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**Diabetes Is
Reaching Indians Earlier**
*And Why This Quiet Shift
Should Matter to You*

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**Dr. Saheer
Nelliparamban**

FOUNDER & CEO
PAYWINT

Paywint

A MULTI-CURRENCY DIGITAL
WALLET ECOSYSTEM HELPING
BUSINESSES TRANSACT FASTER,
OPERATE SMARTER, AND SCALE
WITH CONFIDENCE

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Shweta Singh | The CEO Magazine

Despite rapid innovation in fintech, small and medium-sized businesses continue to operate with slow settlements, fragmented tools, and complex onboarding processes. For them, payments are not a feature; they are cash flow, continuity, and credibility. It is this gap between what modern businesses need and what traditional systems deliver that led to the creation of Paywint. Founded in 2024 by *Dr. Saheer Nelliparamban*, Paywint is a next-generation fintech platform designed to simplify money movement and day-to-day financial operations through instant payments, merchant solutions, invoicing, and multi-currency capabilities. An Executive Member of the Forbes Business Council, Dr. Nelliparamban brings a compliance-first and customer-first approach to building Paywint.

Positioned as a Multi-currency Digital Wallet, Paywint enables users to store, send, receive, and manage funds seamlessly. Built with a compliance-first mindset and a customer-first approach, the company is focused on giving growing enterprises the infrastructure to transact faster, operate smarter, and scale with confidence.

A Multi-Currency Digital Wallet

Paywint is a next-generation fintech company designed to simplify financial operations for individuals and businesses. At its core is a Multi-currency Digital Wallet that makes money movement smoother, faster, and more dependable. With a secure, scalable, and accessible ecosystem, Paywint enables SMEs, e-commerce merchants, freelancers, and everyday users to transact with confidence.

Under the leadership of Dr. Nelliparamban, Paywint combines innovation with a compliance-focused foundation to support financial inclusion and operational efficiency. With a presence in both the United States and India, the company is positioned for global growth, serving users who rely on its Digital Wallet to streamline payments, improve cash flow, and expand business reach.

Today, Paywint serves a diverse and growing customer base, including SMEs, entrepreneurs, freelancers, everyday users, and cross-border customers who require modern payment infrastructure for daily use. The company operates from its headquarters in Dallas, Texas, while maintaining a registered presence in Kerala, India, where most of its research and development work is based.

The Founder's Journey: From Medicine to Fintech

Dr. Saheer Nelliparamban did not start out in finance. He began his career in medicine, where the work demanded discipline, ethics, and quick decision-making under pressure. That early training shaped the way he thinks even today, breaking down complex problems, finding the root cause, and building solutions that are practical and reliable.

Dr. Saheer Nelliparamban's path into fintech is not the conventional founder story, and that is precisely what makes it compelling. He began his professional journey in medicine, completing his MBBS from Wuhan University School of Medicine. The medical field shaped him early, instilling discipline, ethics, and the ability to make decisions under pressure skills that continue to influence the way he builds and leads today.

From a young age, Dr. Nelliparamban was known to be enthusiastic, socially active, and curious about the world. He travelled across multiple countries, gaining exposure to different cultures and communities, experiences that expanded his understanding of how people live, work, and transact across borders. Born to Mr. Muhammed N, who served as a senior engineer in Kerala's Public Works Department for over three decades, and Mrs. Nafeesa K, a Hindi teacher, he grew up in an environment grounded in stability, responsibility, and learning. Today, he is happily married to Mrs. Baby Sabana and is a proud father to Roohi Nelliparamban and Hoori Nelliparamban, both currently attending school, an anchor that keeps his leadership personal, grounded, and future-focused.

Over time, Dr. Nelliparamban's curiosity shifted beyond healthcare and into technology. What began as interest evolved into a decade-long journey through fintech and

payments, where he worked closely with payment systems, compliance frameworks, and financial infrastructure across markets. It gave him a front-row view into how money moves behind the scenes – and where the system repeatedly fails the very businesses that depend on it. While fintech has advanced rapidly, Dr. Nelliparamban noticed that many small and medium-sized businesses were still struggling with issues that should have been solved long ago. Onboarding remained complicated, settlements were slow, and businesses were forced to rely on multiple disconnected tools just to manage routine transactions. For many, the experience felt more like managing a system than running a business.

