

Nadia Edwards-Dashti



FINTECH WOMEN WALK THE TALK

Moving the Needle for Workplace Gender Equality
in Financial Services and Beyond



FinTech Women Walk the Talk

Nadia Edwards-Dashti

FinTech Women Walk the Talk

Moving the Needle for Workplace
Gender Equality in Financial Services
and Beyond

palgrave
macmillan

Nadia Edwards-Dashti
Harrington Starr Ltd.
London, UK

ISBN 978-3-030-90573-6 ISBN 978-3-030-90574-3 (eBook)
<https://doi.org/10.1007/978-3-030-90574-3>

© The Editor(s) (if applicable) and The Author(s), under exclusive license to Springer Nature Switzerland AG 2022

This work is subject to copyright. All rights are solely and exclusively licensed by the Publisher, whether the whole or part of the material is concerned, specifically the rights of translation, reprinting, reuse of illustrations, recitation, broadcasting, reproduction on microfilms or in any other physical way, and transmission or information storage and retrieval, electronic adaptation, computer software, or by similar or dissimilar methodology now known or hereafter developed.

The use of general descriptive names, registered names, trademarks, service marks, etc. in this publication does not imply, even in the absence of a specific statement, that such names are exempt from the relevant protective laws and regulations and therefore free for general use.

The publisher, the authors and the editors are safe to assume that the advice and information in this book are believed to be true and accurate at the date of publication. Neither the publisher nor the authors or the editors give a warranty, expressed or implied, with respect to the material contained herein or for any errors or omissions that may have been made. The publisher remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.

This Palgrave Macmillan imprint is published by the registered company Springer Nature Switzerland AG
The registered company address is: Gewerbestrasse 11, 6330 Cham, Switzerland

The support my husband gave me made this book possible

Interviewee Biographies

I have interviewed more than 200 people in the industry for the Harrington Starr-powered podcast series ‘FinTech with Nadia: The DEI (Diversity, Equity and Inclusion) Discussions’. This book is a celebration of all the women and allies I spoke to about addressing the gender imbalance in the industry. It is their direction and guidance of what more we should all be doing for gender equality in the workplace. I feel so privileged to have had the opportunity to learn from so many experts through their heartfelt journeys and experiences. The following people have all been quoted in the book and their contributions are about action—how we can all walk the talk for gender equality in any workplace.

Kimberley Abbott is Chief Executive Officer and Founder of Vested Impact, a groundbreaking FinTech start-up with a mission to ‘redefine millionaire to be a person who impact millions of lives’ through leveraging an impact assessment algorithm that enables people to make decisions on where to invest their money where it makes the best impact on society. Kimberley is also an Expert Consultant for the United Nations, leading the IT development responsible for assessing and measuring the effectiveness and impact of UN Peacekeeping Operations globally, and is also assisting the United Nations Peacekeeping missions with data-driven analysis to respond to the COVID-19 pandemic in the world’s most vulnerable countries. Kimberley has been named in the 2017 UK’s Top 50 Women in Engineering, 2018

Engineers Australia's Most Innovative Engineers, Australia's 100 Most Influential Women, 2020s 100 Meaningful Business Leaders, and JCI 2020 Top 10 Outstanding Young Persons.

Cecil Adjalo is a Director at award-winning Social Enterprise Foundervine and is the head of Business Intelligence at the rapidly growing Danish Tech Scale-Up Dixa. He started his career troubleshooting problems with hospital database software and progressed over the years into management consulting, start-up creation, and business advisory. He has worked for Accenture, EY, and Slalom on both large digital transformations to small technology strategy projects across a range of industries including finance, consumer retail, media, and more. Cecil has been recognised by Yahoo Finance and EMPower as one of 100 top global ethnic minority executives and separately by the Financial Times as 1 of the 100 topmost influential BAME Leaders in UK Tech.

