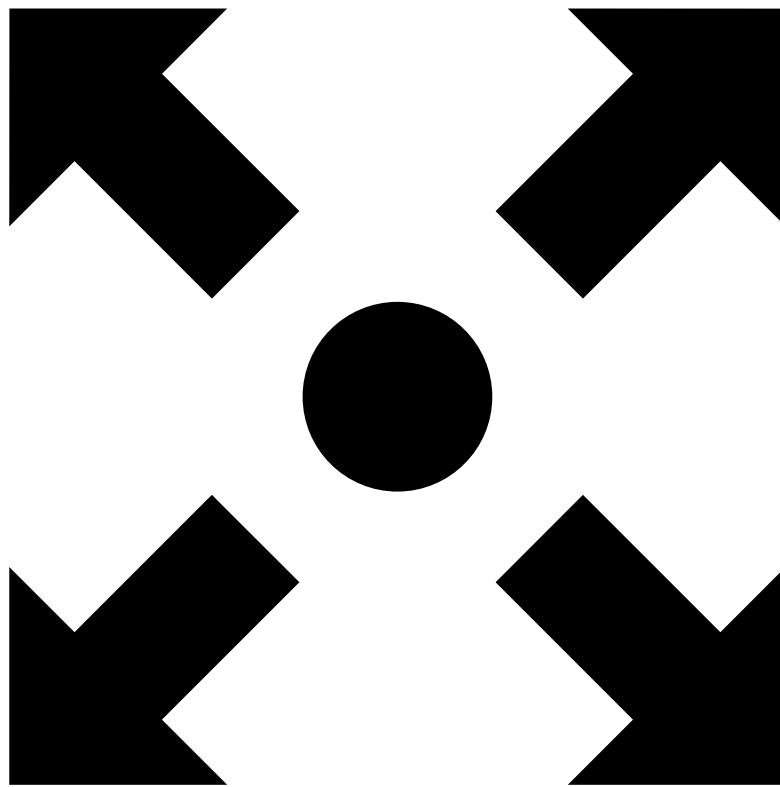


2025

changemakers

# GLOBAL AMBITIONS, COMPLEX REALITIES



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## Industry Report

**CHANGE MAKERS CLUB**

IN PARTNERSHIP WITH

The logo for tipalti, featuring a yellow curved line above the word "tipalti" in a bold, lowercase, sans-serif font.

## THE DISCUSSION TOPIC

### Careful Market Selection

Senior leaders must now act as horizon scanners, routinely looking for new markets to drive growth. Many components determine whether an organisation decides to go or no go, for example, language, regulation and audience. Abundant external data (search trends, streaming stats, competitor footprints) and internal metrics (conversion rates, payment success, support tickets) now allow market selection to shift from intuition to evidence. Teams that build structured frameworks to collect and refresh these inputs can prioritise expansion bets earlier, exit unviable markets faster and allocate capital with more confidence.

### Actionable Solutions

*"It is important to use a data lens to decide where to go next."* Adam Balderston, COO, Pirate.com

**Opportunity Dashboard:** Build a live dashboard combining search trends, competitor footprint and payment-volume heat maps. Institute a quarterly review cadence to refresh datasets and pivot early.

**Scenario Modelling:** Stress-test OpEx, tax and FX sensitivity before committing capital.

**De-risk and Diversify:** Carefully consider where to place your market bets. Explore multiple markets before going all in to future proof and de-risk.

### Questions to Consider

- Which external data sources could pressure-test your next market bet?
- How often do you revisit market scores as macro conditions shift?

### Payments Without Borders

Offering local currencies and payment methods boosts customer satisfaction, but every extra option multiplies back-office complexity and compliance risk.

Ambitious growth plans increasingly depend on offering customers, employees and partners their preferred currencies and payment rails. Yet every new option introduces extra FX exposure, banking integrations and settlement rules. Without a scalable architecture, finance teams risk spiralling costs and operational drag as localisation outpaces their back-office capacity.

### Actionable Solutions

*"The more currencies you support, the more compliance work you face, so your finance systems need to be up to the job."* Mark Mainstone, COO, The Folio Society

**Catalogue Trim:** Rationalise your payment catalogue, keep only the currencies that drive clear incremental margin.

**FX & KYC Orchestration:** Use a payout-orchestration platform that automates FX, KYC and local clearing. Partners can help in unfamiliar territory.

**Self-serve Transparency:** Embed real-time FX and fee visibility into supplier portals so payees can self-select options without extra tickets.

### Questions to Consider

- Which payment options add revenue, and which just add cost?
- How quickly could you on-board a new currency if a strategic market demanded it?

## People in Finance

Demand for digitally fluent finance professionals far exceeds supply. Routine, manual workloads drive attrition, while candidates increasingly judge employers by the quality of their tech stack. Organisations that cannot automate tasks or offer skill-building opportunities risk slower closes, eroded morale and long vacancies in critical roles. Equally, those who implement automation without having the right people in place and transformation strategy will struggle to scale.

