Inclusive.
Payments
PAYMENTS CONSULTING

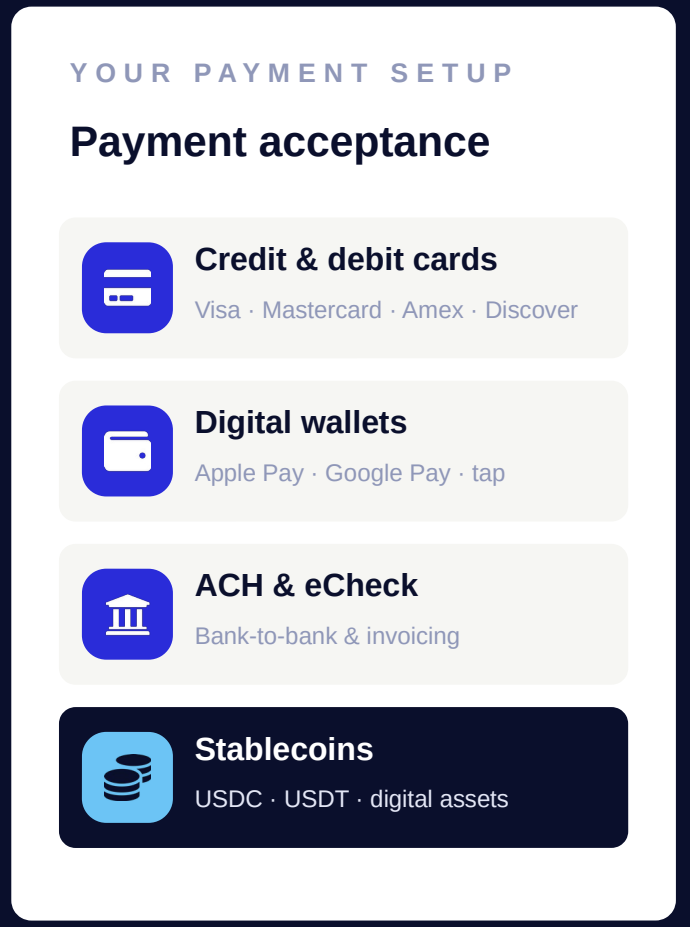
03 · ISVS & PLATFORMS

Embed payments, not the overhead

If your platform touches invoices, bookings, checkout, or point of sale, payments should be part of the product and part of your revenue.

Get a free statement review →

inclusivepayments.io



MEET YOUR ADVISOR

Ashvin Dhawan



20+

years in banking and payments

JPMorgan · Fiserv · NMI

Chief Revenue Officer, Coinsub · Fractional Chief Payments Officer to ISVs

Ashvin brings more than twenty years of banking and payments experience across JPMorgan, Fiserv, and NMI, including running some of the nation's top depository locations and largest acquiring territories. He has advised embedded banking and payments-focused ISVs.

Today he serves as Chief Revenue Officer of Coinsub, bringing white-label stablecoin infrastructure to PSPs, merchant acquirers, and alternative payment platforms, and provides advisory services to several ISVs as a fractional Chief Payments Officer.

AREAS OF EXPERTISE

- **Payment orchestration**
- **Interchange economics**
- **Merchant acquiring**
- **ISO & agent channel**
- **Card network rules**
- **ISVs & embedded payments**
- **Stablecoin infrastructure**
- **Fractional CPO advisory**

HOW WE ENGAGE

Free consultation, then a custom build-out

STEP 1 · NO COST

Free consultation

A working session on your platform, your merchants, and your economics.

- Volume, ticket size, and vertical risk profile
- Referral vs. ISO vs. PayFac
- Revenue model and what you keep per transaction
- Compliance scope: PCI, KYC/KYB, money transmission

STEP 2 · BUILT FOR YOU

Custom payments build-out

We assemble the stack and the partners, then stay on through launch.

- Acquiring and sponsor relationships matched to your merchants
- Boarding flow, pricing tables, and payout rules configured
- Developer onboarding, sandbox, and integration support
- Go-live plan and ongoing portfolio advisory

PLATFORM CAPABILITIES

The payments stack your developers actually need

Automated merchant boarding

API-driven applications with KYC/KYB built in. Standard-risk merchants live in minutes.

Customized pricing

Set pricing per merchant or segment and keep the margin.

Split funding & payouts

Route each transaction across sub-merchants, fees, and partners.

Hosted checkout & tokenization

Hosted fields, vaulting, and recurring billing off your PCI scope.

In-person & omnichannel

Terminal and tap-to-phone SDKs on the same account and reporting.

Risk, underwriting & disputes

Fraud monitoring, chargeback tooling, and sensible reserves.

Reporting & reconciliation

Transaction, settlement, and residual data by API, plus dashboards.

Digital asset acceptance

Stablecoin checkout as a module, alongside Level 2/3 and ACH.

MONETIZATION

Multiple ways to monetize payments

REFERRAL

Referral partner

Introduce merchants, earn a share. No integration or compliance burden.

RESELLER

ISO-style reseller

Sell under your brand with pricing control and residuals on every account.

EMBEDDED

PayFac

Instant boarding, split funding, and payouts under your brand, with pricing and underwriting control.

CUSTOM

Hybrid & custom models

Blend models by segment, add stablecoin and Level 2/3 revenue, and move up as you grow.

More revenue means more responsibility. We structure how much compliance and risk you carry, and tell you when to move to the next model.

Inclusive.
Payments
PAYMENTS CONSULTING

FREE STATEMENT REVIEW

See what you're really paying

Send one recent processing statement. A specialist reviews your setup and follows up with a clear, no-obligation proposal.

info@inclusivepayments.io

inclusivepayments.io

inclusivepayments.io/apply

All merchant accounts are subject to credit and underwriting approval. Next-day funding available to eligible merchants. Savings vary and are not guaranteed. Digital assets are not legal tender and are not FDIC- or SIPC-insured.