Mary Agbesanwa is passionate about how technology is transforming the financial services industry and supporting millennials to achieve their full potential. She is a strategy and operations Management Consultant working predominantly with banks and FinTechs. Outside of work, she blogs on her Medium blog 'A Millennial's Diary' about careers and personal development for millennials, and co-runs a female millennial personal development and entrepreneurial community called Now You're Talking. Her recent accolades include being an MCA Young Consultant of the Year Finalist 2021, Innovate Finance Women in FinTech Powerlist 2020, McKinsey Next Generation Women Leader 2020, and No. 1 on EMPower and Yahoo Finance's Future Leader List 2020.

Aysun Ahi is the Chief People Officer at OpenPayd. She oversees talent acquisition, employee experience, and organisational design. Prior to OpenPayd, Aysun worked internationally and across several industry sectors in diverse cultures and working environments. She has extensive experience in helping businesses develop and execute talent strategies that foster growth, innovation, and organisational effectiveness. OpenPayd is a leading global payments and banking-as-a-service platform for the digital economy. Through its API-driven technology, businesses can embed financial services into their products and create the seamless user experiences needed to drive business growth. OpenPayd's platform removes the need to contract with multiple providers for different services and across different markets. Instead, businesses can access accounts, FX, international and domestic payments, acquiring and Open Banking services globally via single API integration.

Dagmara Aldridge is Chief Operating Officer at Zumo, an Edinburgh-based start-up that brings benefits of decentralisation and cryptocurrencies to everyone with their cryptocurrency wallet which makes buying, selling,

and spending of digital assets seamless, simple, and secure. Since joining Zumo in 2020, Dagmara took the reins for business and customer operations. With her deep expertise in payments, she established Zumo's payment card capabilities which she also manages. Dagmara is a mental health champion and drives the establishment of an inclusive and psychologically safe company culture. Prior to joining Zumo, Dagmara spent her career in the financial services and payments industry leading change and delivery functions in high-growth blue chip companies and successful scale-ups. She is a Steering Committee Member of This is Me Scotland, mental health initiative fighting stigma surrounding mental health at work. Dagmara has passion for nurturing and growing talent, neuroscience of leadership and she is a fierce advocate for diversity and inclusion.

Julie Ashmore is a highly experienced senior leader, and has been working in the banking and finance market, in the UK and internationally, for over 35 years. She began her early career at Natwest in retail and then corporate banking, before moving into the world of receivables finance. She spent 13 years at Bibby Financial Services where she established a new venture in Poland, led a global change programme and took on her first formal Board roles. With a passion for innovation, over the last decade she spent 4 years at HSBC and has worked increasingly closely with FinTechs, developing new digital products to support lending to SMEs. In January 2020, she returned to Natwest, after a 25-year absence, to take up her latest position as Chief Executive Officer of Natwest Rapid Cash, an award-winning, market-leading digital lending business. Julie enjoys a challenge personally as well as at work; and is an adventurer in her spare time. She has skied to both Poles and completed 2 Atlantic crossings in the Clipper Round the World yacht race 17/18.

Henna Ashraf is a test professional with over 23 years of experience in the IT industry. Her passion for testing can be tracked back to her early professional years when she decided to make a shift from development to testing. Reason? She likes thinking like a user and making sure the products are ready for end users. The software testing industry is continuously evolving and she is excited for what lies ahead.

Dr. Wajeeha Hussain Awadh is a FinTech and digital banking expert and Chief Digital Officer at Al Baraka Banking Group. She looks after the digital transformation strategies and is currently engaged with several digital banking and FinTech projects. Wajeeha is considered the first Bahraini to have a Ph.D. focused on FinTech domain in Bahrain. Throughout her Ph.D. journey, she has been listed as Top 300 Most Influential Women in

Islamic Business and Finance 2019 by Cambridge IFA, ranked 29 world-wide and the first on Bahrain level. She was Head of Bahrain TechAwards in 2019 that took place in Dubai. Wajeeha was also a member of Women in FinTech Bahrain (WIFBH), an initiative by Bahrain Economic Development Board. Wajeeha has a number of international academic publications and non-academic publications in London and Kuala Lumpur. She has been speaking in more than 15 FinTech-related conferences and seminars locally and internationally.

