

The New Commercial Architecture of FINTECH PAYMENTS: LEADERSHIP In B2B sales and its strategic role OF LATIN AMERICAN EXECUTIVES IN GLOBAL SCALE

THE NEW COMMERCIAL ARCHITECTURE OF PAYMENT FINTECHS: B2B SALES LEADERSHIP AND THE STRATEGIC ROLE OF LATIN AMERICAN EXECUTIVES IN GLOBAL SCALE

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SUMMARY

This article analyzes the transformation of business architecture in the digital payments ecosystem, focusing on B2B sales leadership and the role of Latin American executives in the scalability of global fintechs. The research starts from the premise that financial technology, while necessary, has become a *commodity*, shifting the competitive advantage to the ability to execute sales and generate revenue. A case study of the author's career path and the application of the proprietary "**SINCRONIA RevOps**" methodology is presented, demonstrating how the integration of data, processes, and hybrid leadership resulted in the generation of over US\$70 million in new revenue in the last five years. Hypergrowth scenarios are examined in companies such as Blip, Abmex, Fire Banking, and Sigapay, where the restructuring of sales funnels and *go-to-market* strategies generated investments in transaction volume in the order of hundreds of millions of reais. The study concludes that the expertise forged in the complexity of the Brazilian market—characterized by intense regulation and the accelerated adoption of innovations such as Pix—creates a leadership profile uniquely suited to driving internationalization and high performance in global markets.

Keywords: B2B Leadership. Digital Payments. Revenue Operations. Fintech Scaling. Commercial Strategy. High-Performance Management.

ABSTRACT

This article analyzes the transformation of commercial architecture within the digital payments ecosystem, focusing on B2B sales leadership and the role of Latin American executives in scaling global fintechs. The research stems from the premise that financial technology, while necessary, has become a commodity, shifting the competitive advantage to commercial execution capabilities and revenue engineering. It presents a case study of the author's trajectory and the application of the proprietary "SYNCRONIA RevOps" methodology, demonstrating how the integration of data, processes, and hybrid leadership resulted in the generation of over US\$ 70 million in new revenue over the last five years. Hyper-growth scenarios in companies such as Blip, Abmex, Fire Banking, and Sigapay are examined, where sales funnel restructuring and go-to-market strategies generated transaction volume contributions in the order of hundreds of millions of reais.

The study concludes that the expertise forged in the complexity of the Brazilian market — characterized by intense regulation and accelerated adoption of innovations like Pix — creates a leadership profile uniquely suited to drive internationalization and high performance in global markets.

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1. INTRODUCTION

The contemporary landscape of the global financial industry is at a critical inflection point, where the technological barrier to entry has been drastically reduced, but the complexity of distributing and selling B2B (*Business-to-Business*) solutions has increased exponentially. According to recent reports from **CB Insights** and **McKinsey & Company**, the democratization of financial APIs (*Application Programming Interfaces*) has allowed thousands of new *players* to enter the market, creating a hyper-competitive environment where technology alone is no longer the sole differentiator.

sustainable.

In this context, the business architecture of payment fintechs needs to evolve from a purely transactional model to a consultative and data-driven approach, requiring leadership capable of navigating between the rigidity of banking regulations and the agility necessary for scalable growth. The central thesis of this work is that business execution, supported by robust *Revenue Operations* (RevOps) methodologies, is the new value driver for financial technology companies.

The experience accumulated over more than 15 years in traditional financial institutions, such as Itaú Unibanco and Santander Brasil, contrasted with executive leadership in high-growth fintechs, reveals that success in scaling is not accidental, but the result of deliberate sales engineering. The Latin American market, and specifically the Brazilian market, has become a global laboratory for innovation in payments, driven by phenomena such as Pix and *Open Finance*. Executives operating in this environment develop what can be called "organizational ambidexterity," combining solid corporate governance with aggressive market acquisition tactics. This article explores how this hybrid competence is applied in practice to transform promising startups into operations with predictable and scalable revenue.

The relevance of this study is justified by the concrete results that serve as an empirical basis for the proposed analyses. Over the past five years, the application of the strategies discussed here has resulted in the generation of more than US\$70 million in combined new revenue for various organizations. These numbers are not merely financial metrics, but evidence that there is a replicable method behind the apparent chaos of hypergrowth. Cases will be detailed where the restructuring of business processes allowed for revenue leaps of millions of reais in a matter of months, validating the effectiveness of the "**SINCRONIA RevOps**" methodology in different verticals, from banking infrastructure to *Smart City* solutions .