### Actionable Solutions

*“Make sure you find good finance staff and then make sure they have good systems to work with.” Anon.*

**Automate Pay Runs:** Eliminate manual payment-run prep through end-to-end AP automation.

**Where to put your pound?:** For every pound invested in automation, ring-fence an equal amount for people, role redesign, upskilling, and change enablement. A twin-track investment programme can drive productivity.

**Invest in Change Management:** Offer continuous up-skilling on analytics and automation to convert retention into growth. Grow with your people.

### Questions to Consider

- Which repetitive tasks are driving your highest performers to look elsewhere?
- Where should your priorities currently lie, people or technology? or both?

## The Compliance Minefield

Cross-border expansion now means navigating a patchwork of fast-changing tax, duty and reporting requirements that vary by country, state and even city. Manual spreadsheets struggle to keep up, turning minor rule updates into margin-eroding surprises and protracted customs delays. Automation and real-time compliance intelligence are becoming baseline necessities rather than nice-to-haves. To keep up with the volatility of local rules and regulations, you must be prepared and proactive.

### Actionable Solutions

*“Global growth stalls the moment compliance lags. Speed-to-compliance is now a revenue metric.” Anon.*

**Institutionalise Market-entry Governance & Entity Strategy:** Use a pre-flight compliance scorecard for new markets, align transfer-pricing policy, and rationalise entities to minimise PE risk and admin load.

**Invest in Your Systems:** Build tech, finance and operational systems that allow for localisation without requiring ground-up redesigns for each market. Platforms where language, currency & pricing can be managed effectively on one platform, are essential.

**Real-Time Tax Engine:** Integrate tax engines that calculate duties and indirect taxes at checkout and in AP.

### Questions to Consider

- Which KPIs prove compliance health to your board (effective tax rate volatility, penalties avoided, cycle time to compliance)?
- Are you being reactive or proactive to new regulation and compliance?

## Process Before Platform

Automating a broken workflow just accelerates failure; redesign the process, then digitise it.

Many digital-finance projects falter because technology is bolted onto legacy workflows that were never streamlined. As companies scale internationally, those inefficiencies multiply across entities, currencies and approval chains. Soon siloes will emerge and disrupt. Redesigning processes first, and then digitising them, has emerged as the prerequisite for any sustainable automation effort.

### Actionable Solutions

*“There’s nothing worse than putting a tech in that just sits there unused or making things more complicated.”*  
Russell Martin, Director, Tipalti

**Map & Remove Waste:** Chart finance workflows end-to-end and cull redundant approvals before selecting software.

**Pilot-Then-Automate:** Trial redesigned processes in one region, establish KPI baselines, then layer on automation.

**One Size Doesn’t Fit All:** Make sure that any automation is catered specifically for your needs, current processes and level of maturity. The right implementation and integration strategy is fundamental for success.

### Questions to Consider

- Are you digitising today’s pain or tomorrow’s ideal workflow?
- How will you pilot in one entity/market, and what are the scale-up/roll-back criteria?

## Conclusion

The appetite for global growth among music, entertainment, publishing and gaming companies has never been stronger, yet the operational demands of crossing borders have grown equally intense. Balancing the allure of fresh audiences and revenue streams against the rising complexity of foreign-currency payments, multi-layered tax regimes and uneven regulatory landscapes is fundamental to this endeavour. At the centre sits the finance function, expected to absorb this complexity without slowing the business.

Automation emerged as the quiet enabler of scale. Whether handling pay-out orchestration, calculating duties at checkout or stripping manual prep from payment runs, modern tooling frees scarce finance talent to focus on higher-value analysis. This matters more than ever: skilled professionals are in short supply and expect intuitive systems, not spreadsheets, when they walk through the door. Yet technology alone is no silver bullet. Take caution, as digitising an inefficient workflow merely accelerates its flaws. The organisations moving fastest are those that first redraw their processes and champion change management.

Ultimately, scaling internationally is won on the fundamentals. Clean, well-designed processes; automated, compliant-by-design finance; trustworthy data flows; and teams equipped with modern tools turn cross-border complexity from a drag into a flywheel. Skip the basics and growth stalls under manual workarounds and audit risk; get them right and you unlock faster entries, tighter controls and the capacity to keep expanding, confidently, sustainably and at pace.

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Tipalti is a leader in financial technology software that provides comprehensive accounts payable, procurement and global remittance automation solutions for businesses. Trusted by businesses looking to scale finance operations and processes to reduce their workload by 80% or more.

Some of their clients include: Cazoo, GoDaddy, Canva and Twitch.

<https://tipalti.com/en-uk/>

Thank you to our thought leaders for the session:

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Change Makers is a global community of senior executives who aspire to driving long-lasting change within their large and complex organisation. As a community we discuss the opportunities and challenges ahead, bench test our thinking and hear peer review. On a regular basis we meet for confidential meetings and produce industry reports. Learn more about the Club, access content and apply to join up-coming events via our website.

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