On joining Innovate Finance as Chair, I made it a priority to understand what was top of mind for leaders of UK FinTechs. One of the top issues raised universally was talent. The calibre of people leading and running FinTechs is a key pillar to their success, as is the future talent pipeline. And with a scarcity of technical skills globally, there is a real war for this talent. I’ve met some amazingly capable and inspirational leaders in FinTech, with not just outstanding technical skills, but the ability to lead and inspire. This list of female leaders and game-changers in FinTech illustrates some of this talent.

There are some great role models. They have had wide and varied careers, bring very different styles to leadership, and between them have achieved a fantastic amount. We are right to celebrate them, and I hope that they will inspire more women to join FinTech, and to grow their careers in our sector. Let’s use this list to show us what’s possible – and why we need to keep making progress on diversity.
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   CEO, Innovate Finance

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As the new CEO of Innovate Finance, I am delighted to be part of this Women in FinTech Powerlist. I am encouraged by the progress we are making as is evident from this list, but also how women continue to make choices to enter the sector at all levels.

Attracting and retaining female talent goes a long way to help shape a more sustainable financial services sector - not just in the old world of finance, but especially in FinTech.

We are seeing good representation of women across the sector, particularly in senior roles. Many of them may not be CEOs of companies – yet - but they are making a vital contribution to FinTech’s success – whether they are working for an accelerator or the regulator, or excelling in professional services.

However, when we look at leadership roles, there is still a lack of female CEOs in finance and even fewer women setting up FinTech businesses.

We need to change this – but how? The Treasury Select Committee has launched an inquiry into the barriers women face when entering and progressing in the financial services industry. The Committee will also examine the progress made by HM Treasury’s Women in Finance Charter, which aims to
study the role of the government and financial regulators in setting an example for good gender diversity practices.

These are important initiatives as there is a clear need to understand and tackle the challenges of finding diverse talent in financial services and the barriers which prevent women from setting up their own businesses.

FinTech is a highly skilled sector, driven by people that understand the gaps in the financial market. Such understanding and knowledge often comes from having experience at a senior level in finance and most of those positions are still filled by men. We are not making enough progress fast enough, and we are therefore not feeding the funnel of female founders and entrepreneurs.

We also cannot ignore the fact that juggling family and work life puts intense pressure on female entrepreneurs who often prefer more certainty of hours compared to a start-up culture. But firms need to understand this and offer flexibility where they can – not just to women but to men as well.

Then there’s the critical issue of STEM skill shortages among young women, which is often vital to entering the FinTech sector. Although the inclusion of coding into the new computing curriculum was a welcome step, and is helping children leave school prepared for life in the digital economy, gender gaps still persist.

This year’s A-level data shows that less than 10% of those completing a computing course were girls¹. Such data shows we are not yet addressing the issue for future generations. We need to ensure women are leaving education with the digital skills they need to progress in sectors such as FinTech. Educating schools and girls directly, coupled with providing mentors from the STEM community, will inspire them to enter FinTech professions.

If we could all aim to highlight the issues to our daughters’ schools, educate our families and friends outside of financial services, show the exciting career opportunities ahead and continue to raise the issue with government and media, then we can all help to move the dialogue forward. Women on Boards has been a good example of the advantages to be had from shining the light on great female talent. Now let’s get young women excited to be the next scientist, the next entrepreneur, the next CEO of a unicorn.

Although there’s still a way to go before we achieve gender parity in the boardroom and entrepreneurship levels, we must showcase the success of those that have made it to the top – and who are playing an important role in FinTech. Our Women in FinTech Powerlist aims to do just that.

Focusing on nurturing the right skill set and the right working environment – and celebrating our achievements - will also help to attract more women to FinTech and – through their contribution - help to make financial services better for all of us.

