Payhawk

FACT SHEET

Prompt your finance

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 33+ countries.

Company highlights

2018	5K	11
year founded	customers	offices
33+	400+	$500M+
countries supported	employees	capital raised

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

ORACLE NetSuite · SAP · Personio · Sage · deel. · odoo · ERPs and 55+ HR systems

About Payhawk

Investors

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

Goldman Sachs

Lightspeed

bek

GREENOAKS

QED INVESTORS

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.

DISCORDIA
SEE CUSTOMER STORY ↗

GYMSHARK

FLIGHT CLUB SOCIAL DARTS

dpd

Leica

FIVE GUYS

ATU Die Nr.1 Meisterwerkstatt
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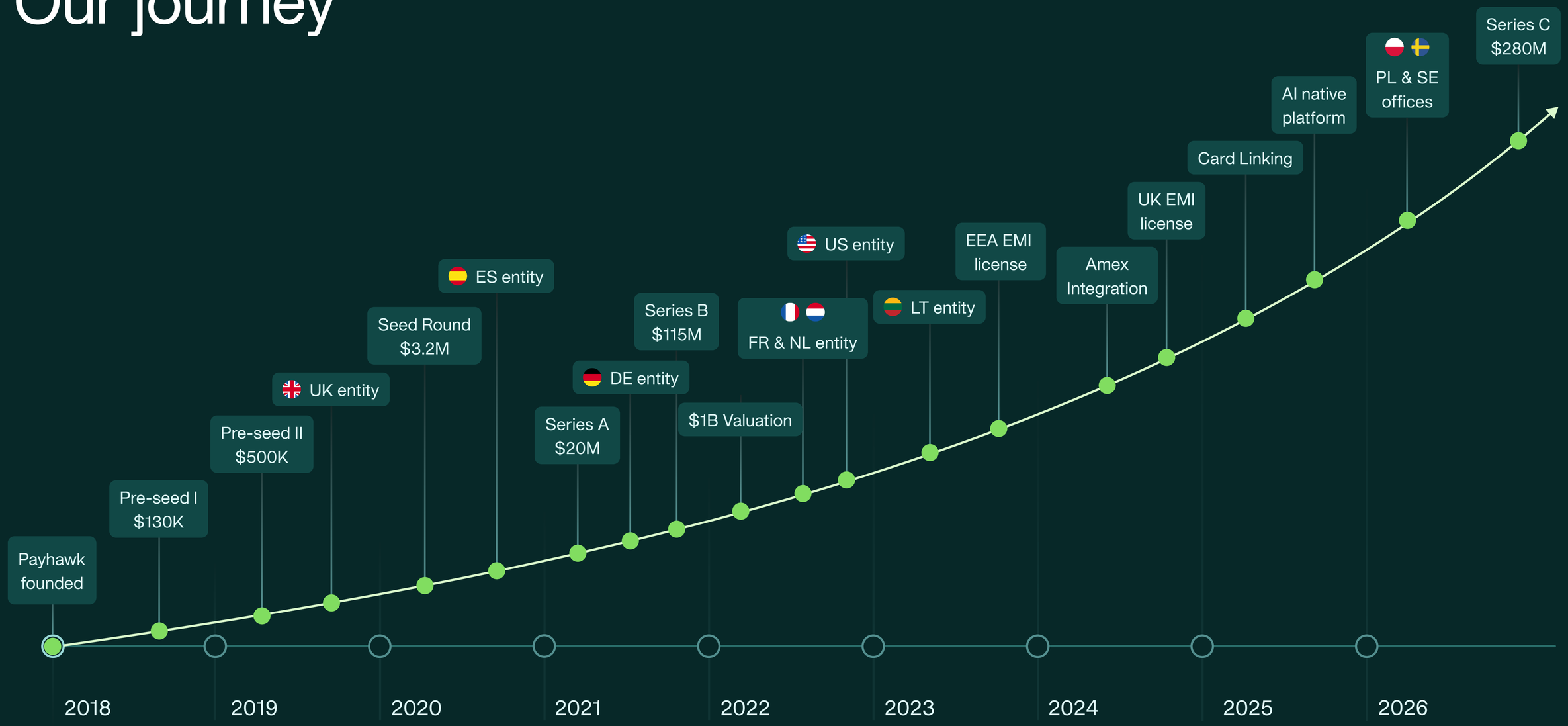
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ASTRID & MIYU
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Our journey


Payhawk founded
Pre-seed I $130K
Pre-seed II $500K
UK entity
Seed Round $3.2M
ES entity
Series A $20M
DE entity
Series B $115M
$1B Valuation
FR & NL entity
US entity
LT entity
EEA EMI license
Amex Integration
UK EMI license
Card Linking
AI native platform
PL & SE offices
Series C $280M
2018
2019
2020
2021
2022
2023
2024
2025
2026

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."



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



Daniel Todinov

VP Finance & FP&A



Jack Cummings

CMO



Gabriela Belnikolovska

CRO



Radoslav Georgiev

Chief Efficiency Officer



Yana Panayotova

SVP People



Martin J. Reindl

General Manager &
SVP Customer Success



Maor Fisherman

General Counsel



Dan Osburn

General Manager, Payments



Nikolay Pohlupkov

General Manager, Accounts Payable

Payhawk