

# WHY WE INVESTED: FINPERKS



## Prepaid Is Becoming a Global Payment Rail

We are delighted to back serial entrepreneurs Sebastian Seifert, Achim Bönsch and Andreas Veller and welcome them to our Venture platform at Motive Partners. The team has been known to Motive for years, dating back to their previous business, viafintech, which they built and scaled into a leading European payments infrastructure company and exited to global payments provider Paysafe in 2021.

Leveraging the learnings and network from their previous business, the finperks team is now reuniting to build a single-API global infrastructure layer for prepaid products (open and closed loop gift cards, prepaid debit cards, prepaid wallets), connecting brands to digital distribution channels, such as banks, fintech, HR SaaS, and more, and looking to embed and offer prepaid products for their clients.

Prepaid is a trillion-dollar market, with gift cards alone worth approximately \$5.3T by 2034 (Yahoo Finance, 2025). Prepaid is at the intersection of several powerful financial ecosystem trends, which are reshaping how money moves and is managed. It has silently evolved into a relevant payment instrument for brands making it into the top three payment options in checkout. While digital prepaid already accounts for more than half of European prepaid volumes, the underlying forces propelling this growth extend far beyond traditional use cases.

## FOUR STRUCTURAL TRENDS STAND OUT:

### Agentic commerce and distributed economic activity.

As commerce is decentralized across gig workers, agents, and multi-layer marketplaces, prepaid rails provide pre-funded, risk-controlled payment infrastructure ideal for agent-led transactions.

### Remittance-like value flows and peer-to-peer exchange.

As cross-border and peer-to-peer value movement accelerates, prepaid products offer a faster, lower-friction alternative for wages, incentives, gifting, and global transfers.

### The rise of microtransactions and embedded digital value.

In an economy driven by small, frequent digital transactions, prepaid infrastructure enables modular, API-native value exchange embedded seamlessly into platforms and apps.

### Tokenized value and crypto on/off-ramps.

As digital assets scale, prepaid rails can serve as efficient fiat-to-crypto bridges, enabling smoother on- and off-ramps between tokenized ecosystems and traditional payments.

Together, these megatrends amplify prepaid's relevance far beyond gift cards or traditional payroll uses. Despite its scale and growth, the ecosystem remains deeply fragmented and regional. As a result, prepaid remains operationally complex and under-utilized as a modern payment rail. Within prepaid value chains, brands, fintech and platforms must integrate separately with multiple suppliers, manage contracts, and localize operations, often leading to high operational overhead.



### WHAT THEY DO

finperks solves this through its overarching “layer-on-top” orchestration approach, offering one contract, one API, and one settlement to clients. The product suite is a unified, digital-first platform that aggregates ~1,000 prepaid brands across 30+ countries, allowing clients to access global and local suppliers. Key use cases include cashback, employee benefits, loyalty programs, gift cards, and crypto-to-fiat off-ramps.

### WHY THEY INVESTED

Motive Partners invested in finperks because they are positioned to become a critical infrastructure layer for prepaid as a payment category, replacing legacy intermediaries. The team maintains deep supplier and brand relationships and have firsthand experience scaling prepaid across

*“finperks combines timing, technology, and team to redefine how prepaid is distributed and embedded across all financial technologies, outlets, and distribution channels.”*

**Ramin Niroumand,**  
Partner, Investments & Head of  
Venture at Motive Partners

Motive is proud to back Sebastian, Achim and Andreas and we're excited to support their journey and look forward to the value creation opportunity with finperks.

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