

The Future of Consulting & Payments Strategy in the Age of AI



HIS INTIUTION, SAVED
THE WORLD.

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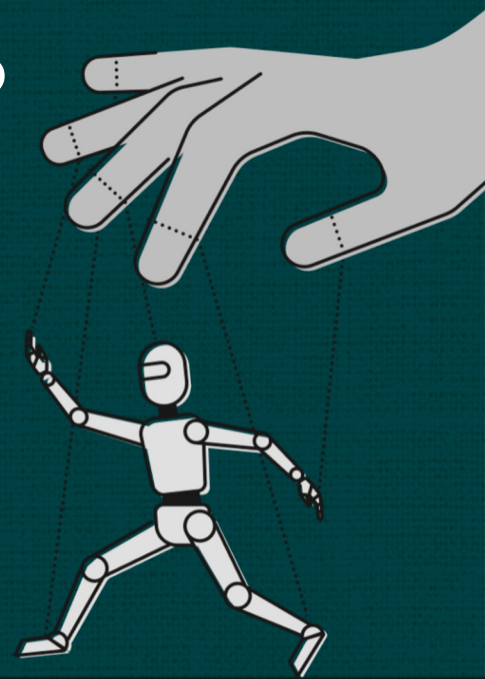
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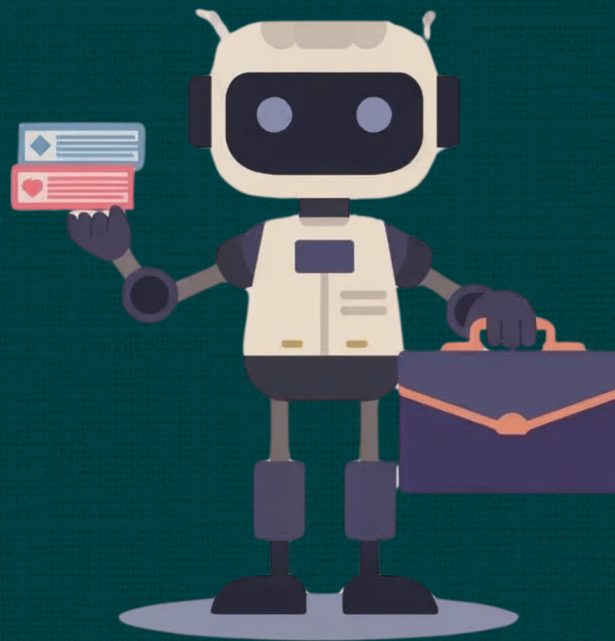
OKO - DEFENCE
WARNING
PROGRAM



- We face a new crossroads, not missiles, but **algorithms**.
- Systems grow **smarter** yet more opaque and fallible.
- Our role: **amplify human wisdom, not surrender to machines.**
- Like Petrov, ask: *“Does this make sense?”*
- Keep **human judgment central** to AI strategy.



Will AI replace consultants?



About Me - Connecting the People & the Dots

Scaled payments across APAC, navigating local regulations, diverse methods, and the demands of hypergrowth.

Uber

Advised banks, fintechs, and global merchants; gaining a broad perspective on the ecosystem's shared challenges



Now, focused on combining AI with orchestration to give companies the intelligence and flexibility to optimize payments in real time and accelerate go-to-market.

 **yuno**

The Hype vs. Reality

AI crunch data, spot inefficiencies, and package insights in seconds.

In payments,
a game-changer?

But the hardest part isn't the data, it's the politics.

Finance, risk, and product all have different incentives, and alignment is often harder than the analysis itself.

That's why the "last mile" is human.

AI can recommend, but only people can align, decide, and act.

Fractional Consulting: Big Impact. Small Commitment.



The Rise of Fractional Consulting

- From Big 4 firms to lean, specialized operators.
- Fractional expertise + AI = faster decisions, sharper insights, and more cost-efficient execution

AI's Role in Consulting

AI = the “junior consultant”

Great at analysis, benchmarking, and summarizing complex data.

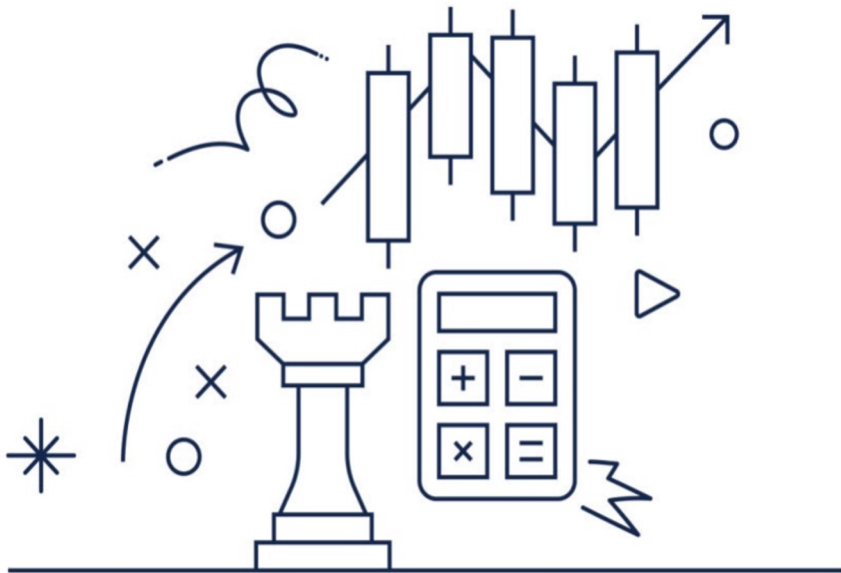
But AI cannot replace what matters most: influence, selling a vision, and driving real organizational change.



