

Competitive Intelligence Brief

Sample Report — Fintech Payments Vertical | Week of March 24, 2026

CONFIDENTIAL — Prepared for [Client Name]

Executive Summary

This week saw significant competitive movement in the payments space. Two direct competitors made pricing adjustments, one announced a new product vertical, and a previously unknown entrant filed for a payments license. Below is your weekly intelligence brief with recommended actions.

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Signals Detected	Pricing Changes	New Market Entrant	Sources Monitored

Signal #1 — Competitor A: Pricing Reduction

What happened: Competitor A reduced their SME plan pricing by 18% (from \$299/mo to \$245/mo) across UAE and KSA markets. Change detected via landing page monitoring on March 22.

Why it matters: This undercuts your mid-tier plan by \$54/mo. Their positioning copy shifted from 'premium' to 'best value' — suggesting a volume play.

Recommended action:

- Do NOT match the price cut. Your win rate at current pricing is 64% — price isn't the issue.
- Emphasize feature depth in sales collateral. Their reduced plan removed API access.
- Brief the sales team by Wednesday with updated battlecard.

Signal #2 — Competitor B: New Product Launch

What happened: Competitor B announced 'InstaPay Business' — a merchant-facing instant settlement product. Currently in beta with 12 merchants.

Why it matters: Instant settlement is on your Q3 roadmap. They've moved first.

Recommended action:

- Accelerate your instant settlement timeline. Consider pulling into Q2.
- Monitor their merchant adoption rate over the next 4 weeks.

Signal #3 — New Market Entrant

What happened: 'PayStream' (Singapore-based, Series B, \$40M raised) filed for a payments license. Job postings for BD and compliance roles appeared on LinkedIn.

Why it matters: Their merchant acquiring model is similar to yours. Adds a well-funded competitor.

Recommended action:

- Begin monitoring PayStream. Added to your landscape.
- Lock in key merchant relationships that may be targeted during their launch.

Hiring Signals This Week

Company	Role Posted	Signal
Competitor A	VP of Product	Leadership change — likely product pivot
Competitor C	3x Backend Engineers	Scaling engineering — new feature dev
PayStream	BD Manager, Compliance Lead	Market entry confirmed

Market Sentiment

- **Regulatory:** Updated open banking guidelines draft published. Comment period closes April 15.
- **Funding:** \$94.7M deployed into fintech in February 2026. Payments remains most funded vertical at 38%.
- **Customer sentiment:** App store reviews for Competitor A show 14% increase in negative ratings — opportunity to target dissatisfied merchants.

Next Steps

1. Sales battlecard update: **by Wednesday March 26**
2. Product strategy session on instant settlement: **schedule this week**
3. PayStream monitoring activated: **first report in next week's brief**
4. Merchant retention outreach: **identify top 10 at-risk accounts**

This is a sample brief. Actual briefs are customized to your competitive landscape and strategic priorities.
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