

Payhawk

FACT SHEET

Smart money
just got smarter

About Payhawk

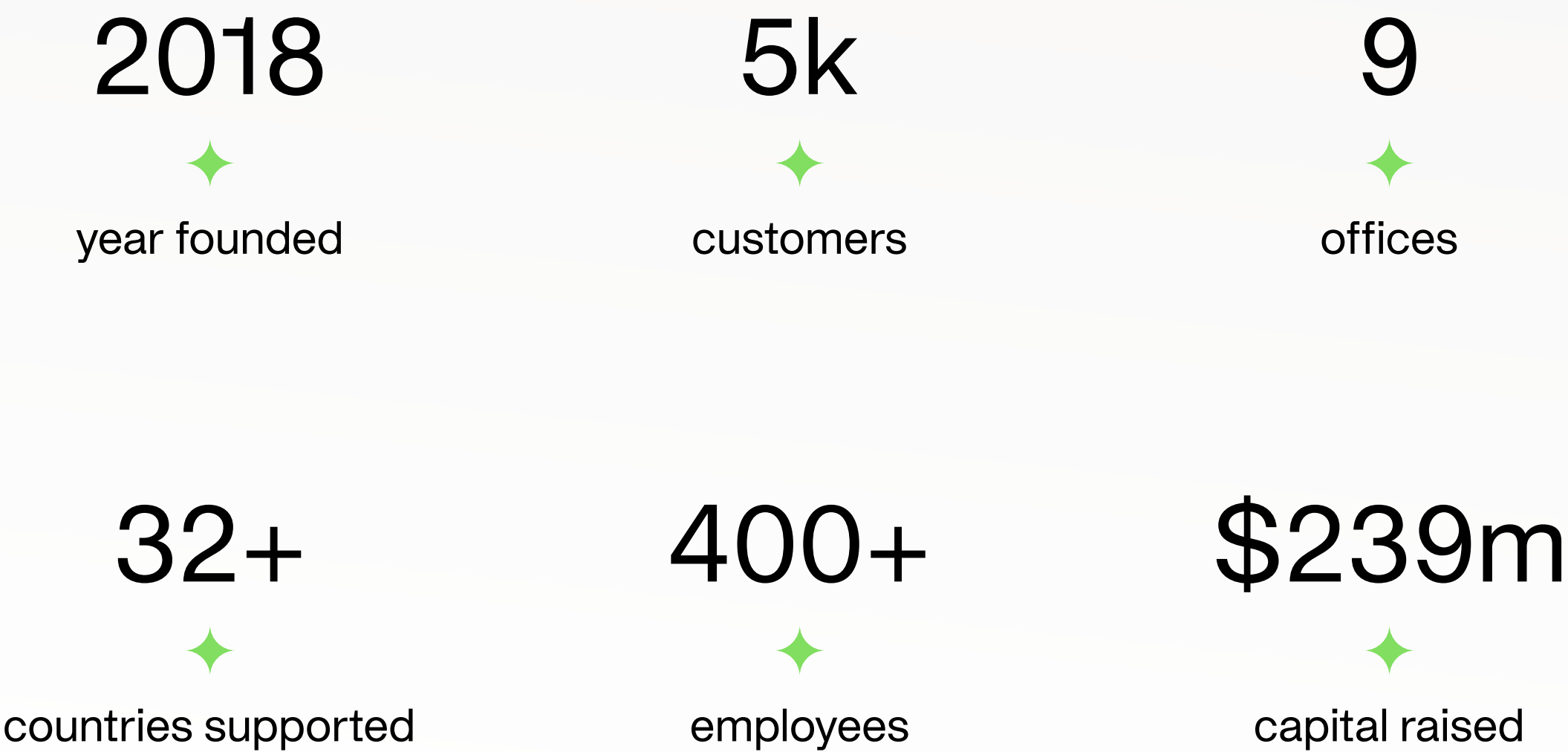
Short description

Payhawk is an AI-native spend management platform that orchestrates global money across Bills, Cards, Expenses, Travel, and Procurement for maximum control, automation and savings.