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¹ Joint Council for Qualifications (JCQ)
Women in FinTech Powerlist 2017

SHARON LEWIS
Partner and Global Head of Finance, Hogan Lovells

We understand that different perspectives make us more effective, so we put diversity, particularly gender equality, at our core. Through our Empowering Girls and Women Initiative we aim to make a genuine difference in the lives of those who face abuse, oppression, and discrimination. We also embrace inclusivity, educate on differences, and celebrate the unique value of each of our people. Everyone at Hogan Lovells has the opportunity to develop, excel, and lead.

It’s hugely gratifying to see the FinTech community wanting to do the same. FinTech leads the way in so many regards, and it’s essential that it does the same for diversity and inclusion. Without it, it won’t be able to truly understand the customers it serves. When we look at areas like financial inclusion, it’s easy to see why diverse and inclusive teams are essential to create solutions for a diverse range of people in their daily lives.

We are proud to work with Innovate Finance to champion the women who work and thrive in FinTech. Every woman on the list should be proud of the fantastic successes they’ve achieved.

A VIEW FROM HOGAN LOVELLS

Most businesses now understand that creating diverse and inclusive teams is not only the right thing to do, but that it’s also fundamental to harnessing the talent and creativity that drives success. It manages risk and is critical to the attraction and retention of the best people. The key challenge now is creating environments that foster and celebrate diversity and inclusion. The FinTech industry is no stranger to this challenge, which is why it’s so brilliant to be able to recognise the women who are making our ecosystem stronger.
As founding members of Innovate Finance, Lloyds Banking Group is delighted to sponsor the 2017 Women in FinTech Power List. It's a great way to showcase the talent we have in the sector and help the next generation of women see the possibilities and opportunities there are for them in financial services.

At Lloyds Banking Group we know that diversity of people is vital to the success of our organisation and have committed to increasing the number of women in senior roles to 40% by 2020.

The UK still has a lot of work to do, as recent research revealed only 23% of employees in the UK tech sector are women. Our desire is to create an inclusive environment where everyone can be themselves, to build fantastic careers and in turn, provide the best customer experience.

Action needs to be taken now to address the future digital skills gap which is estimated to grow to over 2 million jobs by 2020. The industry needs a diverse environment to tackle the gender gap in FinTech by addressing unconscious bias in CV scanning, interviews and to find the best places to advertise jobs to attract a more diverse audience.

We'd like to thank Innovate Finance for their commitment to the diversity agenda and for celebrating the talented women there are in FinTech today.
The financial service industry has long been male-dominated. Twenty years ago, it was rare to find women in key positions in technology or finance. Rarer still to find women founders or Co-Founders.

Today, whilst it is more common to find talented women leading companies or holding executive positions, as a gender we remain woefully under represented. Just 14% of executive committee members across the UK financial service sector are female.

Much remains to be done to address this imbalance. For me, the most important challenge is to break the prejudices that women cannot succeed in financial services or technology companies. I often find when speaking at events I am sat alongside panels of 20 something men, and for many it is a surprise to find that WorldRemit’s founders don’t fit this emerging stereotype.

Our team of Co-Founders are a diverse mix in many ways, and we saw early on the advantages this offered. Ensuring a leadership group has a range of characteristics, experiences and beliefs will only serve to benefit a company in the long run.

A balanced executive team bring multiple skills and values to a company, allowing them to approach and solve critical problems, whilst retaining the emotional appreciation of all customers and the team they work with.

I firmly believe that the diversity of a team is directly linked to business performance. This is a belief that we have applied at WorldRemit for the past seven years. Ensuring a diverse workforce in today’s world helps connect markets, generate new ideas, and enrich a company’s culture. Diversity unlocks innovation by creating an environment where “outside of the box” thinking is heard and encouraged.

With 400 staff and 35 nationalities, WorldRemit is incredibly diverse from the top down. WorldRemit is open. Open to everyone, no matter where they come from, which language they speak, who they love or how they worship. Our employees not only represent the finest talent in the world, but also hail from all around the world. This mirrors and complements WorldRemit’s expanding global audience.