Maya Aweida is a Sales Director at Nasdaq in the UK. Previously, she was part of the founding team at FinTech start-up HUBX where she helped grow the team, product, and market share. Maya has been recognised as a leading figure in FinTech on the Innovate Finance Women in FinTech Powerlist three years in a row. She has a B.Sc. in Economics and Management from Bristol University.

Sonya Barlow is an award-winning social entrepreneur, TEDx speaker, diversity coach, and author. Her businesses, LMF Network and SB Consulting, were founded to bridge the gap between companies and the community by supporting organisations to develop and implement effective diversity and inclusion strategies whilst building women's confidence and marginalised communities to achieve their version of success.

Randa Bennett is the Founder of vHelp; a reimbursement app supporting the third and public sectors across the UK by reimbursing volunteers quickly and securely. Randa immigrated to the UK in the late 90s and overcame significant cultural and language barriers to get to where she is today. She recently co-produced a podcast called An Immigrant Girl to talk about her journey from a shy reclusive young woman to the founder and public speaker she is today.

Chirine BenZaied-Bourgerie is Head of Innovation at Finastra. Her role is in 2 folds, in one hand, driving intrapreneurship activities at Finastra and inspiring Finastra's 10,000 people to innovate, and on the other hand, opening the innovation activities to the banks, financial institutions, and the wider FinTech ecosystem (start-ups, established FinTechs, incubators, universities, data providers, etc.).

Prior to that, Chirine was New Venture Development Manager, managing FinTechs partnerships for FusionFabric.cloud, Finastra's open development platform. And before that she spent more than 10 years in the capital market industry, where she held different roles in engineering, model validation, and product management.

Professor Sue Black is a multi-award-winning Computer Scientist, Technology Evangelist, and Digital Skills Expert. She was awarded an OBE for

‘services to technology’ in the 2016 Queen’s New Year’s Honours list. She is Professor of Computer Science and Technology Evangelist in the Department of Computer Science at Durham University, a UK government advisor, thought leader, Trustee at Comic Relief, social entrepreneur, writer, and public speaker. Sue set up the UK’s first online network for women in tech BCSWomen in 1998 and led the campaign to save Bletchley Park, home of the WW2 codebreakers. Sue’s first book *Saving Bletchley Park* details the social media campaign she led to save Bletchley Park from 2008–2011. Sue has championed women in tech for over two decades, founding the #techmums social enterprise in 2013 and the pioneering TechUPWomen retraining underserved women into tech careers in 2019.

Passionate about technology as an enabler Sue didn’t have a traditional start to her career. She left home and school at 16, married at 20, and had 3 children by the age of 23. A single parent at 25 she went to university, gained a degree in computing, then a Ph.D. in software engineering. Sue now has 4 children and 5 grandchildren.

Kate Bohn is a transformational leader with 20+ years in financial services. She has delivered net-positive impacts across a broad range of roles in financial services. From global software houses to retail/investment banking institutions in the UK, Europe, and the US, she is at the forefront of both revolutionary and incremental change, be that through joint venture companies for industry utilities, leading the charge on emergent internet use in the ‘noughties’ or more day-to-day innovation that seeks to reduce complexity. A market networker, she is highly effective at both internal and external stakeholder engagement, as well as unifying divergent groups around a collective end goal. Her dextrous use of storytelling builds rapid understanding, connection and alignment, as well as embedding a sense of belonging into corporate cultures. Alongside her day job, she is an active mentor of the talent pipeline and currently working on a FinTech Leadership book for the broader innovation ecosystem.

Alexandra Boyle is a passionate FinTech leader focused on platform and ecosystem building in capital markets. In 2014, she joined OpenFin as one of the first 10 employees and has helped transform the global bank technology landscape. Her contribution to the industry has resulted in global recognition—in 2020 she was shortlisted for the European Women in Finance Award and named Banking Technology’s Rising FinTech Star. Alexandra also regularly participates in industry panels and events. Prior to joining OpenFin, she held multiple positions in product and business development at NYSE Euronext. Alexandra graduated with a Bachelor of Science in Finance from Lehigh University.

David Brear is the Chief Executive Officer of 11:FS and since his dream of being a sportsperson was crushed (along with the ligaments in his knee!) and he had to get a proper job, he has worked in pretty much every angle of the financial services industry never losing that competitive desire to drive forwards and win.

