Schuman Financial Growth & Distribution Strategy

Executive Brief

A practical commercial strategy to turn Schuman's regulated euro infrastructure into qualified pipeline, client-specific solutions, and repeatable growth across global fintech markets.

EXECUTIVE DIAGNOSIS

> "The issue is not deal flow. It is commercial translation.

Schuman appears to have strong product and regulatory foundations, but the current growth challenge is not simply finding more leads. The deeper challenge is translating Schuman's capabilities into clear, buyer-specific solutions that fintech companies immediately understand and can test.

WHAT SCHUMAN HAS

- EURØP as a regulated euro-denominated onchain settlement rail
- European regulatory credibility and financial infrastructure relevance
- BaaS-style capabilities where applicable
- Relevance across payments, wallets, exchanges, treasury, tokenized assets and digital asset infrastructure
- Potential strategic alignment with Ripple / XRP Ledger in Europe

WHAT PROSPECTS ARE ACTUALLY ASKING

- How do I access Europe?
- How do I settle in euros?
- How do I serve EU customers, merchants, contractors or counterparties?
- How do I reduce cross-border payment friction?
- How do I add digital asset capabilities safely?
- How do I avoid building the regulated stack myself?

IMPLICATION

→ Schuman must move from explaining products to diagnosing client problems and designing tailored solutions.

PREPARED BY **John Izaguirre** for Schuman Financial

Strategic Positioning & Competitive Wedge

> Regulated European financial infrastructure for global fintechs, with EURØP as the compliant onchain euro rail.

EURØP is the differentiator, but the broader commercial story is European financial access. Schuman should be understood as a partner that helps fintechs connect to euro capabilities, regulated infrastructure, and onchain settlement through a compliant European platform.

COMPETITIVE LANDSCAPE

Market	Major players	Their strength	Schuman's wedge
Euro stablecoins	Circle EURC, SG-FORGE EURCV, Banking Circle EURI, Monerium EURe, Quantoz, Qivalis	Liquidity, bank backing, institutional trust, existing stablecoin infrastructure	More focused euro-native infrastructure, tailored fintech support, EURØP as onchain euro settlement rail
BaaS / embedded finance	Swan, Treezor, Solaris, OpenPayd	Clear API packaging, accounts, payments, embedded finance capabilities	BaaS-style access plus regulated onchain euro settlement and digital asset use cases
Crypto / stablecoin infrastructure	Ripple, Fireblocks, BVNK, Bridge-style providers	Custody, payments, blockchain infrastructure, global digital asset operations	European-regulated euro asset and EU financial access specialization

WHERE SCHUMAN CAN EXCEL

- Euro-native focus rather than USD-led global stablecoin positioning
- Regulatory credibility in Europe
- Faster execution than bank-led consortiums
- EURØP as a compliant onchain euro rail
- Ability to create client-specific pilots
- Potential Ripple/XRPL ecosystem leverage

STRATEGIC RULE

Do not compete as a generic stablecoin issuer or generic BaaS provider. Own the intersection: EU financial access + regulated euro infrastructure + onchain euro settlement.

Commercial Growth Model

The priority is not every fintech in LatAm or Africa. The priority is fintechs with a clear Europe-linked need.

HIGH-PRIORITY SEGMENTS

1. **REMITTANCE & PAYOUT FINTECHS**
   Europe-linked payment, treasury, user, merchant, trade, diaspora, or digital asset need.
2. **DIGITAL BANKS & WALLETS**
   Europe-linked payment, treasury, user, merchant, trade, diaspora, or digital asset need.
3. **B2B PAYMENT PLATFORMS**
   Europe-linked payment, treasury, user, merchant, trade, diaspora, or digital asset need.
4. **MERCHANT SETTLEMENT COMPANIES**
   Europe-linked payment, treasury, user, merchant, trade, diaspora, or digital asset need.
5. **CRYPTO EXCHANGES & BROKERS**
   Europe-linked payment, treasury, user, merchant, trade, diaspora, or digital asset need.
6. **PAYROLL, CREATOR & FREELANCER PLATFORMS**
   Europe-linked payment, treasury, user, merchant, trade, diaspora, or digital asset need.
7. **TREASURY & FX PLATFORMS**
   Europe-linked payment, treasury, user, merchant, trade, diaspora, or digital asset need.
8. **RWA / TOKENIZED ASSET PLATFORMS**
   Europe-linked payment, treasury, user, merchant, trade, diaspora, or digital asset need.

BUYING TRIGGERS

- EU expansion plans
- Euro-denominated settlement needs
- European users, merchants, contractors or counterparties
- Diaspora or trade flows connected to Europe
- Interest in stablecoin settlement
- Banking partner friction
- Faster treasury movement needs
- Digital asset product roadmap
- Regulatory concerns around stablecoin adoption

COMMERCIAL OFFER ARCHITECTURE

1. **LAYER 1: GENERAL MARKET OFFER**
   For companies exploring EU access: EU access overview, EURØP education, BaaS/payment discovery, MiCA and compliance framing, and use-case qualification.
2. **LAYER 2: VERTICAL-SPECIFIC OFFERS**
   For identified segments: remittance corridor pilot, wallet integration, B2B invoice flow, EURØP listing, contractor payout, or RWA cash-leg settlement.
3. **LAYER 3: BESPOKE ENTERPRISE OFFER**
   For larger strategic accounts: custom payment flow design, compliance review, integration plan, 30/60/90-day pilot, and commercial expansion path.

→ **CORE PRINCIPLE**
Start broad, qualify fast, then tailor deeply.

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AI Growth Factory & 90-Day Pilot

Schuman needs an internal operating system that helps a small growth team work with the discipline of a larger commercial organization.

FIVE-POD MODEL

01 **MARKET INTELLIGENCE**
Country briefs, corridor maps, competitor updates.

02 **ACCOUNT INTELLIGENCE**
Account briefs, lead scores, decision-maker maps.

03 **SOLUTION DESIGN**
Use-case maps, solution architecture, pilot proposals.

04 **SALES EXECUTION**
Pipeline, meeting notes, next actions, conversion tracking.

05 **CONTENT & DISTRIBUTION**
Landing pages, one-pagers, webinars, partner assets.

LEAN STARTER STACK

CRM
HubSpot or Pipedrive

PROSPECTING
Apollo

RELATIONSHIP MAPPING
LinkedIn Sales Navigator

RESEARCH
ChatGPT / Claude / Perplexity

MEETING NOTES
Fireflies or Fathom

KNOWLEDGE BASE
Notion or Airtable

DESIGN & AUTOMATION
Canva / Figma + Make / Zapier

€ **ESTIMATED LEAN TOOL COST**
€400-€1,200 per month for a 90-day pilot. Add Clay, Smartlead/Instantly, Dealfront or N.Rich only after conversion is proven.

90-DAY PILOT STRUCTURE

01	Days 1-15 Design
02	Days 16-30 Assets
03	Days 31-60 Sprint
04	Days 61-90 Convert
05	Phase 2 Decision

EXPECTED 90-DAY OUTPUTS

01	300-500	target accounts
02	100-150	researched accounts
03	10-20	discovery calls
04	5-10	qualified opportunities
05	3-5	pilot proposals
06	1-3	pilots under discussion / launched

FINAL RECOMMENDATION
Run a 90-day Growth Factory Pilot to validate positioning, build pipeline discipline, and convert organic interest into client-specific pilots. Winning path: clear offer -> qualified accounts -> diagnosis -> tailored solution -> small pilot -> commercial expansion.