



Peace of Growth and Quartate Deploy Fintech Billing Automation

September 30, 2026

Nottingham, England - September 30, 2026 -

Peace of Growth, a revenue operations advisory specializing in technical client acquisition, announced on September 28, 2026, the completion of an operational systems deployment in partnership with artificial intelligence automation studio Quartate. The joint deployment introduced autonomous pricing and contract processing workflows across commercial operations for enterprise payment aggregator Setlexor International Services. Evaluated across an unadjusted cohort of 156 enterprise merchant proposals processed between June 1, 2026, and August 31, 2026, the automation system reduced the client's average proposal delivery time from a baseline average of 72.4 hours to 3.8 minutes. The deployment also enabled Setlexor to audit, invoice, and collect \$31,300 in previously unbilled technical configuration fees and processing overages across the six-month period from March 1, 2026, to August 31, 2026. All reported performance figures reflect unaudited internal management data compiled directly from production database logs.

The operational deployment addressed administrative delays associated with pricing customized enterprise payment accounts. Payment aggregators calculate complex Merchant Discount Rate schedules?the transaction fee percentages charged to merchants?to cover varying interchange floor costs across credit cards, debit networks, and instant bank clearing rails. Prior to the automation initiative, sales teams compiled

these pricing schedules manually using spreadsheets, cross-checking bank interchange tables before submitting each quote for executive sign-off. During the preceding calendar quarter, this manual process required an average of 72.4 hours per proposal across 82 evaluated enterprise accounts.

Both the 82-proposal baseline cohort and the 156-proposal deployment cohort were evaluated by the same core sales engineering team using identical merchant qualification criteria. Proposal delivery turnaround was measured using system database timestamps, tracking the exact elapsed duration from the conclusion of an enterprise discovery meeting to the digital delivery of an authorized agreement to the prospective client.

To eliminate pricing bottlenecks without deploying costly enterprise software platforms, Peace of Growth coordinated with Quartate to construct custom workflow agents embedded directly into the client's PostgreSQL database and sales relationship software. The autonomous agent stack parses merchant consultation records to identify processing volume projections, required currency rails, and settlement schedules. The system cross-references these specifications against acquiring bank interchange minimums stored in internal database tables, calculating pricing schedules that safeguard pre-configured margin thresholds.

Once generated, deal terms are routed to commercial leadership for review and single-action digital authorization. Upon executive approval, the system generates a standardized Merchant Service Agreement and issues an onboarding invoice with an embedded digital payment link. Simultaneously, a background reconciliation agent monitors technical integration records, identifying completed developer customization hours and volume overages that were previously missed during manual invoicing.

Within the 156-proposal post-deployment cohort, Setlexor completed 91 signed merchant agreements, representing a 58.4 percent proposal-to-signature rate, compared to a baseline rate of 32.8 percent across the prior quarter's 82 proposals. Account executives managed an average of 52 merchant evaluations per month per representative, compared to 15 per month during the baseline period, coinciding with the elimination of manual quote compilation.

"Operational infrastructure must keep pace with customer acquisition to sustain business growth," said Muhammad Sarim Khan, founder of Peace of Growth. "The deployment with Quartate addressed a significant operational constraint in our client's revenue process, enabling their commercial operations to process increased transaction intake without administrative backlog."

"Fintech billing operations require precision because minor discrepancies in interchange calculations impact gross margins directly," said Farhan Ahmed Khan, founder of Quartate. "By designing agents that interpret consultation notes, verify rate minimums against operational database records, and require human authorization for irreversible terms, we helped eliminate administrative delays while supporting internal

governance controls."

"Enterprise clients evaluate multi-rail payment providers based on clear technical terms and pricing transparency," said Arshad Muhammad, founder and chief executive officer of Setlexor International Services. "Quartate built custom automation that operates within our existing database and sales software. Rather than spending hours recalculating interchange margins in spreadsheets, our team now delivers standardized merchant agreements reflecting approved margin floors within minutes."

Peace of Growth is a revenue operations advisory that implements technical discovery architecture, client acquisition infrastructure, and automated workflow systems for technology companies. Further details regarding implementation frameworks and performance results are available in the Peace of Growth Case Study.

Company announcements, technical walkthroughs, and operational case analyses are published on the Peace of Growth Instagram.

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Peace of Growth Ltd.

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