creative strategy has to flex for performance channels, but the heart of the brand doesn't change."

3. Mission-led = customer-led

TotallyMoney's creative direction ladders up to one thing: helping customers unlock more financial opportunity. Every brief ties back to that mission, keeping the team grounded in purpose, even when performance demands are high:



"Our brand promise is about trust. And trust is built through being supportive, realistic and relatable, every time, everywhere."

GLOBAL TECH, LOCAL FEEL



Active in over 30 markets, SumUp could easily prioritise scale over soul, but Global Brand Director Ariana Sverdlik is deliberately steering the brand in a different direction. For her, brand love doesn't come from product strength alone. It's earned through every interaction, every message and every local market nuance.

Her challenge is a complex one: how do you create a cohesive global brand that still feels human and locally relevant across markets as different as São Paulo, Berlin, and Warsaw?

1. Build brand systems, not rigid rules

Instead of a one-size-fits-all identity, Ariana's team created a flexible toolkit that allows local teams to adapt without losing the core:



"We set the tone and visual guardrails, but we empower local teams to speak their customers' language. Literally and figuratively."

2. Create emotional resonance

SumUp's marketing doesn't just highlight features. It celebrates the journey of the small businesses they serve, from family-run cafés to market vendors:



"Small businesses are emotional businesses. We want to be their partner, not just their payment processor."



FINAL THOUGHT: WE WANT DISRUPTION THAT FEELS LIKE A HUG



The best fintech brands don't just challenge the status quo – they connect, they turn complex products into simple messages and they centre their customers in everything they do. If you want to build a brand people love, not just use, here's your survival kit:

Actionable takeaways:

- ✓ **Kill the jargon and speak like a person.**
- ✓ **Treat your creative team as a strategic weapon, not a service desk.**
- ✓ **Champion your customers' story, not just your product features.**
- ✓ **Build emotional resonance into every campaign.**
- ✓ **Stay flexible, especially if you're operating globally.**

REBRANDING, REFRAMING, REFRESHING

We're not talking about new logos or a sharper tagline, we're talking about reshaping how a company is seen, understood and remembered.

But getting it right is rarely simple. Done well, a rebrand can reposition a business for scale, reignite customer relationships and bring clarity to what was previously noise. Done badly, it creates confusion internally, alienates customers and burns time and budget without moving the needle.

We spoke to three marketers to explore what it really takes to build (or rebuild) a fintech brand that connects.



FROM LEGACY TO CHALLENGER



Leah Glass, VP of Global Marketing, joined Convera at a pivotal time: the company had just been carved out of Western Union's B2B payments arm, which required building an entirely new brand from scratch:



"We had this big question to answer: who are we now that we're not Western Union? And who do we want to become?"

Leah's team wasn't just changing logos, they were rebuilding an entire business across 30+ countries while navigating regulatory hurdles, client communications and a brand identity crisis. Oh, and they were legally required to stop using the Western Union name within a strict timeframe.

The Convera rebrand playbook

1. Build the 'brand house'

Before rushing into creative, Leah's team built what they call the 'brand house' – a visual structure that defines pillars, mission, values and messaging in one place: *"It helps us stay grounded. Every decision goes back to the brand house. Does this creative reflect our mission? If not, we stop."*

2. Lead with proof

Their most powerful differentiator? Daily FX market insights from in-house economists. This became the foundation for their content strategy, anchored in real value.

3. Own your publishing platform

The team launched a blog, streamlined their website and went hard on LinkedIn – focusing on publishing consistently and establishing a rhythm that builds trust

4. Use a human voice

In B2B fintech, authenticity is often lost in legal red tape. Leah's team fights that with tone guidelines and real-world storytelling, and by avoiding jargon at all costs: *"Would you say that to a friend? If not, don't say it in your marketing."*

EVOLVING WITH INTENTION



Raquel Soares, Director of Marketing & Comms, understands the importance of owning your narrative:



"If you don't shape your story, the market will do it for you. That's riskier than any rebrand."