Boilerplate


Payhawk is an AI-native spend management platform that orchestrates global money across Bills, Cards, Expenses, Travel, and Procurement for maximum control, automation and savings. It provides a global money account on top of your ERP combined with agents enforcing rules, policies, and budgets on every payment while giving employees an effortless spending experience. Headquartered in London with offices across Europe and the US, Payhawk serves mid-market and enterprise companies in 32+ countries.

Company highlights




Payhawk combines intelligence and orchestration on top of a **Global Money Account**


EXPERIENCES




Cards & Expenses



Travel



Bill payments



Procure-to-pay

AI

Agentic use across Web, Mobile, Slack and Teams

Agent memory for exceptional experience

System configurations and design by AI

PAYMENTS

Credit and debit cards in 32 countries

Business accounts and IBANs in 32 countries

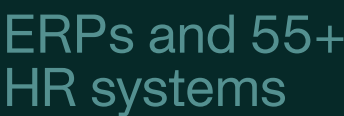
Global Payments to 120+ currencies with 0.3% fx

Exchange, forecast, invest and pool cash*

ENTERPRISE SAAS

Policies, Rules and Budgets enforced on every transaction


Enterprise-grade Security & Governance





About Payhawk


Investors


With the support of leading global investors, we’re accelerating our growth and building the next generation of business finance infrastructure.



















Our clients


Thousands of businesses around the world — from fast-growing startups to global enterprises — rely on Payhawk to simplify spending and stay in control.




























