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**PGH group launches a company builder  
focused on artificial intelligence together with AI experts**

**Frankfurt/Main, 24 March 2025** – German AI Projects GmbH, a subsidiary of The Payments Group Holding (PGH), a Frankfurt-based holding company founded in 2012 and renamed in August 2024, in which it will hold a blocking minority stake in the future, is launching a company builder focused on artificial intelligence under the name 'AI Product Factory' in Munich together with experienced AI experts.

The opportunistic project is based on DeepSeek's pioneering open source model and comprises the fast-paced series development of several related AI apps for different application areas, based on common programming technology such as text-to-speech engines. With low capex requirements, the project offers profitability prospects for the AI apps developed and significant potential for capital gains of the emerging startups.

According to the CEO of PGH, Christoph Gerlinger, the risk reward profile of the AI Product Factory project is highly attractive. He published a market opinion ([LINK](#)) on the topic of artificial intelligence in July.

Artificial intelligence is also likely to stimulate the value creation of The Payments Group, in which PGH will acquire a majority stake subject to certain conditions precedent.

Nevertheless, PGH's primary focus remains PayTech and the related acquisition of The Payments Group as a basis for future profitable growth.

## **About The Payments Group Holding**

The Payments Group Holding (PGH) is a holding company and venture capital provider based in Frankfurt am Main founded in 2012 and renamed in August 2024.

In August 2024, PGH signed a share purchase agreement for the acquisition of four PayTech companies, which is expected to close in summer 2025 subject to certain conditions precedent. After closing of the transaction, PGH will form a group of four operating PayTech companies:

Funanga AG, Campamocha Ltd with its 100%-owned subsidiaries TBWS Ltd and Calida Financial Ltd as well as Surfer Rosa Ltd form a fast-growing, vertically integrated e-Money PayTech group of companies - The Payments Group (TPG). TPG provides proprietary closed and open (branded and white-labelled) prepaid payment services to hundreds of online merchants worldwide. The synergy between these companies positions TPG as the future market leader in embedded financial products and prepaid solutions. Calida Financial Ltd. is the regulated company within TPG, having received an e-money license from the Malta Financial Services Authority (MFSA) in August 2024. This license entitles Calida Financial Ltd. to offer innovative e-money services and products across Europe.

TPG employs over 50 people and operates globally. TPG's customers make use of more than 550,000 POS cash payment points and the global online prepaid card network to process cash and cashless online payments.

Furthermore, PGH operates an AI-focused company builder called 'AI Product Factory' together with AI experts via its future 25% stake in German AI Projects GmbH. In addition, The Payments Group Holding holds from its history as a leading German venture capital provider under the German Startups Group brand a heritage VC-portfolio of minority stakes in partly promising German startups via its wholly owned subsidiary German Startups Group VC GmbH.

For more information about The Payments Group Holding, please visit [www.tpgholding.com](http://www.tpgholding.com).

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