Payments Strategy Reality Check

It's not just about tech — it's 30% technology, 70% stakeholder alignment.

Example: at **Uber's expansion**, the real challenge wasn't integrating new payment methods. It was aligning **product, finance, compliance, and ops** to move together.



Where AI Supercharges Payments Strategy.

Smarter prep

sharper business cases,
faster competitive scans.

Clearer storytelling

auto-generated narratives that
resonate.

Faster execution

scenario testing + orchestration
at scale.

The Future Consultant = Orchestrator

- Blending AI insights, software tools, and human influence.
- Consultants will win not by building decks, but by orchestrating change.



Yuno in Action – Future in Action

- Helping banks & merchants like **NetEase Games**, **inDrive**, **McDonald's**, etc.
- **AI + Orchestration** → faster GTM, scalable partnerships, greater efficiency.

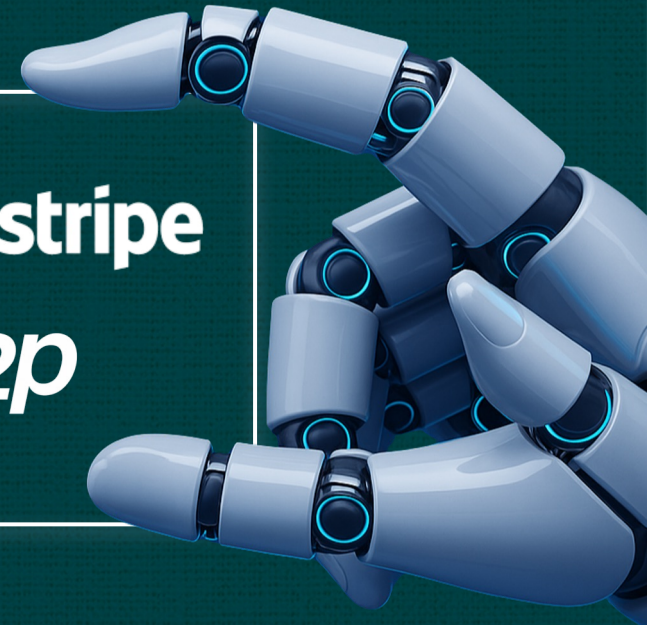


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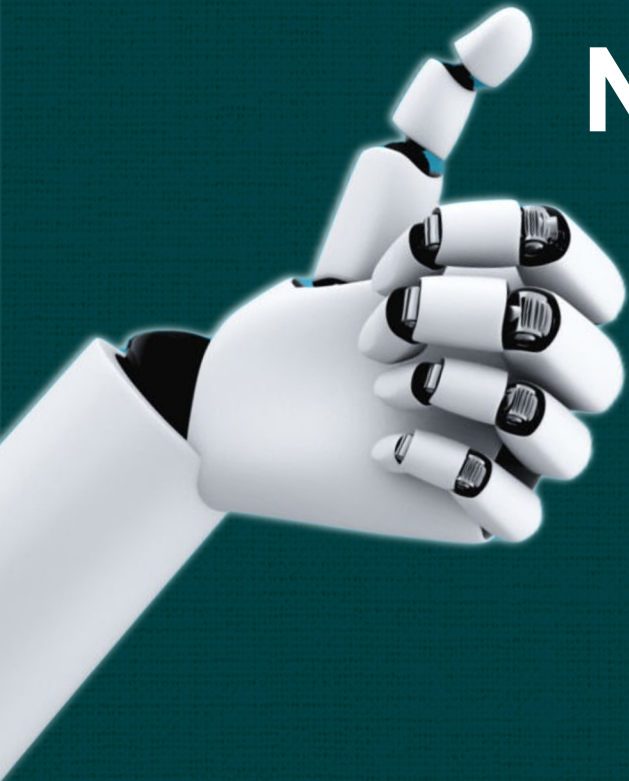


adyen stripe

2C2P



AI will help you to make informed
decision efficiently but
NEVER replace your Judgement





Sheue Chee Beh

*Global Payments & Fintech Leader |
Strategic Advisor | Board Member*

SVP, Head of APAC

Founding Partner



Thank you!

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