Edenred Payment Solutions has undergone a major evolution, from being an enabler of prepaid solutions to a fintech with broader, more embedded offerings. But instead of going loud and flashy, Raquel took a thoughtful, phased approach to shifting perceptions.

The Edenred reframe strategy

1. Narrative first, visuals later

Raquel didn't start with a rebrand deck; she started with positioning and story to pinpoint Edenred's unique role in the ecosystem and defining their why:

"People need a reason to care. Design won't give you that. Narrative will."

2. Say 'no' to the status quo

Instead of talking about end-to-end payments, the team focused on how Edenred empowers partners through co-creation and embedded finance.

"You have to find language that's specific to you. If your story sounds like everyone else's, it's not working."

3. Show you solve problems

The team leaned heavily into customer use cases, partner success stories and thought leadership to demonstrate how Edenred solves real problems:

"We made the customer the hero of the story. That's what makes the brand feel authentic."

EVOLVING WITH INTENTION

GoCardless

GoCardless moves money through direct debit and open banking, not exactly the sexiest topic on earth. But Toni Gregory, Head of Content Marketing, and her team know how to make it feel relatable, human and emotionally resonant:



“Your customers don’t care about the plumbing. They just want a glass of water.”

That one line says it all: GoCardless isn’t selling infrastructure; they’re solving problems, like chasing late payments and managing cash flow.

The GoCardless authentic approach

1. Make guidelines usable

Toni has ensured brand guidelines are embedded across every team, from sales to support, and empowers people to use them confidently:

“We’re not the brand police. We’re the enablers. That’s how you scale consistency.”

2. Lean on customer emotion

The ‘awkward money’ campaign highlighted the emotional toll of unpaid invoices on small businesses. It was rooted in research, fuelled by real stories and focused on relatability over features:

“One in six SMBs said unpaid invoices kept them up at night. That’s the insight we ran with. That’s what people feel.”

3. Tell the story through others

Toni believes fintech brands don’t always need to be the face of the story.

Sometimes, it’s better to let customers or creators do the talking:

“If you’re a boring product, that’s fine. Just don’t be the one making the TikTok.”

FINAL WORD: HOW YOU TELL YOUR STORY IS JUST AS IMPORTANT AS WHAT YOU SELL

Whether you're carving out a new identity, reframing what you offer or adding a more human side to your story, one thing's clear: how you tell your story is just as important as what you sell. Here's how to get it right:

Actionable takeaways:

- **Start with positioning, not just visual identity.**
- **Use your brand guidelines to gut-check everything.**
- **Ground your messaging in proof and customer stories.**
- **Train every team to live the brand, not just market it.**
- **Avoid jargon. Speak like a human. Always.**
- **Use content to educate, not just promote.**
- **Let your customers do the talking, especially in creator-led spaces.**

Winning fintechs understand the power of rebranding, reframing and refreshing their message when needed. They let the market know who they are before it decides for them.

EARNING CUSTOMER TRUST

Whether you're launching new features, scaling into new markets or pivoting your core product, your fintech or financial services company lives and dies by the trust of your customers.

This chapter is a crash course in how the sharpest minds in fintech marketing are building trust and best-in-class customer experiences. Through the lens of 2 very different brands – **Pipe**, and **bunq** – we explore what it really takes to build lasting loyalty in an age of short attention spans, algorithmic feeds and hyper-choice.

EARNING TRUST AT SCALE



When Amy Loh joined Pipe as CMO, the company had just pivoted from a direct-to-founder revenue-based financing model to an embedded finance platform. That's a big shift, but maintaining trust was key:



"Your customers don't care about the plumbing. They just want a glass of water."

And here's the kicker: they've had to build trust with two completely different audiences at once – the software platforms they partner with for distribution and the SMBs using those platforms. So how do they do it?

Account-based marketing.

They target specific SaaS platforms across LinkedIn, at events and with thought leadership. From product managers to partnership leads, messaging is highly personalised by role and pain point.

