

# Integrated Finance, the developer tool giving access to the best financial infrastructure in a pay-as-you-grow model

As part of our quick fire questions series – or QFQs – we spoke to Alistair Cotton, CEO and founder of Integrated Finance, about helping fintechs scale by connecting together the different layers and providers across the unbundled banking stack.

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*Integrated Finance* is an infrastructure platform allowing businesses to create and scale fintechs, fast. Our cloud-native, Financial Infrastructure-as-a-Service platform allows fintechs to instantly access pre-built core financial services and integration workflows, designed to accelerate time to value.

## What was the catalyst for launching the product? / Why are you doing what you're doing?

The founding team of I.F. previously launched a fintech and the major pain we

experienced scaling is the problem we are solving with Integrated Finance

Integrated Finance was founded by four friends and former founding team members of the SettleGo Fintech business. As they scaled up the company, maintaining compliance, integrations, and new relationships with banks and fintechs became an increasing cost with a diminishing return. Our founders looked to solve this problem by partnering with a company that could take this pain away, but no company offered those services. That's why we started IF. Integrated Finance is the outcome of first-hand experience of the pain of integrating and stitching together a vast landscape of financial banking providers and partner connections.

## Tell me about the product – what it is, what it aims to achieve, who you work with, how you reach customers, USP and so on?

We are building a new standard, providing interoperability between all the building blocks required to launch and scale a fintech. Our platform is a developer tool giving engineers from any sized business access to the same financial infrastructure as the biggest fintechs in the world, in a pay-as-you-grow model.

Our cloud-native, Financial Infrastructure-as-a-Service platform is an orchestration layer built on top of multiple financial infrastructure providers and products (banks, fintechs, regtechs etc.), giving engineers access to the same financial infrastructure as the biggest fintechs in the world, in a pay-as-you-grow model.

## How has the business evolved since its launch?

From just the four founders we now employ 30 people across London and Istanbul.

## What is your favourite thing about being

## a founder?

Working on really hard problems with smart people and having customers actually use and get value from the platform we are building.

Working on really hard problems with smart people and helping build the future of embedded banking by redefining connected financial experiences for fintechs and their customers.

## Which founders or businesses do you see as being the most inspirational?

Jeff Lawson, of Twilio, I find particularly inspiring because he built a similar type of business to IF in the communications industry and made it a huge success. Similarly, the founders of Zapier have done an amazing job (with very little venture funding) and built a fantastic company.

Further afield, any founder working on the big hairy problems, like climate change, are totally inspirational to me. Fintech seems like a spot on the horizon in comparison.

## Which other figures in your life inspire you?

You can only be a founder if you have a very understanding family, so my wife and both sets of parents.

## What has been your biggest business fail?

Exiting my previous business too early! It's now worth almost 4x, don't take the first offer that comes in!

## What are the things you're really good at as a leader?

Giving people room to do their best work and not micromanaging, and creating a fun but intense place to work. I encourage people to pursue valuable and

positive change with the end goal for them to carve and lead their succession path in the business.

## Which areas do you need to improve on?

Communication – a rapidly changing startup environment means both external and internal communications changes faster than you can keep up with.

## What's in store for the future of the business?

Scaling our platform globally and helping the next generation of fintechs change the way people use financial services.

## What advice would you give to other founders or future founders?

Being a founder is hard, but the hardest thing is to start in the first place. Once you commit to it, things become more straightforward. You'll probably need to be around someone who is a founder for you to build your confidence up to give it a go. So, find someone inspiring to work with who can help you start your own journey! Find your Gandalf.

## And finally, a more personal question! We like to ask everyone we interview about their daily routine and the rules they live by. Is it up at 4am for yoga, or something a little more traditional?

I would love to get up at 4am for Yoga and a workout but with 3 young children I need to get all the rest I can! I try to make the kids breakfast around 6.30am, drop one of them off at Nursery and be in the office for 8ish. Usually I have 2-3 meetings each morning with the various team leads across to business. I try to spend most of my time working on the business rather than in it, which means fundraising and recruitment take up a lot of my time each day. I try to get home each night to read a book with the kids and help with any homework they have. Once they are in bed, it's back to work, catching up with anything

that's cropped up during the day.

Alistair Cotton is CEO and founder of *Integrated Finance*

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