Having pitched, established, and run billion-pound transformations for some of the biggest FS companies on the planet the realisation that digital financial services is only 1% finished has spurred his desire to establish an organisation that can actually support the industry through its greatest challenge. 11:FS is a challenger to the incumbent consultancies. They create innovative strategies and build out new propositions and ventures in the UK, US, Europe, and Asia for some of the biggest brands on the planet. Alongside this 11:FS build in-house products from competitor benchmarking tools like 11:FS Pulse, to core banking and modern architecture systems like 11:FS Foundry.

Nicola Breyer has been passionate about building and scaling businesses for over 20 years, from the early days of the consumer internet to today. Her career spans roles as Co-Founder, Managing Director, Venture Capitalist, as well as Corporate Innovation & Transformation Specialist. Her industry focus includes financial services, FMCG, and media. Nicola headed up the Commercial Growth & Innovation Team initiatives for PayPal, based in Berlin. In July 2020, she joined OptioPay, an Open Banking Fin-/AdTech start-up as Chief Growth Officer and shareholder. At OptioPay she is responsible for B2B2C & B2B marketing, enterprise sales, platform monetization customer success, operations, customer service, international expansion, and general senior leadership tasks around team, strategy, and investor relations. Nicola is also passionate about creating positive impact in the world. She is holding board positions in for-profit social impact businesses (Vested Ltd. amongst others), supporting female founders. She is also an advisor to impact accelerators and funds like Village Capital and Planet a Ventures.

Sara Green Brodersen is a serial entrepreneur, having launched her first company when she was just 16. Since then she has started two more companies, including FinTech Canaree and ID verification tool Deemly. She has also headed up a number of community organisations focused on entrepreneurship and innovation. Danish of origin, she earned her M.Sc. from IT University of Copenhagen and has since worked in both San Francisco and London firstly as a management consultant and later as an innovative entrepreneur. She also holds exams from University of Cambridge and Stanford University. As an international public speaker, she enjoys sharing her passion about all things entrepreneurship and start-ups. She is

actively involved in London's start-up and technology scene, and is passionate about inspiring diversity in the start-up ecosystem.

Anna Burgess started her IT career 20 years ago, with her first job providing 1st line technical support for NHS users. She doesn't have an IT-related degree: in 1999 she graduated from The Russian State Pedagogical University as an English teacher. When she arrived in the UK, she decided to pursue an IT career rather than becoming a teacher. Anna passed 7 Microsoft exams and gained the MSCE 2000 certificate which helped her get into a software company who took her on without prior experience. She worked her way up to the Infrastructure Support Team before moving to an FTSE250 finance company to manage an international Service Desk team across 3 continents. She has been in the financial sector for 8 years, the last 4 with Close Brothers. She started as Head of Service Centre managing 21 Service Desk analysts and now, since returning from maternity leave in 2019, Anna is a Senior Service Delivery Manager.

Sylvia Carrasco is keen on challenging the status quo as a woman in FinTech. She's the Founder and Chief Executive Officer of Goldex, the first gold marketplace that uses smart order routers to always find the best prices from a variety of gold providers. This model brings ethical price discovery to both retail and institutional gold investors. With over 20 years of experience in investment banking and brokerage, Sylvia was part of the original team at Credit Suisse that developed the first electronic trading and algorithmic systems in the equity markets. After leaving Credit Suisse, she took charge of MF Global's institutional electronic trading team where she further developed new algorithmic tools, set up trading connections to new liquidity venues, and advised on the implementation of Best Execution policies as required by MiFID I. Always thinking out of the box and due to the changes brought by MiFID I, in 2009 she successfully founded the first FCA regulated firm in the United Kingdom to advise the largest institutional investment houses in both electronic trading services and Best Execution policies across multi-asset classes.