Platform-native marketing.

The SMB audience gets educated directly inside the partner platform with timely, personalised in-app messaging, banners and emails. It's lifecycle marketing in lockstep with the partner's own go-to-market strategy.

Events as a trust-building tool.

Pipe uses every event as a launchpad for evergreen content (fireside chats, interviews, snippets) and to drive deeper relationships with prospects: "You can curate an experience in person that's almost impossible to recreate online," Amy notes.

Pursuing shared goals.

"One of the hardest parts of the job is that I've lost control of my marketing levers," Amy admits. But by aligning closely with partner success teams on shared KPIs and offering marketing playbooks that work, she turns partners into an extension of her team:



"Our mission is to empower financial freedom for business owners through unbiased products. That doesn't change, even if our product roadmap or GTM does."

Key insights:



When scaling through partners, make their success your KPI.



Shared values build trust faster than shared decks.



Offline events build emotional trust. Turn that trust into digital content to scale it.



TURNING FEEDBACK INTO FUEL

bunq

Trust isn't guaranteed beyond sign-up; it's earned (or lost) every single day. Product Marketing Manager Samantha de Groen gave us the inside scoop on how bunq's marketing is wired directly to the voice of the user, and how that helps them punch way above their weight:



"Your customers don't care about the plumbing. They just want a glass of water."

Here's how bunq builds loyalty into every layer of the business:

Product marketing = customer listening.

Samantha's team turns support insights and community feedback into smarter roadmaps, and every new feature goes through a loop of Listen–Build–Educate–Re-engage–Listen.

Content that converts and connects.

Educational content is king at bunq. Whether it's demystifying travel spending or showing how budgeting tools work, every campaign is designed to reduce friction, drive usage and make users feel understood.

Retention as a growth engine.

The team's mindset is refreshingly bold: Acquisition is expensive. Retention is powerful. "If we can keep a user and increase their product usage, that's real growth," Samantha explains.

The power of delight. Little things matter.

Whether it's a product feature that makes budgeting easier or a fun community activation, bunq builds emotion into the user journey.

Key insights:



Product marketing is your best retention lever. Use it to close the loop between product and user.



Brand doesn't just live in campaigns; it lives in customer support, docs, emails and onboarding flows.



Delight builds loyalty. And loyalty builds trust.



Stop thinking of retention as post-sale. It's pre-growth.

To wrap up: Trust is the new growth hack

Pipe, Cynergy and bunq may have wildly different business models, but they're all playing the same game: win trust, earn attention and keep customers coming back. Building trust doesn't mean being safe. It means being consistent, clear and customer-first. Whether you're scaling through partners, digitising old-school banking or building community-powered brands, trust is the thread that holds it all together.

And if you're not building it? You're probably losing it.

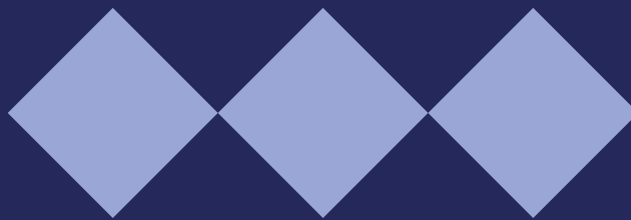
CONCLUSION

Fintech growth isn't a mystery, but it is a discipline. The brands winning today move with intent, clarity and consistency. They know their audience, they respect their product and they don't chase trends at the expense of trust. Across every chapter, one truth keeps repeating: growth without identity doesn't last. Whether you're scaling, rebranding or rebuilding, the goal is the same – build something people actually believe in. Everything else is just noise.



Next steps

Now it's your turn. Take what resonates, challenge what doesn't and pressure-test your own growth strategy against these ideas. Find the gaps in your brand, data and messaging, and close them. The best fintech marketers aren't copying playbooks, they're writing their own. Start building yours.



GET IN TOUCH

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Let's connect

