# From Fintech to Fintech-Platform: A GTM Strategy for a B2B Payments API

**Go-to-Market Strategy | Industry: Fintech | Client: Series B Fintech API Platform (hypothetical) | Timeline: 8 weeks | Date: August 2026**

*Re-segmented the market from 14 verticals to 4 wedge verticals, built a product-led + partner-led motion that cut CAC by 38% and grew pipeline 3.4x in two quarters.*

Frameworks: Jobs-to-be-Done . Wedge Selection Scorecard . ICP & Persona Profiling . Product-Led Growth Funnel . Land-and-Expand Motion

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## Challenge

A Series B fintech had built a best-in-class payments-and-issuing API platform (cards, wallets, payouts, reconciliation). Engineering was the strength; commercial motion was the weakness. The sales team of 9 was spread across 14 verticals, selling a generic pitch, and closing small deals slowly: median deal size Rs.3.8 lakh/year, sales cycle 117 days, and a 6% demo-to-close rate. Burn was real, and the board wanted proof of a repeatable motion - not "we can sell to anyone."

The founder's question: **"We have the best API in the market. Why can't we sell it?"** The answer they suspected: *a platform is not a product - a wedge is.*

## Approach

We ran an eight-week GTM strategy engagement:

1. Market structure & wedge analysis (weeks 1-3). We mapped the addressable demand across 14 verticals (fintech lenders, NBFCs, marketplaces, logistics, gaming, gig platforms, wealth, insurance...) using a "jobs-to-be-done x pain intensity x willingness-to-pay" framework, and scored each vertical on 5 criteria: pain urgency, deal size potential, competitive white space, regulatory friction, and repeatability.
2. ICP & persona definition (week 4). We profiled the ideal customer: company stage, transaction volumes, technical maturity, decision-maker (CTO vs. CFO vs. product head) and the specific trigger events that precede an API-platform purchase.

3. Offering & packaging (week 5). We redesigned the offering from one "platform" SKU into verticalised solution bundles with a land-and-expand pricing ladder (entry tier with a usage cap, growth tier, enterprise).
4. Motion design & pipeline build (weeks 6-8). We designed the product-led (self-serve sandbox, developer docs, PLG funnel) + partner-led (integration partners, neobank/bank partnerships, marketplace) motions, and built the 90-day pipeline with sales playbooks per wedge.

## Analysis

**The 14-vertical sprawl was the disease.** Concentration analysis showed 62% of closed revenue actually came from *two* verticals (fintech lenders and e-commerce marketplaces) - but the team spent 80% of time across all 14. The win-rate in the two "natural" verticals was 3.1x the average - the product was already wedge-shaped; the GTM wasn't.

**The wedge scorecard was decisive:**

| Vertical | Pain urgency | Deal size potential | White space | Regulatory friction | Repeatability | Score |
|---|---|---|---|---|---|---|
| **Fintech lenders** | **9** | **Rs.12-40L** | **High** | **Medium** | **High** | **4.2** |
| E-comm marketplaces | 8 | Rs.10-30L | Medium | Low | High | 3.9 |
| Logistics/3PL | 6 | Rs.8-20L | High | Low | Medium | 3.4 |
| Gig/e-employment | 5 | Rs.6-15L | High | Low | Medium | 3.0 |
| Gaming (real-money) | 4 | Rs.15-50L | Low | High | Low | 2.6 |
| Wealth/insurance | 3 | Rs.10-25L | Low | High | Low | 2.3 |

Real-money gaming scored high on deal size but failed on regulatory friction and white space (incumbents entrenched) - the team's "big-fish" instinct was a trap.

**The partner channel was the hidden multiplier.** The company had 41 integration partners doing 0 formal referrals. Partner-sourced deals closed 2.4x faster with 34% higher LTV - because the partner pre-sold the category. The partner motion cost 12% of revenue in commissions but delivered a 4.1x ROI on CAC.

**Land-and-expand was already happening - accidentally.** Usage-based pricing meant 23% of customers expanded within 12 months. Formalising expansion plays (usage alerts, quarterly business reviews, feature-based upsells) was worth an estimated +11 points of net revenue retention.

## Findings

1. Focus 80% of GTM resource on 4 wedge verticals (lenders, marketplaces, logistics, gig) - with lenders and marketplaces as the "point of the spear."

2. CAC could drop ~35-40% by: verticalised messaging (vs. generic), product-led entry (sandbox-to-sales handoff), and partner-sourced pipeline.
3. Deal size was a packaging problem, not a market problem: the median Rs.3.8L deal was the entry-tier price point - the market was willing to pay Rs.12-30L for verticalised bundles with SLAs and compliance tooling.
4. The sales team needed 2 motions, not 14 pitches: a PLG-assisted motion for lower-ACV deals and a partner-assisted enterprise motion for the top.

## Recommendation

We recommended a **"4 wedges, 2 motions, 1 ladder" GTM architecture**:

- Wedge #1 (months 0-6) - Fintech lenders: verticalised "lending stack" bundle (issuing + payouts + collections + reconciliation), 6 lender-specific sales plays, 3 marquee reference logos, and a lending-focused content engine.
- Wedge #2 (months 3-9) - Marketplaces: marketplace payout + split-payment bundle, integration with the top 3 e-commerce SaaS platforms, marketplace-focused pricing (per-payout pricing that scales with GMV).
- Wedges #3-4 (months 6-12) - Logistics & gig: replicate the wedge playbook with lighter investment.
- Motion & ladder: product-led sandbox > assisted sales > enterprise; pricing ladder: Starter (Rs.0.5L/yr, self-serve) > Growth (Rs.5L) > Enterprise (custom, from Rs.15L); partner programme with co-marketing funds and referral commissions.

**Guardrails:** 80/20 resource rule (80% of quota on wedges); weekly wedge-level pipeline review; a "no custom SKUs outside wedges" rule in year 1; and a six-month checkpoint to promote or retire each wedge.

## Outcome

Two quarters after launch, the company had rebuilt the pipeline: 3.4x qualified pipeline growth, median deal size up 2.9x (Rs.3.8L > Rs.11.2L), CAC down 38%, and demo-to-close up from 6% to 14% on wedge-targeted deals. The fintech-lender wedge produced the first Rs.1 crore enterprise deal in company history. The board-approved "wedge discipline" also produced a cleaner narrative for the Series C raise - the company now sells a repeatable motion, not a generic API.

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*Case study reconstructed for illustration from typical engagement patterns. Client and figures are hypothetical.*