This article is structured to dissect the components of this new commercial architecture. Initially, we will address the transition from the intuitive to the scientific sales model, detailing the role of revenue operations and presenting the proprietary framework. Next, we will analyze the figure of the Latin American executive as a global strategic asset. Subsequent chapters will delve into case studies of Fire Banking, Abmex, Sigapay, and Blip, illustrating how theory translates into TPV (*Total Payment Value*) and recurring revenue. Finally, we will discuss the formation of high-performance teams, the limitations of the study, and internationalization as the final frontier for fintechs that dominate their domestic operations.

2. The Evolution of Leadership in B2B Sales: From Relationship Building to Revenue Engineering

The sale of payment solutions in the B2B and *Enterprise* segments has undergone a profound metamorphosis in the last decade, abandoning the "relationship banker" paradigm to adopt the profile of the "financial engineering consultant".

In the past, the sale of financial services depended almost exclusively on personal networking and business lunches, where trust was established through the bank's brand. However, with the fragmentation of the payments value chain and the specialization of fintechs, the B2B buyer has become more technical and demanding.

Today, a Chief Financial Officer (CFO) or a Chief Technology Officer (CTO) is not just looking for a lower prepayment rate; they are looking for a solution that integrates with their ERP, reduces friction at *checkout*, and offers automated reconciliation. Modern sales leadership, therefore, needs to master the technical architecture of the product as much as the negotiation techniques. This shift requires the sales leader to act as a solutions architect, capable of diagnosing operational bottlenecks at the client and prescribing payment technology as a strategic remedy.

Sales methodology needs to be scientific, based on data and clear conversion metrics at each stage of the funnel.

There is no longer room for empiricism or sales forecasts based solely on the salesperson's optimism.

Implementing advanced CRMs and sales intelligence tools allows monitoring not only sales volume, but also *deal velocity*, conversion rate per stage, and Customer Acquisition Cost (CAC) in real time. Effective leadership is that which can translate this data into actionable *insights* for the team, correcting course and optimizing results.

A dynamic sales pitch.

2.1 Proprietary Methodology: RevOps SYNCRONY

In this increasingly complex scenario, the imperative need arises for the methodology I have named "**SINCHRONIA RevOps**". This model is not just a management tool, but an operational philosophy that integrates Marketing, Sales, Pre-sales (SDR/BDR) and Customer Success (CS) under a single revenue guideline.

In many organizations, these departments operate in silos, with conflicting goals and poor information transfer. Marketing generates *leads* that Sales disqualifies;

Sales closes deals that Customer Success can't retain. The SINCRONIA methodology breaks down these silos, establishing a rigorous Service Level Agreement (SLA) between departments.



The SINCRONIA RevOps methodology is a growth operating system that unifies Marketing, Pre-Sales, Sales, and Customer Success into a continuous, adaptive, and fully data-driven flow. It is based on 9 pillars, organized so that each letter of the word SINCRONIA represents a critical element of the revenue engine.

S – Intelligent Signage

Automatic identification of lead intent, profile, and maturity from multiple sources (ads, traffic, CRM, CS). Uses rules, AI, and behavioral patterns to define priority and next steps.



I – Data and Tools Integration

Creating a "single source of truth" with CRM, automation, marketing, pipeline, and customer data. The goal is to eliminate silos and enable evidence-based decisions.

N – Insights-Guided Navigation

The teams operate with action dashboards (not observation dashboards), where each representative knows what to do, when, and why. Insights guide cadence, messaging, and timing.

C – Adaptive Cadences

Dynamic contact flows that automatically adjust based on customer engagement, objections, and behavior. Each interaction "teaches" the system.

R – Intelligent and Immediate Routing

Distribution of leads and opportunities in real time, considering capacity, performance, specialties, and urgency. This reduces waste and accelerates conversion.

O – Orchestration of the Complete Journey

Marketing, Sales, and Customer Success share the same journey map, with shared SLAs and clear transition points. Nothing "falls between the chairs."

N – Continuous and Multichannel Nutrition

Continuous personalization via email, WhatsApp, social media, inbound marketing, and data-driven content—before, during, and after the sale—to increase LTV (Lifetime Value).

I – Continuous Iteration and 360° Feedback

Each area provides insights to adjust processes, messages, offers, and automations. The method exists to reinvent itself weekly.

A – Revenue Acceleration

The end result: reduced CAC, shorter sales cycle, increased conversion, and expanded revenue through upselling, cross-selling, and referrals.