Sarah Carver has held numerous roles across financial services across retail and commercial banking, investment banking, wealth management, and financial exchanges. She has worked across a number of disciplines including strategy, digital transformation, and change management and is currently the global head of digital for delta capita, a global managed services, technology solutions and consulting provider. Previous consulting roles have been for Accenture and Capco and her client list has included the London Stock Exchange, Deutsche Bank, Bank of America, Natwest, HSBC, private banks and new market entrants, and FinTech start-ups. Sarah is passionate about

customer-led propositions, digital enablement, and transforming ways of working and she has authored numerous articles on these topics. She graduated with a Bachelor of Science in Management Sciences from Loughborough University.

Tribeni Chougule a multi-award winner, has over 20 years' experience in technology across diverse sectors and geographies. She is currently Head of Change Management in Visa Finance (Europe). Prior to this, she led the Technology innovation team in London Innovation Centre. Tribeni has delivered multiple Agile transformations and managed multiple complex programmes and projects throughout her career including mergers and acquisitions. She is also a WBS Executive M.B.A. student. Her dissertation explores Responsible Innovation using fair and unbiased AI within the financial services. Passionate about inclusion of diversity and social impact, Tribeni is the co-chair of Visa's Women in Technology Europe network and a techUK Skills and Diversity Council member. She is a Cherie Blair foundation Women in Business mentor alumnus, Women in Payments, Migrant Leader, and a Visa mentor. She is also an AI APPG task force member. Tribeni has established a STEM bursary for girls from disadvantaged backgrounds.

Alia Cooper has enjoyed a tremendous variety of roles during her career, but managing change has been a consistent thread. She began her career in technology and was an early practitioner of agile change management; a skillset that stood her in good stead as she transitioned into organisational transformation roles. Having spent several years working in the asset management sector she then took a role with HSBC and has driven Financial Crime Risk culture change across operations, business, and compliance functions. More recently she has expended her responsibilities to lead an Employee Resource Group dedicated to the support of colleagues with disabilities. This opened her eyes to the wider challenges across the equity, diversity, and inclusion agenda; for which she is a passionate and proactive advocate. Alia is committed to improving well-being through reducing the stigma attached to mental ill-health, and manages her own mental health by spending as much time as possible with her pets, horses, and 2-year-old niece.

Felicitas Coulibaly is the Global Head of Inside Sales at Mambu. With a deep passion for empathetic leadership and serving the underbanked, she has worked within the FinTech sector for the past 5 years, at some of the most competitive businesses in the market, i.e. Finastra, Temenos, and Thought Machine. As a young woman in a senior role, Felicitas focuses on empowering women and POCs, and also works with London-based charities empowering young people in underfunded areas to move towards further education and employment. Felicitas cares deeply about diversity and empowering people

from all backgrounds, whilst facing complex challenges in the day-to-day business life of the FinTech sector. She believes that ageism has impacted not only herself but many young people, hindering career growth, hence she enables her team and network actively by creating equal opportunities and creating a culture of constructive feedback and promotions based on merit.

George Coxon is Director of the Nano Foundation, Director of Appia, and Advisor to the Global Blockchain Initiative. Nano is the world's only truly global currency, designed to democratise the global economy and bring financial inclusion to the world over. A degree in Evolutionary Anthropology amplified George's natural fascination in social behaviours and what makes people 'tick', giving her a wider understanding of how efficient, decentralised digital money can empower and elevate the underbanked, and begin to replace a world founded on credit with a sustainable and fairer solution based on instant settled-value anywhere on the planet. George is clear that an economy that is open to all and empowers those that are marginalised, not only financially but also socially and politically, will be more robust and resilient. To achieve this goal requires non-archetypal leadership to be at the forefront of the challenge which is the future of money.

Céline Crawford is Chief Communications Officer at FinTech Smarkets, an award-winning platform that facilitates trading on sport, politics, and current affairs. There she also leads people, politics and sits on the leadership team. Before joining Smarket in 2015, Céline spent 13 years in banking/PR/IR starting at Dresdner, followed by Edison and finnCap where she advised PLCs and worked in Equity Sales. She served as a Non-Executive Director at ethical quinoa producer Quinola. Céline is an outspoken champion for gender and racial equality and at Smarkets helped pioneer forward-thinking initiatives such as transparent salaries to help combat the gender and racial pay gap. She is also a big advocate for Mental health in the workplace and created initiatives such as Tête-à-tête: a safe and open weekly session for employees to talk about their well-being, supplemented by the company paying for 75% of employee counselling. On the side, she is a mum and hosts a podcast on Mental Health called @15minsoffemme.

