



David Copper, M.Sc. (Lpool)



Professional Bio

Overview

David Copper serves as Principal Consultant, specialising in innovative PSP and ISO Merchant onboarding platforms. He holds a Master of Science degree in Information Technology from the University of Liverpool.

David possesses extensive experience in systems development and business analysis, with a strong background in design and implementation. His expertise spans end-to-end project delivery, system integration, process optimisation, and regulatory compliance.

Typically reporting directly to the C-Suite and Executive Committees (EXCO), David has demonstrated a commitment to excellence, combining technical proficiency with a deep understanding of business operations. His focus on delivering tailored, efficient onboarding solutions ensures clients achieve strategic objectives. At the forefront of PSP and ISO merchant onboarding, he leads the design and execution of complex onboarding frameworks, regulatory compliance programs, and operational transformation initiatives. His strategic oversight ensures

that merchant acquisition processes are not only operationally efficient but also future-proofed against evolving regulatory and market demands. David's Innovation Lab approach is instrumental in helping organizations optimize their onboarding capabilities, enhance risk management practices, and drive sustainable growth, while maintaining high standards of service and compliance.

API Integration Experience

- AMLFocus
 - BvD
 - Creditsafe
 - GBG
 - IBAN/Open Banking
 - Jumio
 - Mitek
 - OpenAI
 - Salesforce
 - Trulioo
 - Webshield
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Development Environments

- **Frameworks**
 - Next.js
 - Remix
- **Authentication**
 - Auth0
 - Lucee
 - Remix
- **Languages/Platforms**
 - Java (JVM)
 - Lucee / CFML
 - Node.js
 - TypeScript
- **Databases**
 - MS SQL Server
 - MySQL

- PostgreSQL
 - NoSQL (MongoDB)
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Testimonials

Eric Levy | Payments Lead | Atlanta, USA.

David is one of those rare professionals who can turn a complex business challenge into a streamlined, scalable solution — and make it look effortless in the process. During our time working together, David led the creation of an online merchant application form that fundamentally transformed our customer onboarding experience.

What he delivered wasn't just a form — it was an end-to-end automation of a previously manual, error-prone process. His solution significantly reduced onboarding time, improved data accuracy, and provided a far smoother experience for both internal teams and our merchants. It was a game-changer.

David combines deep technical acumen with a clear understanding of business needs. He asks the right questions, anticipates downstream impacts, and builds with scale in mind. Just as important, he's collaborative, responsive, and a pleasure to work with.

If you're looking for someone who can modernize legacy processes and deliver measurable impact, David's your guy.

Daniel Holden | Payments Lead | London, UK.

David has an incredible grasp of payments technology and a real talent for breaking down complex systems into clear, workable solutions. Whether it's streamlining onboarding, integrating platforms, or navigating compliance, he brings a calm, confident approach that inspires trust. He's someone you want in the room when solving tough payments challenges.

I have engaged number of technology professionals in the payments space, but David truly stands out. His combination of deep expertise and down-to-earth collaboration is rare—and invaluable.

Angus Innes-Coutts | Anti-Fraud Lead | Dubai, UAE.

In the fast-moving world of payments, fraud prevention is a constant challenge—but working with David made a real difference. He understands not just the technical architecture behind onboarding and transaction flows, but also how fraud risk fits into the bigger picture. His ability to spot weak points early and design around them has saved us time, money, and a lot of future headaches. He brings a level of clarity and foresight that’s hard to find

David's insights helped us tighten controls without slowing down the business—a rare balance. I'd gladly work with him again.

Consulting Rates

£2,300 / day

Strategic long-term engagements (exclusive of VAT)

Rate Scaling by Engagement Length

Engagement Duration	Market Rate Range	Use Case
1–5 days	£2,500 – £2,800	Short-term advisory / urgent engagements
2–4 weeks	£2,300 – £2,600	Workshops, system reviews, strategy input
1–3 months	£2,000 – £2,300	Program design, architecture, governance

Engagement Duration	Market Rate Range	Use Case
3+ months	£1,800 – £2,000	Long-term delivery or advisory support

Rates reflect deep experience and strategic capability in the global payments sector. Let's discuss how to tailor an engagement model to meet your objectives.

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