

Vaiu Global Appoints John Farrell as Chief Executive Officer

Payments infrastructure veteran takes the helm as Vaiu Global prepares a landmark announcement on its proprietary architecture

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/EINPresswire.com/ -- [Vaiu Global](#), a fintech company developing credential-free, bank-native digital value transfer infrastructure, today announced the appointment of [John Farrell](#) as Chief Executive Officer, effective immediately. Farrell, who has been guiding Vaiu's product strategy as Chief Product Officer through

payments operator network [123G](#), assumes full executive leadership as the company moves into a decisive phase of commercialization.



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I am taking this role because what Vaiu has built is a once-in-a-generation shift in how value moves. Problems like this only get solved once.”

John Farrell, Chief Executive Officer, Vaiu Global

“The payments industry is at an inflection point,” said André Cappon, Chairman of the Board of Vaiu Global and President of The CBM Group. “The structural debate around stablecoins, deposit security, and bank-native digital infrastructure has moved from academic to urgent. John Farrell has spent more than two decades building and scaling payment systems at the infrastructure level. He understands the enormous opportunity that today's legacy architecture has left unrealized — and precisely how to capture it. The Board is confident that Farrell is the right leader to take Vaiu's protected technology to market at this

moment.”

Farrell brings more than two decades of payments infrastructure experience — as CTO of Earthport, acquired by Visa for approximately \$250 million in 2019, subsequently in senior leadership roles at Visa Payments Limited and Volante Technologies, and most recently as Founding Head of the Fintech Vertical at 123G. What that experience taught him is that what businesses and consumers alike take for granted — sharing sensitive credentials with every payment — is not a feature of modern finance. It is a structural flaw, and the root cause of fraud

and data breaches, that the industry has long absorbed as the cost of doing business. Vaiu's architecture is built to eliminate it.

"I am thrilled to lead Vaiu at this pivotal moment," Farrell said. "This is not a product problem. It is a structural issue, and Vaiu resolves it at the architectural level. What Vaiu has built is a once-in-a-generation shift in how value moves. The payments industry has spent decades moving credentials rather than moving value. Problems like this only get solved once."



A significant intellectual property announcement is expected from Vaiu Global later this month.

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Vaiu Global is a fintech company developing bank-native, credential-free digital value transfer infrastructure. The company's Transaction Key architecture enables financial institutions to execute push-based payments without credential exchange or deposit surrender — operating across existing banking rails and compatible with blockchain environments without blockchain dependency.

123G is an operator-led advisory firm bringing experienced founders, executives, and practitioners to high-growth companies navigating complex markets. The firm's fintech practice spans payments architecture, product commercialization, and go-to-market execution across financial institutions and technology companies. John Farrell, who led 123G's fintech vertical and served as Vaiu's Chief Product Officer, will retain an advisory relationship with 123G as he assumes full-time CEO responsibilities at Vaiu Global

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