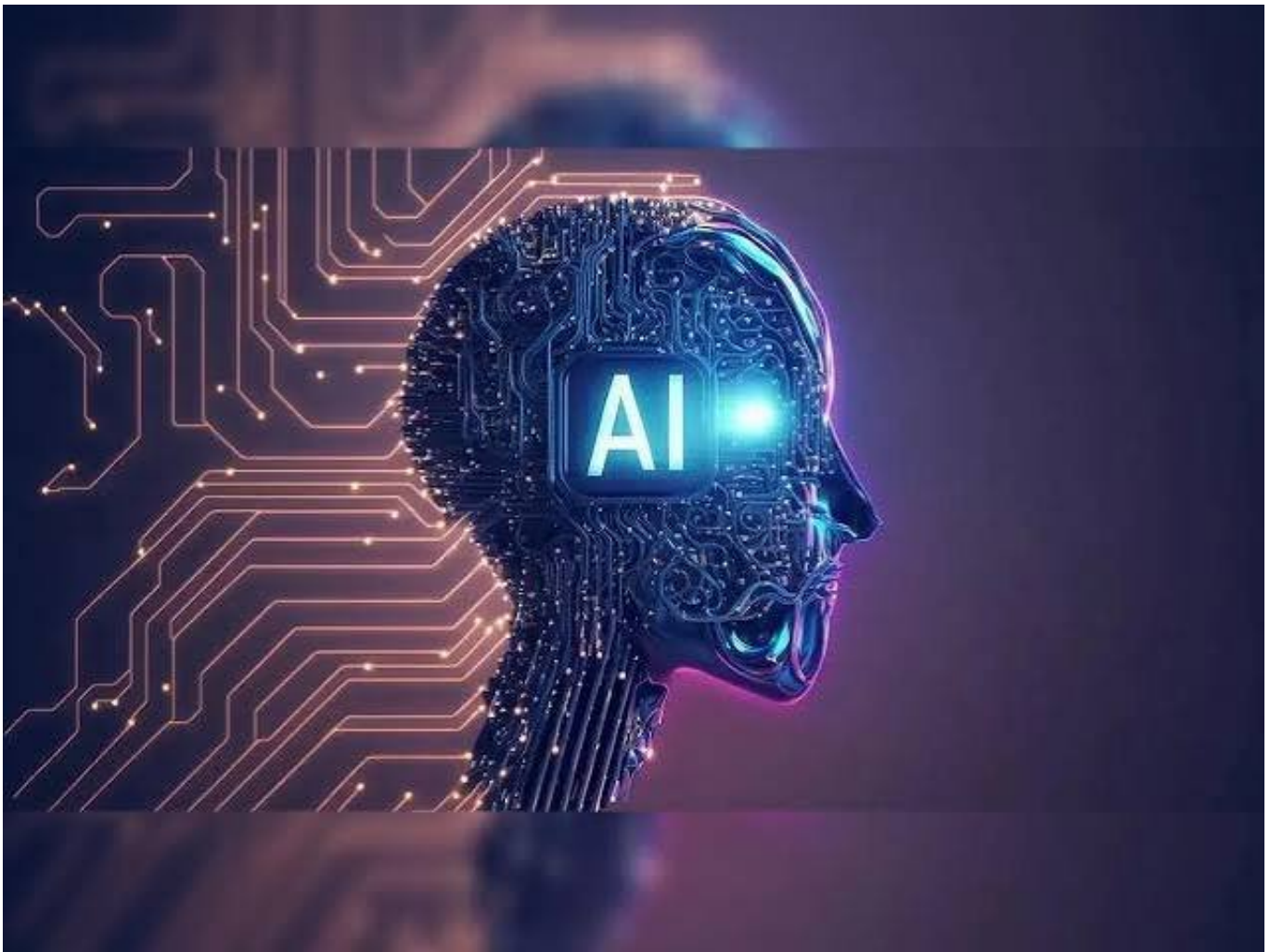


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Utopaya Relaunches as Straata With AI-Native Platform to Drive Payments Revenue Growth

Straata combines senior payments expertise with AI-powered technology to help software platforms, ISOs, banks and processors optimize commercial terms, verify residuals, reduce costs and unlock lost payments revenue.

By **Ankit Kankar** | September 13, 2026



Picture Courtesy | Public Domain

Utopaya, the embedded-payments advisory firm, relaunched as Straata, an AI-native service that owns payments revenue growth for software platforms, ISOs and agents, banks, and processors.

Payments is one of the largest revenue lines these companies operate and one of the least instrumented. A software platform tracks MRR, churn, and retention in real time, then runs its highest-margin line on a spreadsheet and a prayer. An ISO, agent, or bank books residual income it has no practical way to verify. Straata's benchmarks put 30 to 50 percent of payments revenue out of reach, and roughly one in two processor residual statements the firm audits contains an error.

For most companies the options used to be hiring an FTE, engaging a consultant, or buying a payments intelligence dashboard. A senior payments hire costs \$400,000 to \$600,000 loaded, takes six to twelve months to land, and still needs tooling or a team behind them. A consultant's deck

decays on arrival. A dashboard shows you the gap and leaves you to close it.

"Advice alone leaves you to execute it, and software alone leaves you to run it," said Brian Abernethy, Founder and CEO of Straata. "We do both, and we own the result. A small team of senior operators can now run a payments program for a fraction of a single hire."

Straata is built on nearly five years of Utopaya's work, concentrated in vertical software, spanning more than 100 engagements across 20+ processors with more than \$100 billion in annual payment volume analyzed. The past year went into the AI-native platform that runs it, so the benchmarks, reconciliation method, and negotiation playbooks live in the technology rather than one person's experience. Straata extends the same program to ISOs and agents, banks, and processors, which run on the same mechanics.

The advisory work that built the firm continues. Contract negotiation, RFP and vendor selection, buy and sell-side diligence, and business case formation remain core, now with the platform behind them and managed-service packages available to own the execution once the recommendation lands.

Straata pairs senior payments operators with proprietary technology across five levers: commercial terms, commission verification, interchange optimization, merchant pricing, and product gaps. The Payments Diagnostic turns four data files into a graded Report Card in days once the files arrive. Clients run the roadmap themselves, or engage Straata to execute it for them.

The platform lets a small team deliver what previously took ten. Diagnostics and residual verification run across every client at once rather than one engagement at a time, contract scenarios get modeled the same way, and the data and integration barriers that stall payments teams get solved once instead of repeatedly. It also lets Straata blend product changes directly into the outcomes it is accountable for, rather than handing a client a recommendation and hoping.

"The platform matters because of what it frees us to do," said Abernethy. "We can own outcomes no advisory firm could own before, and we get judged on the result. Every company is trying to apply AI to its own business, and most homegrown attempts stall before they change anything at scale. We spent a year building this one."

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