

STRATEGY + PAYMENTS CONSULTING

Helping founders turn complex payments, product and growth challenges into clear decisions and measurable outcomes.

MONISHA GUPTA

15+ years • Strategy • Product • Payments • Monetization

THE PROBLEMS I HELP SOLVE

Product & Growth Strategy

Clarify the customer problem, prioritize the roadmap, and connect product choices to revenue and adoption.

Payments Strategy & Optimization

Navigate payment economics, rails, partners, risk, operations and platform decisions.

Monetization & P&L;

Find opportunities across pricing, incentives, segmentation, attach, engagement and profitability.

Executive Decision Support

Pressure-test strategy, prepare for board/investor discussions, or bring structure to ambiguous decisions.

THREE WAYS WE CAN WORK TOGETHER

01 Strategy Sprint

1–2 weeks

Answer one critical question: where should we play, what should we prioritize, and why?

Executive diagnosis •
opportunity map •
recommendations • action
plan

02 Product + Payments Accelerator

3–6 weeks

Hands-on support for a product, payments, monetization or partnership initiative that needs senior-level structure and momentum.

Strategy / PRD • KPI
framework • roadmap •
partner recommendations

03 Fractional Strategy / Product Advisor

Ongoing

Senior thought partnership for founders who need experienced leadership without a full-time executive hire.

Decision support • priorities •
stakeholder prep • ongoing
problem-solving

WHY ME

I bring financial-services depth and startup-style problem solving across strategy, product, analytics, payments, partnerships and P&L; ownership. The goal is not another deck—it is a better decision and faster execution.

Ideal for

Founder-led fintech • B2B payments • platforms • financial products • companies navigating growth, monetization or payments complexity