

Payments Innovation Expert Alan S. Koenigsberg of Koenigsberg Insights Recently Featured on Close Up Radio

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EINPresswire.com/ -- When searching for a guest who could navigate the complex terrain of financial transformation while offering unique insights from both boardrooms and creative studios, Close Up Radio host Jim Masters knew Alan S. Koenigsberg was the perfect choice.

"Alan's career journey fascinated me," said Masters, host and executive producer of the Close-Up Radio Podcast. "Here's someone who's been in the trenches at American Express, JPMorgan, and Visa, pioneered game-changing payment technologies, and yet also produces films and serves on philanthropic boards. That combination of financial expertise, creative vision, and community leadership makes for a compelling conversation."



Koenigsberg brings over three decades of hands-on experience from operations, credit, training to C-suite boardrooms. As founder of Koenigsberg Insights, he now guides banks, FinTech's, and corporations through today's rapidly evolving payments landscape—from AI integration to the rise of "Buy Now, Pay Later" services that he warns could be rewiring American debt in dangerous ways. "I learned the payments industry from the ground up," Koenigsberg explains. "The goal is to translate complexity into clear action for leaders who need practical clarity on where value is created, manage new and existing risk and maximizing investments to their greatest yield."

His track record speaks volumes: At American Express from leading the payments digitization era

from paper checks to digitized check imaging that not only saved his company millions and identified new revenue opportunities, but it also cemented him as an industry leader in payments and innovation including bridging the gaps between legacy systems and an integrated future setting new hurdles for investment and ROI. He also shepherded JPMorgan teams through major payment transformations through major merger integrations before and during the 2008 financial crisis in NY and London.

At BofA Merrill Lynch, he led the corporate banking multinational business with teams and revenues greater than one billion dollars and rounding that out, led and rolled out Visa's first non-card organic program, the "B2B Connect High Value Payments Network" that made it possible for all banks whether large or small to be included in the global financial system and democratize high-value cross-border payments for smaller regional banks. He also created the Middle Market Working Capital framework and strategy to best articulate the middle market value proposition for clients.

Line of business experience makes him an interesting choice because of his range and role diversity, but what makes Koenigsberg particularly intriguing, Masters notes, is how his diverse interests inform his financial

services work. Currently serving on the board of the Ackerman Institute for the Family in NYC and formerly president and eight-year board member of Outfest in Los Angeles, Koenigsberg bridges the gap between analytical rigor, creative thinking – wrapping it up and taking it all to market in unique ways. "People perform at their best when they can be themselves," says



Koenigsberg, who has championed inclusive workplaces throughout his career. “Whether you’re building payment networks or supporting emerging filmmakers, it’s about creating systems where talent can flourish.”

His recent essay, “The BNPL Time Bomb” has sparked industry debate for its clear-eyed analysis of regulatory gaps in the booming buy-now-pay-later sector. “When the system isn’t built for accountability, risk travels—and it eventually lands where it can do the most harm,” he warns.

As financial services faces unprecedented disruption from AI, tokenization, and FinTech competition, Koenigsberg believes the next decade will reward “disciplined operators and courageous incumbents” who can adapt without losing their core strengths.

Executive Summary by Jim Masters,
Host/Executive Producer

“This conversation was uniquely enlightening. Alan’s ability to connect dots between payment innovation, organizational culture, and creative expression offers listeners insights they won’t find anywhere else. It’s rare to find someone who can explain complex financial systems with the same passion they bring to supporting arts organizations.”

About Alan S. Koenigsberg

Founder of Koenigsberg Insights, veteran of American Express, JPMorgan, Bank of America and



Visa. Mentor, writer, and podcast/film producer who advises leaders on payments strategy, risk management, and organizational performance.

Close Up Radio recently featured Alan S. Koenigsberg in an interview with Jim Masters on Friday September 19th at 4pm EST

[Listen to the Podcast](#)

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For more information about Alan S. Koenigsberg and Koenigsberg Insights, please visit <https://koenigsberginsights.com/>

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