Diversity makes our team stronger.
We live in a world of ever increasing regulatory fines and increasing pressure on compliance functions to strengthen governance and reduce costs. We are focusing on FATCA and CRS compliance which involves enormous expense and risks for financial institutions world-wide. The really worrying fact is that across the board the average rate of error in FATCA and CRS documents is at 65% - if we do nothing, it is a bomb waiting to happen!

This is why TAINA was created. Our software helps financial institutions streamline and automate their compliance processes. We leverage cutting edge computer science methods to automate aspects which have not been automated before. It cuts costs and reduces risks by eliminating operational errors associated with manual work-arounds and by providing robust audit trails.

I have been incredibly lucky in my career- I have never really felt any discrimination and our lead investor is an inspirational woman who has been supporting me from day zero.

The really hard part is balancing business with the family, but then anyone caring for someone else irrespective of the gender will know this. I have not got it right, by any means. I owe it all to my husband, family and friends who take care of our girls when I am away, I could never do it without them.

To end, the real challenge to innovation in financial services is undoubtedly the fear to depart from the status quo. It takes guts to adopt a new solution. If we want progress and innovation to take hold, we must support and encourage champions inside the industry.

The good news is that the world of finance is gradually changing. Conservative institutions are beginning to partner with new innovative businesses. It is this combination of yin and yang that will help our industry transform.
<table>
<thead>
<tr>
<th>Name</th>
<th>Title &amp; Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adena Friedman</td>
<td>CEO, Nasdaq</td>
</tr>
<tr>
<td>Adizah Tejani</td>
<td>Director of Marketing EMEA, Token</td>
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<tr>
<td>Aine Hall</td>
<td>Director, Hawk Search Limited</td>
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<tr>
<td>Alex Ford</td>
<td>VP of Operations, encompass</td>
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<tr>
<td>Alexa Fernandez</td>
<td>FinTech Partnerships, BBVA</td>
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<td>Alexa McAlister</td>
<td>Head of Partnerships, RateSetter</td>
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<tr>
<td>Alexandra Foster</td>
<td>Head of Insurance, Finance, Payments and Post Trade, Global Banking and Financial Markets, BT</td>
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<tr>
<td>Alexandra Rico-Lloyd</td>
<td>Co-Founder, The Bike Club</td>
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<tr>
<td>Alice Thomas</td>
<td>Account Manager, MD Consulting</td>
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<tr>
<td>Alicia Pertusa</td>
<td>Head of CIB Digital Transformation, BBVA</td>
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<tr>
<td>Alison Hutchinson</td>
<td>CEO, Pennies</td>
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<tr>
<td>Alysha Randall</td>
<td>Global Finance Director, Funding Circle</td>
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<tr>
<td>Alysia Wanczyk</td>
<td>Marketing Director, Seedrs</td>
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<tr>
<td>Amy Nauikas</td>
<td>Founder and President, Anthemis Group</td>
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<td>Amy Lenander</td>
<td>CEO UK, Capital One</td>
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<td>Amy French</td>
<td>Ecosystem Development Manager, Level39</td>
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<tr>
<td>Ana Sirbu</td>
<td>VP of Finance and Capital Markets, BlueVine</td>
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<tr>
<td>Ana Botín</td>
<td>Executive Chairman, Santander Group</td>
</tr>
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</table>
Women in FinTech Powerlist 2017