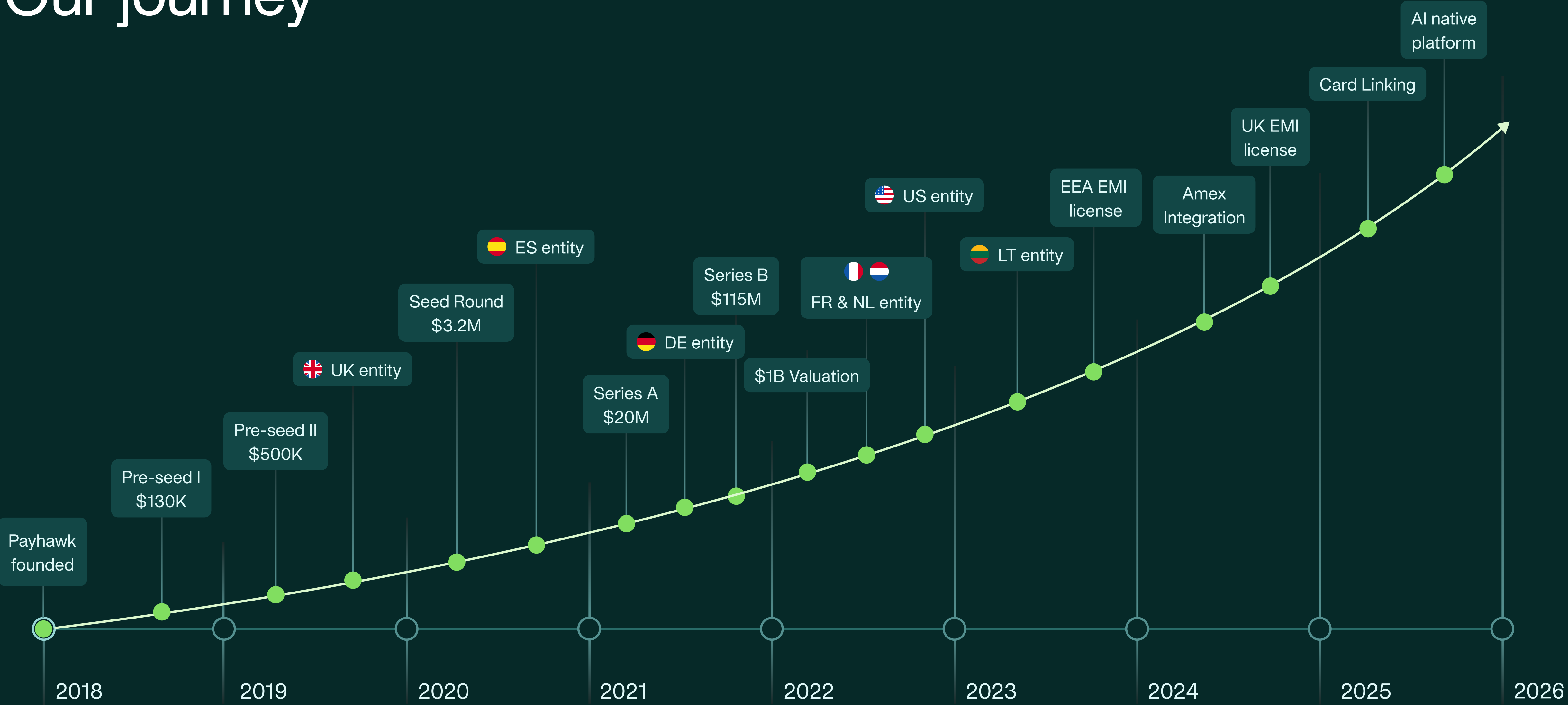







Our journey



Leadership

Download headshots [↗](#)



Hristo Borisov
CEO & Co-Founder, Payhawk

Hristo Borisov is the Co-Founder and Chief Executive Officer of Payhawk, the AI-native spend management and finance orchestration platform that became Bulgaria’s first tech unicorn in 2022. A product-and-engineering leader by background, he spent more than a decade building global SaaS products at Telerik (now Progress Software) before turning his focus to reimagining spend management. Under his leadership, Payhawk has been named among Sifted’s top 100 fastest-growing UK startups, featured in The Fintech Power 50’s 2024 list of the industry’s most influential companies, and ranked among TechRound’s Top 10 AI Startups in London. Hristo continues to scale Payhawk across Europe and North America, empowering finance teams to move “Finance Forward.”



Konstantin Dzhengozov
CFO & Co-Founder, Payhawk

Konstantin Dzhengozov is the co-founder and Chief Financial Officer of Payhawk, the AI-native spend management and finance orchestration platform. He leads capital strategy, unit economics, and risk as the company scales globally. With a finance and operations background and hands-on FP&A experience, Konstantin advocates for the modern CFO role as a strategic partner, using data-driven decision-making to improve performance across teams and the business. Konstantin is a CFA charterholder, an EY CFO of the Year award recipient, and a participant in Harvard Business School’s Owner/President Management (OPM) program.



Boyko Karadzhov
CTO & Co-Founder, Payhawk

Boyko Karadzhov is the co-founder and Chief Technology Officer of Payhawk, the AI-native spend management and finance orchestration platform. He leads the company’s engineering and AI strategy, focused on building products that make complex workflows feel simple for end users. With a background in enterprise SaaS engineering and technical leadership, Boyko takes a pragmatic approach to applied AI, prioritising what works reliably in production and drives measurable outcomes over impressive demos. He holds a Computer Science degree from Sofia University and has written and spoken publicly about scaling engineering teams and building production-grade AI.


Leadership Team

Download headshots ↗



Hristo Borisov
CEO & Co-Founder  ↗



Boyko Karadzhov
CTO & Co-Founder  ↗



Konstantin Dzhengozov
CFO & Co-Founder  ↗



Jack Cummings
CMO  ↗



Gabriela Belnikolovska
Interim CRO  ↗



Radoslav Georgiev
Chief Efficiency Officer  ↗



Yana Panayotova
VP People  ↗



Martin J. Reindl
VP Customer Success  ↗



Maor Fisherman
General Counsel  ↗



Dan Osburn
General Manager, Payments  ↗



Robert Hadfield
General Manager, Travel & Spend Management  ↗



Nikolay Pohlupkov
General Manager, Accounts Payable  ↗

Helpful links

Press kit

[Payhawk Logos & Brand Guidelines ↗](#)

[Leadership Headshots ↗](#)

[Team & Offices ↗](#)

[Product Images ↗](#)

Contacts

[Media Inquiries ↗](#)

[Linkedin ↗](#)

[Instagram ↗](#)

[Youtube ↗](#)

Other

[Blog ↗](#)

[Press Releases ↗](#)

[Customer Stories ↗](#)

Payhawk