That gap between what modern businesses actually need and what traditional systems deliver stayed with him. His medical background also influenced how he looked at the problem. In healthcare, you are trained to identify root causes quickly and design solutions that are both precise and practical. He brought the same mindset into fintech, focusing on simplicity, security, and real-world usability instead of complexity. With a clear objective to build a single, unified platform that makes payments and financial operations simple, accessible, and trustworthy for businesses and individuals alike, he started Paywint. The journey began with deep research, hands-on product development, and close collaboration with early users to understand their challenges. Over time, Paywint evolved into a compliance-first, scalable fintech platform designed to support instant payments, multi-currency transactions, and everyday business needs. What began as a response to a real operational challenge soon became a larger mission: to support financial inclusion and sustainable growth in a fast-changing global economy.

The Paywint Framework

Paywint is a next-generation fintech company built around a clear purpose: making financial tools simple, secure, and accessible for small and medium-sized businesses. The company's mission is to help businesses manage instant payments, seamless money movement, and day-to-day financial operations without the complexity of traditional banking systems. Its long-term vision is equally focused: creating a world where every micro and small business, regardless of location or background, has equal access to modern financial infrastructure, enabling them to grow, trade globally, and compete on a level playing field.

This direction is supported by values that guide both product and execution. Paywint follows a customer-first approach, designing solutions around real business needs with a focus on simplicity, speed, and usability. Trust and security remain central, with strong emphasis on compliance, transparency, and robust security. The company also believes financial access should be a foundation for growth, not a privilege, and it operates with integrity, accountability, and responsibility across partnerships and transactions. Alongside this, Paywint aims to build scalable technology that strengthens both local and global commerce ecosystems.

Paywint's key offerings include:

- **Digital Wallet & Instant Payments:** Secure Multi-currency Digital Wallet for fast fund transfers, real-time payments, and seamless money movement.
- **Multi-Currency & Cross-Border Payments:** Support for international transfers and multiple currencies with greater transparency and efficiency.
- **Merchant Payment Solutions (Online & Offline):** Tools for online checkout, in-store payments, and direct settlements to bank accounts.
- **Invoicing, Sales Tracking & Business Tools:** Invoicing and basic operational tools to manage cash flow, track performance, and reduce manual work.
- **Compliance-First Onboarding & Risk Management:** Strong KYC/KYB, fraud monitoring, and security controls to protect merchants and users and meet regulatory needs.
- **Unified Platform Experience:** All services in one easy-to-use platform, reducing dependency on multiple vendors and improving efficiency.

Through this integrated approach, Paywint helps businesses and individuals reduce friction, improve speed, and operate with greater trust and scalability.

Navigating the Fintech Landscape

Building a fintech company is never only about technology; it is also about trust. For Paywint, one of the biggest early challenges was establishing credibility in a highly regulated and risk-sensitive industry while still being a young company. Payments and financial infrastructure demand strong compliance, security, and reliability from day one, with little room for error, especially when businesses depend on uninterrupted cash flow. For a Digital Wallet that users rely on daily, this trust becomes even more critical, because real-time access and secure money movement are non-negotiable. To overcome this, Paywint adopted a compliance-first approach from the start. Instead of treating regulation as a limitation, the company embedded robust KYC/KYB processes, risk monitoring, and security controls directly into its platform. This helped build confidence with partners, regulators, and customers early in the journey.

Another major challenge was reducing complexity for small and medium-sized businesses. Many early users were overwhelmed by fragmented tools and slow, manual processes. Paywint responded by listening closely to customers, simplifying workflows, and building a more integrated and user-friendly platform.

