SCHUMAN FINANCIAL

CONTROL PLANE

2024 - PRESENT

Strategic work · Product, partnerships & pilot architecture

Schuman Financial

Agentic payments, enterprise strategy, product direction, partnerships and communications

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CONTROL PLANE

Agentic payments, enterprise strategy, product direction, partnerships and communications

Positioning regulated euro payment infrastructure for a world where the payer is increasingly software acting on a human's behalf.

REGISTRATION

PERIOD	2024 - Present
REGION	Europe · regulated euro payments
ROLE	Strategic work · Product, partnerships & pilot architecture
DISCIPLINES	Agentic payments · Enterprise strategy · Product direction · Partnerships · Communications
DOSSIER	iov.agency/interventions/schuman-financial

CASE STUDY

The four-panel short read, as filed on the dossier page. Provenance travels with each panel.

01 · PROBLEM

The decision on the table, and the market conditions around it.

Provenance · Founder account · Reconstruction

Where should regulated euro infrastructure sit when software agents begin initiating financial actions on behalf of people and companies?

Regulated euro payments were being reframed in real time by agentic software: the payer is increasingly a program acting under delegated authority.

Enterprise buyers want compliance certainty; agentic flows want programmability. Both requirements have to hold in the same product.

02 · EVIDENCE

Observable outputs only - no metrics attached to the individual.

Provenance · Founder account

- agentic-payments venture thesis
- control-plane concept - mandates, policy, approvals, audit, governed settlement
- partner architecture for regulated execution
- pilot design

03 · IMPLICATIONS

What this engagement argues about building in unformed markets.

Provenance · Founder account

Agentic payments do not begin as a technology shift. They begin as an authority problem: who approved this, under what mandate, and with what recourse.

The winning position is regulated rails that agents can safely operate inside.

Agentic payments are a governance question wearing a technology costume. Solve delegation and the rest becomes engineering.

04 · READING LIST

The filed record behind this dossier, linked where public.

Provenance · Public source · Reconstruction · Founder account

S-01 · PUBLIC SOURCE

Schuman Financial - official site

Schuman Financial · Accessed 2026 · schuman.io

S-02 · RECONSTRUCTION

Mandate control plane - I.O.V working beta surface

I.O.V · 2026 · mandate-control-plane.lovable.app

S-03 · FOUNDER ACCOUNT

Scope account: venture thesis, product strategy, partner architecture and pilot design

John Izaguirre - founder account · 2024-present

THE DECISION

Where should regulated euro infrastructure sit when software agents begin initiating financial actions on behalf of people and companies?

Provenance · Founder account · Reconstruction

CONTEXT

Regulated euro payments were being reframed in real time by agentic software: the payer is increasingly a program acting under delegated authority.

Enterprise buyers want compliance certainty; agentic flows want programmability. Both requirements have to hold in the same product.

ROLE

Strategic work · Product, partnerships & pilot architecture · 2024 - Present.

Work across product strategy, partner architecture and pilot design - building the venture thesis and a control-plane concept. An engagement in progress rather than a formal office.

THREE MOVES

01 · FRAME

Establish the product thesis that agentic payments are first an authority and governance problem: who approved the action, under what mandate, with what limits and what audit trail.

02 · SHAPE

Shape a control-plane concept around delegated mandates, deterministic policy, approvals, auditability and governed settlement - non-custodial in the approved concept, with regulated partners executing the payment rails.

03 · EVIDENCE

Work across partner architecture and pilot design so the thesis is demonstrated on a working surface rather than argued on slides.

WHAT WAS BUILT

- agentic-payments venture thesis
- control-plane concept - mandates, policy, approvals, audit, governed settlement
- partner architecture for regulated execution
- pilot design

ARTIFACTS

— Agentic-payments venture thesis.

— Control-plane concept - delegated mandates, deterministic policy, approvals, auditability and governed settlement.

— Partner architecture for regulated execution; the control plane is non-custodial in the approved concept.

— Pilot design material.

— IOV reconstruction - the mandate plane, drawn as one authority chain.

SOURCES

S-01 · PUBLIC SOURCE

Schuman Financial - official site

Schuman Financial · Accessed 2026 · schuman.io

S-02 · RECONSTRUCTION

Mandate control plane - I.O.V working beta surface

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RECONSTRUCTION

THE MANDATE PLANE - DELEGATED AUTHORITY

I.O.V key art and control-plane treatment: mandate, policy, approval, audit and governed settlement drawn as one authority chain. Derived from S-02, S-03

IOV reconstruction · no confidential client material reproduced.

FOUNDER NOTE

Agentic payments are a governance question wearing a technology costume. Solve delegation and the rest becomes engineering.

John Izaguirre - Founder, I.O.V

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