Nick Dennes has worked in Talent, Recruitment and Executive Search, Direct and RPO In-House roles at Marex, Man Group, KPMG and EY, in the UK, US, and Australia. She has been involved with account management, stakeholder management, strategic partnerships, and relationship development. A talent for developing partnerships across the business, client engagement, and winning new business. Passionate about networking. She was a previous Chair for 3 years of a London-based Women's Business Network (ELN). An avid Ironman triathlete who has raced 8 full Ironman distance

paces across all 6 continents, chaired a corporate triathlon club of 350 members, and been a Director for the London Regional Committee for Triathlon England.

Nilixa Devlukia is the Founder of Payments Solved, a regulatory consultancy advising on the regulatory framework for crypto assets, CBDC, payment services, and open banking both in the UK and globally. Nilixa is an experienced regulatory expert and lawyer with a Master's in European Competition Law and over 20 years of banking and payments experience gained from her time at Barclays, the FCA, the European Banking Authority, and as Head of Regulatory at the Open Banking Implementation Entity. Nilixa has worked extensively with the European Commission, the European Central Bank, the World Bank, and regulators across the globe. Nilixa has represented the UK and FCA on various EU and UK level committees including the ECB SecurePay Forum, the EU API Evaluation Group, and the UK Payment Strategy Forum and lead on the publication of the FCA Approach Document on Payment Services and EBA Consultations. Nilixa is a well-known public speaker and works with industry, regulators, and legislators to drive changes in the banking and payments ecosystem for a payments and open banking landscape that is secure, transparent, and inclusive.

Joanne Dewar is Chief Executive Officer of Global Processing Services (GPS), the trusted and proven go-to payments processing partner for over 180 of today's leading challenger FinTechs around the world, including Revolut, Starling Bank, and Curve. GPS has to date issued over 170 million cards—enabled in over 48 countries—and processed over 1.3 billion transactions through its platform in 2020. Since joining the company in 2013, Joanne has spearheaded the transformation of GPS from start-up to private equity-backed scale-up, cementing the business' position as the bedrock of the FinTech ecosystem, as it continues to accelerate the delivery of better financial experiences for every customer. Joanne is a recognised leader and influencer in the payments industry, having been selected as one of the top 50 FinTech CEOs of 2021, alongside leaders from Stripe, Klarna, Wise, Coinbase, Marqeta, and more. She was also named in the 2019 and 2020 Payments Power 10 list, which recognises payments industry leaders with an ongoing commitment to pushing boundaries in the payments sector. Under Joanne's stewardship, GPS won 12 industry awards in the space of 12 months, securing the highly coveted title of Best Processing Programme at the Card and Payments Awards, as well as being crowned Leading Emerging Payments Organisation at the Emerging Payments Awards. She was also named Export Champion by the Department for International Trade (DIT), a community made up of business leaders who have successfully sold overseas and are

prepared to share their time and experience to encourage more companies to export. It forms a crucial part of the DIT's Export Strategy, launched in 2018 to increase the value of GDP through exports from 30 to 35%.

Sharon Doherty as a Chief People Officer of Finastra is a member of the executive leadership team and has global responsibility for making Finastra one of the most well-known and inclusive employers in financial services. She is committed to empowering people to help Finastra achieve this mission, and together with them, create a culture that attracts and inspires people to disrupt the financial services and FinTech industries. A passionate champion for diversity and inclusion at all levels, Sharon joined Finastra from Vodafone, where she held the position of Global Organization and People Development Director. There she was instrumental in the award-winning diversity and digital work that transformed the culture and company. At Vodafone, Sharon was a driving force behind Vodafone's award-winning diversity and inclusion agenda and was recognised in the 2018 Outstanding Leaders and Allies list. Sharon's previous experience includes role at CHRO at Laing O'Rourke and HR Director during the build of Heathrow's Terminal 5.