Scaling technology and operations while maintaining quality has also been an ongoing test. The company has



addressed this by building modular, scalable infrastructure and maintaining a disciplined execution culture, with long-term sustainability taking priority over short-term growth. Over time, these challenges have shaped Paywint into a resilient organisation grounded in trust, adaptability, and continuous improvement.

The Paywint Difference

In a crowded fintech space, Paywint stands out for one clear reason: it brings simplicity, compliance, and execution together in a single, unified platform. While established players like Stripe and PayPal have built strong payment ecosystems, many small and medium-sized businesses still struggle with complexity, fragmented tools, and rigid onboarding processes. Paywint was designed to address these gaps with a more business-friendly approach.

From the beginning, the company built a compliance-first architecture that supports secure onboarding, strong risk management, and scalable operations without slowing down the user experience. "This allowed us to build trust early, while staying agile in a highly regulated industry," says Dr. Nelliparamban. Another key differentiator is Paywint's customer-driven design. Instead of offering standalone features, the platform brings essential financial tools into one

integrated ecosystem built around real business workflows. This reduces dependency on multiple vendors and makes day-to-day operations easier for growing enterprises. Paywint maintains its competitive edge through disciplined execution, modular and scalable technology, and close collaboration with its users. By staying focused on usability, trust, and long-term value, the company continues to serve an underserved segment with clarity and purpose.

“WE ARE NOT TRYING TO REPLACE GLOBAL PLATFORMS; WE ARE BUILDING A MORE ACCESSIBLE, FLEXIBLE AND BUSINESS-CENTRIC ALTERNATIVE FOR GROWING ENTERPRISES.”

DR. NELLIPARAMBAN

Learning, Leading, Building

For Dr. Nelliparamban, the journey has also been deeply personal. His biggest accomplishment as a leader has been transitioning from a medical career into building a regulated fintech company while earning the trust of customers, partners, and stakeholders. Establishing Paywint from the ground up in a compliance-driven industry required strong execution but also the ability to align people around a shared vision and long-term purpose.

That ambition was shaped early. As a child, he was inspired by companies like Google and Yahoo, and building an IT company and software products became a long-standing dream. Over time, that curiosity turned into a lifelong passion for technology and software.

One of his most meaningful achievements has been building a culture rooted in discipline, integrity, and customer-focused problem-solving. Leading teams responsible for financial infrastructure reinforced the importance of clarity, accountability, and principled decision-making. “Leadership is less about authority and more about responsibility,” he says. “Staying curious, listening closely, and remaining calm under pressure are what drive sustainable growth.”

Redefining Success

For Paywint, success is not defined only by revenue or scale but by the real-world impact the company creates for the people and businesses that rely on it every day. The focus is on building a trusted financial platform that small and medium-sized businesses can depend on to operate smoothly, grow steadily, and expand with confidence. Dr. Nelliparamban says, “Success for us is customer trust and platform reliability. It’s about building something secure, compliant, and sustainable for the long run.”

This thinking has shaped the company’s progress since its early days. One of Paywint’s first major milestones was launching a compliance-first platform with strong KYC/KYB, risk management, and security foundations built in from day one, an approach that helped the company establish credibility in a highly regulated industry. Another key step was onboarding a diverse set of users, including SMEs, freelancers, and digital merchants, validating the demand for a unified and simplified financial platform. Expanding its operational presence across the United States and India has further strengthened Paywint’s readiness for scalable, cross-border growth.

Along the way, Dr. Nelliparamban has been honoured by multiple organisations as a business leader and entrepreneur. He has received awards and media features that have added visibility to both his personal journey and the Paywint brand. Still, the company views these milestones as progress markers rather than endpoints, reinforcing its commitment to building lasting value through accessible financial infrastructure and long-term relevance.

The Culture of Paywint

As Paywint continues to grow, Dr. Nelliparamban believes building a strong platform also means building the right team behind it. In a regulated and fast-moving industry like fintech, the company looks beyond technical skills and prioritises mindset, integrity, and accountability. Paywint focuses on hiring people who align with its values of trust, discipline, and customer-first problem-solving and who are comfortable taking ownership in complex environments.

