

Win and Deliver Regulated FinTech and AI Work Without Adding Headcount

Fractional CTO services with 15+ years of payments, banking infrastructure, and compliance experience. We embed as senior technical leads in your client engagements, under your brand. Your relationship, your margin.

Best fit: consultancies, dev agencies, and compliance advisors serving FinTech, payments, banking, or regulated SaaS clients.

15+

YEARS IN FINTECH

100M+

DAILY TRANSACTIONS LED

US/UK/EU

TIME ZONES COVERED

Senior Only

NO BAIT-AND-SWITCH

CORE CAPABILITIES

- ✓ Fractional CTO & interim technical leadership
- ✓ Payment systems architecture (ACH, cards, cross-border)
- ✓ PCI DSS & SOC 2 compliance implementation
- ✓ Banking infrastructure & core system integration
- ✓ AI/ML delivery: knowledge graphs, agentic and multi-model systems, ML in production
- ✓ AI governance and model risk for regulated institutions
- ✓ Cloud architecture & infrastructure modernization
- ✓ Technical due diligence for M&A / investment
- ✓ Team building, hiring, and engineering leadership

WHY PARTNERS CHOOSE AZDEV

- ✓ **No channel conflict.** Full NDA, no direct client solicitation
- ✓ **Expand your offer.** Add FinTech CTO and compliance services to your portfolio
- ✓ **Senior-only delivery.** One senior principal delivers the work. No juniors, no substitution after the pitch, no onward subcontracting
- ✓ **Flexible commercial terms.** Retainer, project-based, or day-rate. You set the margin
- ✓ **Credible with executives.** Payments and banking platform work at Netspend, Uphold and Equifax
- ✓ **Integrated delivery.** Your domain, your Slack, your standups. Clients see your brand
- ✓ **Available now.** Currently taking on two to three new agency partners

SELECTED RESULTS

Netspend**FRACTIONAL CTO**

Credit building feature, concept to production in **3.5 months**. Built and led a five-person team. **Zero critical post-launch issues**.

Fortune 500 Advertising Group**TEAM LEAD / ARCHITECT**

AI audience intelligence platform. **70K+ node** knowledge graph across **nine or more markets**. 8 microservices shipped.

AI-Powered Trading Platform**ARCHITECTURE SPRINT**

Multi-model AI orchestration across **four LLM providers**, with a regulatory event pipeline running in production. Research throughput materially increased; the baseline is available under NDA rather than quoted here.

Uphold**INTERIM HEAD OF ENGINEERING**

Built a **12-person team** across four continents. **100M+ daily transactions**. Payment failure rates **fell sharply** over the engagement.

ENGAGEMENT MODELS

Embedded in Your Team

We join your client engagement as technical lead, architect, or fractional CTO. Expand your FinTech capability without a permanent hire.

Packaged Sprints You Can Resell

Fixed-scope, fixed-fee assessments: PCI DSS readiness, architecture reviews, technical due diligence. White-label deliverables included.

Specialist Overflow

When you need senior FinTech expertise for a specific deal. Flexible hours, monthly retainer, or project-based. Fast onboarding.

Full NDA • No channel conflict • No direct client solicitation • References available on request
Typical partner flow: intro call → NDA → scoped opportunity review → white-label delivery plan within 72 hours