Rebecca Duckworth joined QV Systems as the Chief Sales and Marketing Officer after a successful 25-year career in digital banking, helping to revolutionise customer interactions for some of the largest banks in the US and Europe. With experience from Digital Insight, Intuit Financial Services, and Fiserv, Rebecca brings a wealth of expertise and knowledge in innovative technology like AI, Machine Learning, eID and V, and Open Banking, to help revolutionise the way customers can interact with asset, automotive, and consumer finance companies.

Ridhima Durham was educated in India and the UK, graduating with an M.A. (Economics and Management) from Oxford University. After nearly 5 years at Goldman Sachs, she moved onto a Hedge Fund of Funds called NewFinanceCapital (subsidiary of Schroders Plc). She started her journey in FinTech as Everline's Head of Commercial (London) then as Bond Street's CRO (NY). In 2019, she was appointed Chief Commercial Officer at high-growth scale-up Salary Finance. She is passionate about women's careers and especially encourages and mentors women in FinTech and is an active member of the 'Ladies who Launch' group.

Annette Evans is Vice President of People at Global Processing Services (GPS), the trusted and proven go-to payments processing partner for today's leading challenger brands, including Revolut, Starling Bank, and Curve. A highly skilled MCIPD HR Generalist and Employment Law specialist, with extensive experience in streamlining Human Resources processes and a mentor on the CIPD Skills Up programme, as well as a trained ACAS

Internal Workplace Mediator. Annette plays a key role in directing the entire spectrum of people policies, talent acquisition, performance management, and compensation. Working closely with the senior executive team, she has established clear company values and data-driven processes to inform people decisions and a purposeful culture to help companies achieve their mission of enabling financial empowerment for everyone.

Thea Fisher is a UK and US national based in London with a varied background in business to business commercial strategy, as well as early-stage tech investment and operations. She is currently Head of Partnerships at Academy, a digital training platform aiming to solve the gap between the supply and demand for tech talent. In her role, she focuses on commercial strategy, developing and managing relationships with key employer partners. Prior to her role with Academy, she was Head of Commercial at Littlepay, a micropayments processing start-up making everyday payments simpler, faster, and easier. She has a Master's in Economic History from the London School of Economics, and a Bachelor's from King's College London in English Literature.

Anna Flach is a Global Marketing Director and business leader with ten years of experience in investment banking and financial technology. She leads the Marketing & Communications function at BSO, a leading infrastructure and connectivity provider, and oversees all marketing activities across client segments to drive engagement, experience, and revenue. Prior to BSO, Anna held roles at Commerzbank, BNP Paribas and Allianz in London, Paris, and Munich. Following that, she took a leap into the world of FinTech, where she was most recently working towards the adoption of blockchain technology in capital markets. The UK voice of FinTech, Innovate Finance, recognised her for leading the change in the ecosystem for two consecutive years (Women in FinTech Powerlist 2018 and 2019). In 2020 Anna was nominated by Capacity Media as one of the '20 Women to Watch in Telco and Tech' and she was shortlisted for European Women in Finance Awards 2020. She is also listed as an official contributor to the Rose Review of Female Entrepreneurship. Anna speaks English, French, and German and holds a BSc in Business and Psychology and an MSc in Management from EMLyon Business School.

Alex Ford is Vice President of Product & Marketing for RegTech firm Encompass, and she oversees both functions globally from Sydney. She has held a range of roles since joining Encompass in 2012 spanning from Customer Success to Product Management. From 2015 to 2020 Alex was based in Glasgow driving the launch and expansion of the UK operation. As host of the RegTech 20/20 podcast she showcases industry trends and professionals from across the global RegTech community. She also serves

on the board of The RegTech Association and marketing committee of the Business Information Industry Association. Prior to Encompass Alex worked in innovation and marketing roles for coaching, leadership, and technology businesses.