To retain and motivate talent, the company works with a culture of clarity and empowerment. Team members are given clear responsibilities, autonomy in execution, and visibility into how their work impacts customers and the larger mission. Open communication, transparency, and continuous learning remain central to keeping teams engaged and aligned.

The Road Ahead

At this stage of Paywint’s growth, Dr. Nelliparamban is focused on strengthening the company’s core platform while preparing it for scalable, cross-border expansion. For him, focus matters more than growth for its own sake. “Right now, the priority is building a robust, compliance-first foundation that can scale responsibly,” he says.



The company is working to deepen its regulatory readiness, enhance risk management systems, and continuously improve platform security and stability. This is being driven through disciplined execution, investing in scalable technology architecture, working closely with trusted partners, and maintaining tight feedback loops with customers. Internally, teams are aligned around clear milestones and long-term outcomes, rather than short-term metrics.

At the same time, staying relevant in fintech requires constant awareness of change. Dr. Nelliparamban keeps close to the market through direct engagement with customers, partners, and industry stakeholders, using real feedback to identify shifting needs early. Alongside this, Paywint invests in modular and scalable technology so it can adapt quickly to evolving regulations and market expectations, ensuring the company stays agile, informed, and resilient.

Looking ahead, Dr. Nelliparamban believes the fintech and payments industry will be shaped by speed, interoperability, trust, and inclusion. As financial services move toward real-time transactions and seamless global payments, expectations around security and compliance will rise further. At the same time, SMEs will increasingly look for unified platforms that reduce operational complexity. Paywint is positioning itself for this future through compliance-first

infrastructure, modular technology, and customer-driven design. By building scalable systems that can adapt to regulatory and market changes, the company aims to expand responsibly across regions while maintaining platform integrity and user confidence.

Paywint also sees strong opportunities in cross-border payments, multi-currency wallets, and instant settlement networks. By strengthening its Digital Wallet and continuing to invest in partnerships, technology, and talent, the company aims to become a trusted financial operating layer for growing businesses globally. “The goal is to make financial access frictionless but still disciplined and secure,” Dr. Nelliparamban adds.

Leadership Mantra

Dr. Nelliparamban believes that anyone entering fintech or starting a business in any fast-moving industry must focus on strong fundamentals before chasing speed. In his view, discipline, patience, and trust matter far more than hype.

For him, those fundamentals begin with people. “My strength behind success is my honest team and decentralised way of working,” he says. He advises early-stage founders to focus strongly on team building, prioritising honesty, hard work, and knowledge. “Give your team ownership, responsibility, and motivation. If someone in the team is not honest, don’t hesitate to let go, even if the person is hard-working, because honesty is the foundation of long-term success,” he adds. At the same time, he believes honesty must be supported by performance. If someone is honest but consistently lazy, he suggests giving them chances and guidance but making tough calls if nothing changes, as a lack of effort can demotivate others and eventually harm the business.

The same clarity, he believes, must extend to decision-making, particularly while forming partnerships. Dr. Nelliparamban stresses that deals should always be crystal clear and documented in writing upfront with signatures, especially when working with close relationships where agreements are often verbal. “Verbal agreements hold no real value and can easily lead to confusion and conflict later,” he says, noting that these lessons come from his lifetime experiences.

Advising aspiring entrepreneurs, he shares, “Start by deeply understanding the problem you are solving. Spend time with real customers, listen carefully, and build for practical needs, not assumptions. Technology should simplify life, not add complexity. Treat compliance, security, and ethics as core design principles, not afterthoughts. In fintech, trust is everything, and doing things the right way early will always protect you in the long run. Surround yourself with those who are better than you in their domains, and create a culture of accountability and learning. Leadership is about listening, empowering others, and staying calm under pressure. And finally, be patient. Building a meaningful company takes time. Stay curious, stay adaptable, and measure success by the value you create, not just short-term numbers. If you stay consistent and solve real problems with integrity, growth will follow.” ■