- Andrea Melville, Director of Customer Segments, Lloyds Banking Group
- Angela Yotov, Head of Legal, RateSetter
- Angelica Anton, Founding and Managing Partner, SILK Ventures
- Angelique Mohring, CEO and Founder, GainX
- Angelique Schouten, UK CEO, Ohpen
- Anju Patwardhan, Managing Director, CreditEase FinTech Fund
- Anna Friedrich, Head of Marketing and Communications, collectAI
- Anna McLaughlin, Head of Operations, Crypta Labs
- Anna Laycock, Executive Director, Finance Innovation Lab
- Anna Bennett, Head of Partners, FINkit
- Anne Ravanona, CEO and Founder, Global Invest Her
- Anne Boden, CEO, Starling Bank
- Annika Lewis, Manager, Innovation Strategy, Capital One
- Annika Schroder, Director Group Innovation and AI Program Lead, UBS Group Innovation
- Anouska Streets, Head of Engineering, FINkit
- Anthea Mars, Derivatives Product Marketing, Fidessa
- Antoinette O’Gorman, Chief Compliance Officer, Ripple
- April Rudin, CEO, The Rudin Group
- Aste Einn, CDO and Co-Founder, Payr
Aurore Belfrage, Head of Early Stage/Co-Founder Together, EQT Ventures

Ayca Tunc-Ruff, Business Development Manager - Financial Services, Infosys

Barb MacLean, Director, Client Experience Solutions Development, Celero

Barbara Pozdorovkina, Head of Corporate Development, LMAX Exchange

Barbara Radoń, Global Legal Counsel, Spotcap

Bei Zhou, Chief Operating Officer, Valoot Technologies Limited

Benedetta Arese Lucini, Co-Founder, Oval Money

Bindi Karia, Advisor to Startups, Bindi Ventures

Blythe Masters, CEO, Digital Asset Holdings

Brynly Llyr, General Counsel, Ripple

Camilla Sood, Chief Operating Officer, Mansion House Consulting

Carey O’Connor Kolaja, Global Chief Product Officer, Citi FinTech

Carmela Gomez, Global Head of Treasury Solutions, BBVA

Carmen Dixon, VP of PR and Communication, LendInvest

Carolin Gabor, Managing Director, FinLeap

Caroline Plumb OBE, CEO, Fluidly

Caroline Evans, Head of Content and PR, Moneyfarm
Carrie Osman, CEO and Founder, CRUXY and CO

Catarina Runa Miranda, Lead Specialist, Deloitte

Catherine Wines, COO, WorldRemit

Celine Lazorthes, CEO and Founder, MangoPay

Charity Mhende, Associate, Anthemis Group

Charlotte Crosswell, CEO, Innovate Finance

Charlotte Oates, Marketing and Product Lead, Moneybox

Charlotte Ransom, Chief Executive, Netwealth Investments

Charlotte Petris, CEO and Founder, Timelio

Chia Brewin, Customer Development and Marketing Manager, Trunomi

Chloe Foden, Chief of Staff, Prodigy Finance

Christina Kehl, Co-Founder and Managing Director, Swiss Finance Startups

Claire Savage, COO, AQMetrics

Claire Harrop, Associate, Freshfields Bruckhaus Deringer LLP

Claire Calmejane, Director of Innovation and Digital Centre of Excellence, Lloyds Banking Group

Clara Durodie, CEO, Cognitive Finance Group

Clare Flynn Levy, CEO and Founder, Essentia Analytics

Clare Joy, Communications Manager, Landbay

Claudia Bate, Head of Financial Services and FinTech, FleishmanHillard Fishburn
D

Dahlia Lamy, Head of Marketing, Simudyne
Daniela Galeote, Co-Founder, Wealthinitiative
Danielle Walsh, Head of Digital Client Relationships, Global Corporate and Institutional Digital, HSBC
Daria Rippingale, CEO, BillPro
Deanna Oppenheimer, Founder and Chief Executive; Board Member (various), CameoWorks LLC
Debra Burns, Compliance Manager, Seedrs
Desné Masie, Director, Investec Investment Institute and Fellow of International Political Economy, Investec Asset Management and Wits School of Governance
Devie Mohan, Co-CEO and Founder, Burnmark
Devika Darbari, COO, Cobalt
Diana Paredes, CEO and Founder, Suade
Dinushi Pieries, Chief Marketing Officer, Mespo
Divya Eapen, Head of Operations and Risk, Tungsten Network

