

Brett White

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Summary

Strategic and results-driven Global Product & Technology Executive with 15+ years of experience leading innovation across payments, AI, and digital platforms. Builder at heart with a bias for action, I thrive where product, tech, and human experience intersect—scaling solutions, streamlining operations, and aligning cross-functional teams to business outcomes. Proven in driving AI adoption, launching next-gen payment systems, and delivering measurable gains in customer experience, operational efficiency, and profitability. Trusted advisor in global expansion, M&A strategy, and product-led growth.

Experience

Clickatell | Toronto, ON

VP, Payments Products & Innovation | 09/2022 - Present

Leading a diverse portfolio spanning Payments Products, Innovation (R&D), AI, Data, and UX, driving the company's global expansion across North America, Africa, and beyond. Focused on delivering cutting-edge payment solutions, customer experiences, and AI-driven commerce innovations.

- **Member of the Senior Leadership Team (SLT) and Steering Committee (SteerCo)**, contributing to strategic planning, organizational decision-making, and cross-functional collaboration. Responsibilities include **leading the AI portfolio (the company's primary strategic initiative, driving AI innovation and implementation across the organization), evaluating new market opportunities for expansion, reviewing businesses for potential mergers and acquisitions (M&A), and building comprehensive acquisition business cases.**
- **Developed a scalable AI knowledge management framework** by utilizing retrieval-augmented generation (RAG) and secure AI training models **to improve automation efficiency and enhance customer engagement.**
- **Led the development and launch of Clickatell's Chat Commerce AI engine** by integrating conversational AI with payments **to transform customer interactions and increase customer satisfaction.**
- **Defined and implemented a global payments orchestration strategy** by enabling card processing, tokenization, and alternative payment rail support **to streamline in-chat transactions and improve payment conversion.**
- **Built PCI DSS-compliant card processing and fraud detection solutions** by designing secure tokenization frameworks and real-time transaction monitoring **to mitigate fraud risk and ensure regulatory compliance.**
- **Integrated AI-powered Q&A bots, agent assist features, and sentiment analysis** by deploying machine learning models and automated workflows **to enhance customer support and reduce operational costs.**
- **Defined a new commercial model for the Nigerian market** by restructuring transaction pricing and optimizing processing models **to increase gross profit by 10x and margins by 3x on the same transaction volume.**
- **Managed multimillion-dollar budgets** by maintaining strict adherence to financial targets and deadlines **to drive innovation in payment solutions and ensure sustainable growth.**
- Role progression:
 - **VP, Payments Products | 09/2022 - 11/2023**

Zapper | Cape Town, South Africa

Chief Executive Officer | 08/2019 - 08/2022

- **Executed a business turnaround** by **expanding the merchant network 5x from 30K to 150K and growing the consumer base 8x from 1.5M to 13M.** Achieved this through **platform partnerships with third-party acquirers and leading banking and fintech apps**, enabling scalable distribution and **driving 30% revenue growth within 12 months.**
- **Transitioned the company from a hardware-based solution to a cloud-hosted API platform** by leading a full-scale migration **to reduce operating costs by 82% and improve system reliability.**
- **Pioneered South Africa's first independent Tap-on-Phone (SoftPOS) payment solution** by securing regulatory approvals and establishing key partnerships **to accelerate the adoption of contactless payments.**
- **Redesigned the Zapper mobile app** by leveraging customer insights and optimizing user experience **to improve App Store ratings from 3.4 to 4.8 stars and increase engagement by 40%.**
- Role progression:
 - **Executive Advisor | 09/2022-02/2023**
 - Provided strategic advice and support during the transition to new leadership.
 - **Chief Product & Commercial Officer | 10/2018 - 07/2019**
 - **Head of Product | 03/2017 - 09/2018**
 - **Head of Design | 02/2016 - 02/2017**

- Senior Software Developer | 10/2015 - 01/2016

Pexcil | Durban, South Africa

Founder & CEO | 04/2007 - 09/2015

Established a globally recognized digital design agency by creating highly creative and memorable interactive online experiences that earned multiple industry awards, including **FWA Mobile of the Day** and **Webby Honoree** recognition.

Thusa Design | Durban, South Africa

Managing Director | 03/2011 - 05/2012

I provided strategic leadership and operational management for a team of designers and developers, overseeing the production of marketing and CMS websites for diverse clients. I was **responsible for establishing financial and administrative controls, resource allocation, and building a high-performing team by recruiting key personnel and delegating effectively.**

Core Competencies

- **Executive Leadership & Strategy** – Cross-functional leadership, senior stakeholder alignment, business turnarounds
- **Product Innovation & Digital Transformation** – End-to-end lifecycle management, R&D, generative AI enablement
- **Payments & Fintech** – Orchestration, PCI DSS compliance, SoftPOS, alternative rails (EFT, RTP, QR, etc.)
- **AI & Data** – Machine learning, knowledge frameworks (RAG), conversational AI integration
- **Technology & Architecture** – SaaS, API platforms, cloud migration, tokenization
- **Business Operations** – P&L ownership, M&A evaluation, commercial models, international expansion
- **UX & Customer Engagement** – Journey mapping, app design, sentiment analysis
- **Risk & Compliance** – Fraud mitigation, real-time monitoring, regulatory alignment

Awards

FWA Mobile of the Day, Webby Honoree award

Patents

- Systems and Methods for Communicating Transaction Information Between Electronic Devices
- Method and System for Reducing A Time to Authenticate A User

Publications & Speaking Engagements

- Published articles in Business Insider SA, Sunday Times, and IOL Business Report.
- Speaker at FinTech Summit and Africa Tech Week.

Professional Affiliations

QR Code Standardisation Steering Committee Member, Payments Association of South Africa (2019-2022)

Education

Durban University of Technology | Durban, South Africa

National Diploma in Graphic Design

Links

www.brettwhite.me | www.linkedin.com/in/brettandwhite