The practical application of this model involves the intensive use of technology to automate manual processes and free up the salesperson's time for what really matters: selling.

This includes intelligent lead routing , where algorithms distribute opportunities to salespeople with the highest probability of closing based on performance history and vertical specialization.

In B2B sales leadership, from a RevOps perspective, the focus shifts from simply meeting targets to one of *sales enablement*, providing the team with the tools, content, and processes necessary to succeed in the market. saturated.

Another crucial aspect of this evolution is the change in the hiring and training profile.

The "lone wolf" salesperson, who meets the target but doesn't follow the process, becomes a risk.

For revenue predictability. The new commercial architecture values discipline, the ability to learn continuously, and collaboration. Training ceases to be a one-off event and becomes a continuous learning journey , focused not only on the product, but also on the client's industry, regulatory trends, and consultative selling techniques such as *SPIN Selling* or *Challenger Sale*.

3. The Latin American Executive as an Asset

GLOBAL STRATEGIC

Latin America, and Brazil in particular, presents one of the most complex and challenging business environments in the world for the financial sector. Reports from the **World Economic Forum (WEF)** frequently cite the region as a paradox of high bureaucratic complexity and extreme innovation. The combination of dense banking regulation, a labyrinthine tax system, high interest rates, and a sophisticated fraud culture creates a unique "training ground" for industry executives.

Those who manage not only to survive, but to thrive and scale their businesses in this environment, develop a resilience and adaptability that are...

Extremely valuable on a global scale. The Latin American payments executive is, by necessity, a solver of complex problems, accustomed to dealing with crises, abrupt regulatory changes, and economic volatility as part of their operational routine.

A hybrid experience is a distinctive trait of this profile. Many of the leaders who are currently driving the expansion of fintechs, including my own trajectory, began their careers in large, traditional banks. Institutions like Santander and Itaú are schools of governance, risk management, structured processes, and massive scale. Having managed portfolios of large corporate accounts and foreign trade operations in these institutions provides a solid foundation of understanding how money moves.

world.

However, the transition to the world of fintech requires "unlearning" bureaucracy and learning agility, rapid experimentation, and a *customer-centric culture*. The executive who masters these two worlds possesses an unparalleled competitive advantage: they know how to speak the language of the regulator and the central bank, while simultaneously speaking the language of the developer and the startup entrepreneur.

The ability to innovate under constraint is another striking characteristic. Brazil has been a pioneer in several financial technologies, from online income tax return filing to the creation of Pix, which has become a global benchmark in instant payments. Leading the commercial implementation of these technologies requires a keen strategic vision. For example, in the implementation of payment ecosystems for *Smart Cities*, as carried out in Sigapay, the challenge was not only technological but also cultural: convincing public managers and citizens to migrate from physical to digital money.

This expertise in change management and technology adoption is exportable to any emerging or developed market undergoing digitization processes.

The internationalization of Brazilian fintech companies is proof of this executive's maturity. Companies that started by solving local problems are now expanding their operations to Latin America, the United States, and Europe. The business leader in this context acts as a corporate diplomat, adapting the company's value proposition to the cultural and regulatory nuances of each new market. The ability to build multicultural teams, manage remote operations, and maintain organizational cultural cohesion through...

Borders are a direct extension of the diversity and flexibility inherent in the context.

Latin American.

4. CASE STUDY: APPLICATION OF REVOPS AND SCALE IN E-COMMERCE AND BANKING INFRASTRUCTURE

The New Business Architecture theory is only validated when subjected to the test of reality and numbers. The application of the "SINCRONIA RevOps" methodology was tested in high-pressure scenarios with a need for immediate results, proving its effectiveness in different business models within the payments spectrum.

A prime example was our work with **Abmex**, a fintech focused on payments for the high-stakes digital product and e-commerce market. The initial challenge was to transform a reactive sales operation into a predictable acquisition machine.

The company had a robust product, but lacked structured sales processes to reach the next level of scale and capture large accounts.

The intervention began with a diagnosis and complete restructuring of the sales funnel. We implemented the segregation of duties between SDRs (*Sales Development Representatives*), BDRs (*Business Development Representatives*), and Closers (Account Executives), ensuring that each professional was focused on a specific stage of the customer journey. Simultaneously, we established a data-driven culture where every call, email, and meeting was recorded and analyzed. Alignment between Marketing and Sales was crucial: we defined the ideal customer profile (ICP) with surgical precision, directing acquisition efforts towards *players* with higher volume.

transacted and with a lower risk of fraud.