E

Efi Pylarinou, Founding Partner, Daily FinTech Advisors
Eileen Burbidge, Partner, Passion Capital
Eimear O’Connor, Chief Customer Officer, Form3
Elena Sabkova, Advisor, Regulatory, Legal, and Strategy, Akce
Elena Mesropyan, Global Head of Content, Let’s Talk Payments
Elena Capaccioni, Product Manager, Oval Money
Eleni Vlami, Account Director, Meniga

Elina Räsänen, Head of Marketing and Communications, Holvi

Elise Moussa, CEO and Founder, Snapay

Ella Rabener, UK Founder, Scalable Capital

Elly Hardwick, Head of Innovation, Deutsche Bank

Emilie Allaert, Head of Operations and Projects, Luxembourg House of Financial Technology

Emily Morse, Private Equity Investment Professional, Actis LLP

Emily Turner, Director and Co-Head, Strategic Growth Initiatives, Citi Ventures

Emily Trant, Chief Operating Officer, Funding Options

Emily Reid, Partner and Head of Commercial and Retail Banking, Hogan Lovells

Emma Lindley, CEO, Innovate Identity

Emma Tully, Marketing Director, LendInvest

Enrica Sighinolfi, Founding Member, Opportunity Network

Erika Krizsan, Managing Director, Insurance Factory

Erin Platts, Head of Commercial Banking, Silicon Valley Bank

Esther Dadswell, Co-Founder, SaidSo.co.uk

Eva Rossmar, CEO, Aicura Solutions

Eva Wong, Co-Founder and Chief Operating Officer, Borrowell

Eva Schueckel, PR and Communications Manager UK, Spotcap
Women in FinTech Powerlist 2017

**Eva Gustavsson**, Head of UK and Ireland Government Relations, PayPal

**Eve Maler**, VP Innovation and Emerging Technology, Forgerock

**Faith Adesemowo**, CEO and Co-Founder, Social Lender

**Felicia Meyerowitz Singh**, CEO, Akoni

**Ffiona Kirubi**, Managing Partner, Awal Consulting

**Fiona Ghosh**, Head of FinTech, Partner, Addleshaw Goddard

**Fiona Tee**, CFO, Currencycloud

**Fiona Mackenzie**, CEO, Marble

**Frances Salter**, User Insight and Data Science, Moneybox

**Gabrielle Inzirillo**, Founding Member (Ventures), BNP Paribas - Plug And Play

**Gayle Lacey**, UK Commercial Banking Chief Operating Officer, HSBC

**Gemma Godfrey**, CEO and Founder, Moola

**Genevieve Leveille**, CEO, 0TenTic8

**Geraldine Gibson**, CEO and Founder, AQMetrics

**Ghela Boskovich**, Founder, FemTechGlobal

**Gillian Roche-Saunders**, Partner and Head of BWB Compliance, Bates Wells Braithwaite

**Grace Cassy**, Co-Founder, CyLon
Hannah Preston, Solution Strategist, Payment Security, CA Technologies

Hazel Nolan, Innotribe, Swift

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Helen Oxley, Head of Business Development, WBS, Winterflood Securities

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Holly Boyd, Director of Compliance and Legal, Moneybox

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Jan Mcginley, Head of PR, Simudyne

Jane Walshe, CEO and Co-Founder, Enforcd

Jane Warren, Chief Executive, Investec Click and Invest

Jane Jee, CEO, Kompli-Global

Jennifer Roderick, Head of Research, Neotas

Joanna Wright, Chief Risk Officer, RateSetter

Joanna Yang, CEO and Founder, Robo Web Tech Co. Ltd

Jona Doda, Marketing Specialist, EasyPay

Jude Cook, CEO and Co-Founder, ShareIn

Julia Streets, CEO and Founder, Streets Consulting

Julia Groves, Founder and Director, UK Crowdfunding Association

Juliana da Cunha Assad, Founder and Co-CEO, CoinWISE

Julie Shin, Head of Strategic Operations and Innovation, Citigroup

Julie Lake, CEO and Co-Founder, FinTech50/FinTechCity

Julie Haugen, Chief Product and Marketing Officer, Oakam

Julie Fergerson, SVP of Industry Solutions, Ethoca
Women in FinTech Powerlist 2017

