

What is Icon's Payments Centre of Excellence?

Everything Payments, Under One Roof

Icon's Payments Centre of Excellence (PCoE) is our payments consulting practice that delivers payments transformation and advisory services for financial institutions, including some of the world's largest banks. For more than 15 years, we have worked across instant, high-value, and cross-border payments, supporting large-scale transformations, regulatory change and innovation initiatives.

As a result, we have developed frameworks, methodologies and structured approaches grounded in pragmatic, real-world delivery. These methodologies have evolved into reusable assets and accelerators, driving faster insight, reduced delivery risk, and consistent outcomes across complex programmes.

What Sets us Apart?



Frameworks & Methodologies Built From Our Experience

Our structured approaches are not theoretical – they are grounded in real-world delivery across some of the most complex payments programmes globally, continuously refined to reflect what actually works.



We Practise What we Preach

The Icon Payments Framework (IPF), our tooling for building payments solutions, is the manifestation of the accumulated learning and experience gained through our consulting services. We provide oversight and guidance to IPF implementations and equally take lessons from those implementations to continuously update our best practices and assets.

Our Four Pillars

Expert Consultants

Payments and
Architecture specialists



Thought Leadership

Payments education & Industry
research and insights

PAYMENTS CENTRE OF EXCELLENCE

Assets & Accelerators

Payments Blueprint,
Architectures and Models



Client Delivery

Payments transformation
strategy, Delivery augmentation
& Payment SME support

Expert Consultants Payments and architecture specialists with deep scheme, platform and operating model expertise – embedded within client teams to bring expert knowledge and expedite delivery.

Assets & Accelerators Including our Payments Blueprint and Reference Architecture – defining the north star and what good looks like for modern payment processing. Proven to accelerate delivery and reduce risk.

Thought Leadership Payments education, industry research and active engagement with the payments ecosystem – keeping clients ahead of evolving regulatory and technology drivers.

Client Delivery Excellence Where strategy meets execution. Delivery of Payments Technology Strategy and Payments Data Strategy engagements.

How we Help

High Impact Consulting Engagements

One way we enable banks to achieve lasting transformation is through focused engagements, typically 8–12 weeks, leveraging our assets and accelerators to deliver measurable results, fast.

Underpinned by our proven Why–What–How methodology, each engagement takes clients from identifying the drivers for change, through defining target architecture based on our Payments Blueprint, to a clear transition roadmap and actionable book of work.

Payments Transformation Strategy Future-proof your payments business by assessing industry drivers and defining target state architecture with a clear, actionable roadmap.

Payments Data & AI Strategy Evolve to a data-led organisation that identifies and captures opportunities from payments data to drive better decisions and new revenue.

Payments Delivery Operating Model Enable an efficient payments organisation and working model between products and implementation, ensuring reusability, transparency and speed.

Integrated Teams

In addition to our consulting propositions, Icon also partners with clients to embed PCoE specialists into project teams, to inject our knowledge, experience and focussed capacity, to expedite and de-risk delivery.

Find out how we can help you on your transformation journey

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