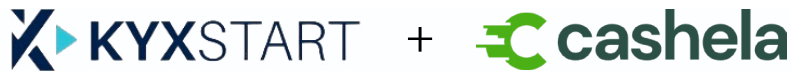


CASE STUDY: ASK AN ADVISOR

CONNECTING THROUGH FASTER, TRUSTED PAYMENTS

FinTech Atlanta's Ask an Advisor Program Helps Cashela Move from Vision to Execution



When money moves faster, economies move faster.

That belief sits at the core of Cashela, a multi-service, cross-border payments platform designed to help people support family members abroad by paying essential bills, reloading mobile phones, and sending digital gift cards. For immigrant communities and globally distributed workforces, Cashela's mission is deeply personal and rooted in its founder's real-world experience.

"I needed a solution where a customer could use one platform to pay employees globally, in different currencies, or support them with things like mobile top-ups or gift cards," said Eduardo Pino, Founder & CEO of Cashela. "Before Cashela, I was using different platforms, different companies, and different apps to do what we can now do in one place."

But as with many early-stage fintech companies, transforming a compelling idea into a scalable, compliant product required more than vision alone. Through FinTech Atlanta's Ask an Advisor (A³) program, Cashela connected with seasoned Fintech entrepreneur, Ravi Bijlani, Founder & CEO of KYXStart. AI, whose guidance helped the company prioritize execution, navigate payments infrastructure, and reduce end-user friction. The advisor-advisee relationship continues to thrive.

Challenged by Speed, Trust, & Complexity

Cashela was born from Pino's firsthand experience managing global payments—including high fees, long delays, and complex onboarding processes.

"I spent six months to a year onboarding with other companies," Pino said. "That process is expensive and exhausting. We wanted to streamline it so a customer can be approved the same day and sometimes in just a few hours."

While speed and simplicity were essential, Cashela also faced a common fintech challenge: how to establish trust and meet compliance requirements without sacrificing user experience. That balance became a key focus of Pino's work with Bijlani through A³.

Guidance Focused on Execution

As a fintech veteran with more than 25 years of experience across payments, identity, and startups, Bijlani helped Cashela step back and sequence its priorities. Rather than trying to solve everything at once, he encouraged Pino and team to focus on foundational execution.

“There’s no point in verifying users if you don’t have your payment rails in place,” Bijlani said.

Through a structured, weekly advisory cadence, he worked closely with Pino to define an execution plan that aligned infrastructure, compliance, and customer experience.

Bijlani’s guidance included:

- Helping Cashela identify and connect with faster payment rails, including Visa Direct and Mastercard Send
- Advising on execution planning and milestone setting
- Emphasizing frictionless onboarding and user experience
- Introducing identity and verification approaches that deliver fast, compliant results without unnecessary cost

From Pino’s perspective, the impact of having an experienced advisor was immediate.

“Ravi was my first advisor,” said Pino who met him via LinkedIn. “I had been building the company for two years, but I didn’t have external advice. He helped me understand how the process works and introduced me to helpful people I didn’t have access to before.”

Guidance Focused on Execution

With clearer priorities and trusted guidance, Cashela moved forward with confidence and greater focus across the business. The A³ relationship also supported Pino as he navigated new territory, including investor conversations and fundraising preparation.

Over time, as Cashela raised capital and began scaling its operations, the advisor relationship evolved naturally. While Bijlani’s direct involvement shifted as his focus turned to his own venture, KYXStart.AI, the foundation built through A³ continued to support Cashela’s growth.

Finding new opportunities through: Ask an Advisor



For both advisor and advisee, FinTech Atlanta served as the connective tissue that made the relationship possible. Through programs like Ask an Advisor, the organization creates space for founders to ask hard questions and navigate uncertainty with experienced guidance.

“As a founder, you’re never going to have all the answers,” Bijlani said. “That’s why the fintech community matters—it’s your village.”

A³ embodies that philosophy by pairing early-stage companies like Cashela with seasoned fintech leaders who help founders separate signal from noise and turn ideas into execution.

About FinTech Atlanta

FinTech Atlanta is a coalition of companies working to advance Atlanta as the recognized global capital of financial technology.

We unite fintech leaders, innovators, and ecosystem partners around a shared mission: building and sustaining a world-class fintech ecosystem and strengthening Atlanta’s leadership in financial technology through collaboration, innovation, and talent development. For more information about FinTech Atlanta’s Ask an Advisor program or how to get involved, visit www.fintechatlanta.org.