Debbie Forster, MBE is an award-winning figure in the areas of diversity, tech, innovation, and education. She is a portfolio consultant and coach and is Co-Founder and Chief Executive Officer for the Tech Talent Charter, an industry collective which aims to deliver greater inclusion and diversity in the UK tech workforce. Women in Science and Engineering (WISE) named her Woman of the Year for 2016 and she was awarded an MBE in 2017 for 'Services to Digital Technology and Tech Development' and in 2018 Women in IT named her Diversity Leader of the Year. More recently, WeAreTechWomen awarded Debbie their Editor's Choice Award for 2020 and Computer Weekly named her Most Influential Woman in UK IT for 2019. Debbie serves on the Institute of Coding's Diversity Board and on the government's Digital Economy Council and its Money and Pensions Service advisory board.

Erica Gibson is an anthropologist working in technology, and currently the Global Head of User Research for SumUp in Berlin, Germany. She previously worked as a professor of Anthropology and Women's and Gender Studies, teaching and conducting research on cultural aspects of pregnancy and birth in Mexico, the US, and Italy. After transitioning to the tech world she has worked internationally in healthcare, telecommunications, media, and financial services. Her passion is bringing together people from all walks of life to create an inclusive space in technology. She is also a founding partner of Before You Code, a consultancy dedicated to helping companies focus on their prospective users so that they make the best possible decisions before they start building their products.

Dr. Leda Glyptis is Chief Client Officer of 10x Banking and focuses on driving client success for existing and new 10x clients. Leda is a former banker, technology executive, and founding CEO of 11:FS Foundry, where she led the growth of its modular core digital banking offering. Prior to that, Leda was Chief Innovation Officer at Qatar National Bank, the largest bank in the Middle East and North Africa, with responsibilities for employee-driven and market-led innovation strategy and execution. Before QNB, Leda was a Director at business and technology consulting firm Sapien, focusing on digital transformation and emerging technologies, and led EMEA innovation at BNY Mellon. Leda joined BNY Mellon from FinTech start-up Great East London Software, where she served as head of services development. Leda holds an M.A. from King's College, Cambridge, and an M.Sc.

and Ph.D. from the London School of Economics and Political Science. She has taught politics, global governance, and management principles, whilst working in management roles across various industries.

Kenzy Goodwin is a Partner at Finceler8, a FinTech sales organisation with a mission to source best in breed FinTech firms and accelerate their commercial engagement process with financial institutions. It has a dedicated sales team with over 200 years of collective experience in sales and business development in financial markets. Prior to Finceler8, Kenzy spent twenty years at BlackRock as a senior equity trader where she traded all equity investment products: quant, fundamental active equity and index funds. Kenzy is passionate about FinTech, innovation, and inclusivity. She believes diversity of thought is essential for growth and successful idea generation. She enjoys her roles as a mentor at Level 39—a community of leaders in FinTech and as a mentor for the Cherie Blair Mentoring Programme—supporting women entrepreneurs around the world. Kenzy also co-Chaired a personal development programme for two years whilst at BlackRock and she is fluent in English and Arabic.

Emmy Granström is a marketing professional with a background in financial services technology and regulatory compliance. Her area of expertise is on building scalable marketing programmes that deliver the combination of short-term results and long-term value that scaling B2B organisations require. Emmy is currently leading the strategic marketing efforts at SteelEye, a UK-based RegTech scale-up on a mission to help establish and maintain trust in the financial markets by making it easy for clients to accurately comply with financial regulation. Prior to SteelEye, Emmy was the Co-Head of Marketing and Corporate Communications at Cinnober (acquired by Nasdaq in January 2019), responsible for the marketing and corporate communications of two Group subsidiaries, and co-responsible for the Group. Working in FinTech, which combines two industries that are traditionally very male, Emmy is a keen advocate for diversity and inclusion and passionate about how we can attract and celebrate female talent.

Sophie Guibard is the Chief Growth Officer at OpenPayd, responsible for revenue growth and leading Marketing, Sales, Customer Success, and Corporate Development teams. She has spent the last 10+ years developing and executing the go-to market strategy for Banking-as-a-Service (BaaS) and Embedded Finance propositions across Europe. OpenPayd is a leading global payments and banking-as-a-service platform for the digital economy. Through its API-driven technology, businesses can embed financial services into their products and create the seamless user experiences needed to drive business growth.