

Why We Invested in Burbank

At [Mouro Capital](#), we've always believed that venture capital works best when conviction leads the way — not geography, not hype, not stage. That belief is at the heart of our latest investment: a £5 million seed round into [Burbank](#), a Cardiff-based startup redefining the future of online payments through a technology that represents a breakthrough in a space we've tracked for years.

A Vision We've Been Following

To truly understand why we're excited about Burbank, you need to look beyond the fundraising announcement. At its core, this is a story about **deep sector knowledge** meeting long-term strategic focus.

For years, we've been closely following the evolution of mobile-based payments and how different devices/technologies, protocols and regulations have influenced risk management and the economics of the sector. All of this, leading to the breakthrough Burbank is credited for: Card-Present over Internet (CPOI) technology — a secure, user-friendly approach that brings the tap-and-PIN convenience of in-store payments to the online world.

What Burbank has built is a **technological bridge** between the physical and digital worlds — a way to tap your card on a phone and enter a PIN for an online transaction with the same security and familiarity you'd expect in-store. It's elegant, it's powerful, and it solves real problems: fraud, chargebacks, customer friction. That's the kind of fintech we like to back — **not just innovation for its own sake, but innovation that unlocks value for merchants and customers.**

We believe the next wave of payment innovation will come not from adding another checkout button, but from **fundamentally improving the architecture of trust** in transactions. That is Burbank.

Sector Insight Meets Execution

Burbank's founding team brings a level of **industry expertise that's rare**. They've sat in the right rooms, seen the right challenges up close, and designed a solution that fits the complexity of payments today, leveraging of their own experience as trailblazers in the industry. That kind of founder-market fit is essential for us. We look for teams who've been close enough to the problem to feel it, not just imagine it, and have the right pedigree to solve it through technology. In these cases, we're not afraid

to go early if that means we are backing our thesis. If the team is right, the technology is sound, and the market need is clear — we'll be in. **Conviction doesn't wait for consensus.**

Investing Beyond the Usual Hubs

Cardiff isn't the first place people look when they're scouting for the future of payments. At Mouro, we pride ourselves on **going where the signal is**, not where the noise is loudest. Burbank is a perfect example of how we operate: a high-quality opportunity sourced through our network and expertise. Great founders are building all over the world, and our job is to **recognize them early, wherever they are**. Cardiff, as it turns out, is home to a team that's thinking clearly and executing boldly, setting the stage for a global success.

The Road Ahead

We're proud to have led Burbank's seed round, alongside other smart partners like [Ruth Foxe](#) and [Portfolio Ventures](#). This is just the beginning, and we know the road ahead will be full of the usual startup twists and turns.

But we believe in the team. We believe in the product. And we believe this is the kind of fintech that creates the right impact on the world — **trust-driven, infrastructure-deep, and thoughtfully built from the ground up.**

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