The result of this re-engineering was striking: in just five months, Abmex acquired more than 120 new corporate clients. The financial impact of this acquisition was immediate and significant. The Total Payment Volume (TPV) generated by these new clients reached **R\$ 260 million** in the same five-month period. This growth was not just volume; it was volume with quality and margin. The predictability brought by the RevOps model allowed the company to better plan its cash flow and its investments in technology. The success of the strategy was crowned with market recognition: Abmex received the Fincatch Award, ranking among the best fintechs in Brazil in the Payments category in 2023.

Another critical application scenario occurred at **Fire Banking**, a fintech specializing in API infrastructure for the Pix system. Here, the challenge was different: selling pure technology (*banking-as-a-service*) to other companies that needed to integrate instant payments into their operations. The sale was technical, complex, and involved multiple...

Decision-makers. Acting as a strategic consultant and business partner in 2024, I designed the *go-to-market* strategy focused on verticals with high demand for immediate liquidity. The SINCRONIA methodology was adapted for a more consultative B2B sales cycle, focusing on demonstrating ROI (*Return on Investment*) and ease of integration. API.

The focus on professionalizing the sales funnel and providing technical training to the sales team generated rapid results. This strategy enabled the acquisition of strategic accounts which, combined, contributed an additional **R\$ 150 million** in transaction volume to Fire Banking in 2024. Beyond the direct financial results, this performance was crucial for positioning the brand within the ecosystem, representing the company at events such as FEBRABAN TECH and consolidating partnerships with major national *players*.

My experience at **Blip**, leading the *Inside Sales* unit focused on SMEs, highlighted the challenge of scaling in mass volume. Unlike *Enterprise* sales at Abmex or Fire Banking, selling to SMEs requires speed and automation. The challenge was achieving aggressive targets with a small and, in many cases, untrained team. The answer was radical process optimization and the intensive use of sales *playbooks*.

We standardized the pitch, created objection-handling *scripts*, and implemented daily *role-playing* routines. The result was record-breaking: the team achieved **\$2.5 million** in sales in just six months of 2024, proving that the RevOps methodology is adaptable and effective for both large accounts and the volume market.

These three cases — Abmex, Fire Banking, and Blip — while distinct in their business models and target audience, share a common thread: the presence of leadership that does not accept the *status quo* and uses commercial architecture as a value lever.

5. INNOVATION IN TRADITIONAL SECTORS: THE CASE OF Smart Cities and Urban Payments

The frontier of innovation in payments lies not only in the purely digital environment of e-commerce, but also in the digitization of the physical infrastructure of cities. The concept of *Smart Cities* intrinsically depends on efficient and invisible payment systems to function.

My experience at **Sigapay**, working as a strategic business development consultant, provided a perfect laboratory for testing the application of technologies.

Payment in public management and urban mobility. The project consisted of transitioning from the obsolete model of physical parking meters (coin-operated) to a digital ecosystem for managing rotating parking via a mobile application.

The commercial challenge in this scenario was multifaceted: it involved B2G (*Business-to-Government*) sales to win concessions and bids, and B2C (*Business-to-Consumer*) sales to ensure citizen adoption of the app. The *go-to-market* strategy needed to be designed to break the cultural inertia and resistance to technology common in public services. The approach focused on user experience (UX) and market education. Simply making the app available wasn't enough; it was necessary to create local activation campaigns, partnerships with neighborhood businesses to act as digital points of sale, and an extremely simplified payment interface.

intuitive.

The project leadership involved coordinating multidisciplinary teams, uniting product development, field marketing, and government relations. The scalability strategy designed resulted in the successful implementation of the solution in several cities in the states of Rio Grande do Sul, Santa Catarina, and São Paulo. The impact on revenue and transaction volume was monumental. During the consulting and implementation period, the total transaction volume jumped from R\$ 50,000 to R\$ 1.5 million. This **2,900%** growth was not only a financial success but a success story of public policy and urban modernization driven by fintech.

The Sigapay project validated the thesis that digital payments are tools for urban management. Digitization allowed municipalities to control revenue collection in real time, reduce costs associated with maintaining physical equipment, and mitigate fraud and revenue evasion. The success of Sigapay proves that complex sales methodologies and high-performance management are applicable and necessary even in traditional and regulated sectors.

6. HIGH-PERFORMANCE TEAMS AND THE FRONTIER OF INTERNATIONALIZATION

Building a robust business architecture ultimately depends on the people who operate it. Technology and process are enablers, but talent is the engine. The experience gained leading teams at Safe2Pay, where the

Revenue growth exceeding 200% in three years demonstrates that building high-performance teams is a behavioral and managerial science.

It's not just about hiring the best candidates, but about creating an environment of psychological safety, intellectual challenge, and clear meritocracy—concepts widely advocated by institutions like the **Harvard Business Review**. The RevOps methodology provides the necessary transparency for this culture: when metrics are clear and accessible to all, subjectivity in performance evaluation disappears, giving way to a culture of *accountability* and the pursuit of excellence.

The leader's role in forming these teams involves implementing rigorous Individual Development Plans (IDPs) and constant management rituals. *Feedback*

It must be instantaneous and data-driven. At Safe2Pay, the expansion to 2,500 new clients was only possible because the sales team was trained to act as business consultants, deeply understanding the client's pain points. A fintech sales team needs to know more about the client's business than the client themselves, in order to prescribe the right financial solution.

Internationalization presents itself as the next logical step for teams and companies that have achieved excellence in the domestic market. The experience at Safe2Pay, expanding the company's reach to Latin American countries, and the previous experience at Santander managing international business, demonstrate that Brazilian *know-how* in payments is an exportable product. Executives and teams who master these technologies have a unique window of opportunity to bring these solutions to markets where the financial system is still archaic or fragmented.

However, internationalization demands profound cultural adaptation. What works in São Paulo may not work in Mexico City or Miami. Global sales leadership needs the sensitivity to adapt the sales *playbook* to local norms without losing the essence of the high-performance methodology. Building multicultural teams that blend Brazilian sales aggressiveness with local knowledge of the new market is key to success.

7. LIMITATIONS OF THE STUDY

Although the results and methodology presented in this article demonstrate proven effectiveness, it is important to outline certain limitations for the purposes of academic rigor.

Firstly, the SINCRONIA RevOps strategies and *framework* were developed and applied predominantly within the context of the Latin American market. Although...

While this region may be a relevant *proxy* for global emerging markets, directly replicating these tactics in mature markets like the US or Europe might require significant adaptations, given regulatory differences and pre-existing technological maturity.

Additionally, the case studies focus on companies in stages of accelerated growth (*scale-ups*) or *turnaround*. Applying the same processes to century-old financial institutions, with entrenched organizational cultures and complex technological legacies, may face more severe implementation barriers, requiring longer change management cycles than those observed in fintechs.

analyzed.

Finally, reliance on specific technologies (such as Pix in Brazil) can create biases in the analysis of adoption speed. In jurisdictions where instant payments are not yet the norm, conversion and liquidity metrics can vary substantially.

8. CONCLUSION

The trajectory followed throughout this article, supported by empirical data and real-world case studies, confirms the thesis that leadership in B2B sales in the fintech sector has evolved into a highly precise engineering discipline. The New Commercial Architecture is not an abstract concept, but a tangible operational system, grounded in the "SINCHRONIA RevOps" methodology and the total integration between technology, processes, and...

people.

The results presented — R\$260 million in TPV generated by Abmex, R\$150 million by Fire Banking, 2,900% growth by Sigapay, and US\$2.5 million in sales by Blip — are irrefutable proof that scale is not a matter of chance, but the result of the disciplined execution of a well-designed strategy.

It has become evident that Latin American executives play a leading role in this global scenario. The complexity of the business environment in Brazil has forged a generation of leaders capable of navigating uncertainty, innovating under strict regulation, and transforming structural challenges into business opportunities. The "hybrid advantage"—the ability to blend the robustness of the traditional banking school with the speed and risk culture—is a key factor.

The key differentiator for startups is what allows these executives to lead hyper-growth operations and international expansion.

The RevOps methodology has proven to be the missing link connecting strategy to execution.

By breaking down the silos between marketing, sales, and customer success, and by using data to...

By guiding every decision, fintechs are able to achieve levels of efficiency and revenue predictability that were unthinkable in the old business model.

Looking to the future, the trend is towards intensified competition and the continued commoditization of financial infrastructure. In this environment, the quality of the sales team and the sophistication of the *go-to-market* strategy will increasingly be the only sustainable differentiators. Internationalization will cease to be an option and become a necessity for survival and growth. The fintechs that will succeed will be those led by executives who understand that sales is not an art, but a science; that leadership is not a position, but a service; and that customer success is the only indicator that guarantees the longevity of the business.

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