- **Juliet Rogan**, Head of High Growth and Entrepreneurs, Barclays
- **Juliet McCormack**, VP Product, Pushfor

**K**

- **Kamales Lardi**, Managing Partner, Lardi and Partner Consulting GmbH
- **Karen Kerrigan**, Chief Legal Officer, Seedrs
- **Karen Barrett**, CEO and Founder, Unbiased Ltd
- **Katherine Budd**, Co-Founder and CEO, Now Money
- **Katrina Cruz**, Ecosystem Development Lead, Anthemis Group
- **Katie Brown**, Corporate Counsel, RateSetter
- **Kaushalya Somasundaram**, Head of FinTech Partnerships, HSBC
- **Kinga Szumska**, Talent Acquisition Manager, Clearsettle
- **Kirsten Connell**, Managing Director, CyLon
- **Kirsten English**, Chief Executive Officer, Style Research
- **Kirsty Grant**, Investment Director, Seedrs
- **Kristy Duncan**, CEO, Women in Payments
- **Kristen Bennie**, Head of Open Experience, RBS
- **Kristin Andersson**, Communications and PR Manager, Trustly
- **Kristy Trieste**, Chief Financial Officer, Partner, Motive Partners
Lareina Wang, Head of Digital Innovation and FinTech Partnership, HSBC Retail Banking and Wealth Management

Laura Spiekerman, Chief Revenue Officer, Alloy

Laura Biddle, Counsel, Financial Services, Hogan Lovells

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Laura Gottwald, Head of Human Resources, Spotcap

Laura Gaviria, Chief Acceleration Officer, TheVentureCity

Laurel Wolfe, Marketing Director, Klarna

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Leah Moon, Legal and Compliance Manager, Seedrs Ltd

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Leda Glyptis, Chief Innovation Officer, Group Strategy, Qatar National Bank

Leen Li, Chief Financial Officer, Wealthsimple

Lelemba Phiri, Chief Marketing Officer, Zoona

Letitia Seglah, FinTech Consultant, Startup Manufactory

Liana Guzman, SVP, Business, Blockchain.com

Lilach Bar-David, CEO, Pepper
Women in FinTech Powerlist 2017

- **Liliana Fernandez**, Head of Partnerships, Clearsettle
- **Liliana Reasor**, CEO, Novus Ordo Capital
- **Linda Shomo**, CEO, EasyPay
- **Linda Wang**, CEO, Lendr Limited
- **Lisa Jacobs**, Chief Strategy Officer, Funding Circle
- **Lisa Moyle**, Strategy Director, Informa
- **Lisette Guittard**, Global Head of Cyber Security Awareness, Banco Santander
- **Liz Lumley**, Consultant, Independent Consultant
- **Liz Alexander**, HR and Operations Manager, Seedrs
- **Loretta Joseph**, Industry Chair, Australian Digital Commerce Association
- **Loubna Bazine**, CEO, FriendlyScore
- **Louisa Pires**, Senior Executive, AltFi Data
- **Louisa Freestone**, Marketing and PR, FINkit
- **Louise Wilson**, Co-Founder and Director, Abundance Investment
- **Louise Robertson**, Founder, BBuzz
- **Louise Brett**, Partner, UK Head of FinTech, Deloitte
- **Louise Beaumont**, Strategic Advisor - Open Bank, SapientRazorfish
- **Loyal Horsley**, Associate, Financial Services, Hogan Lovells
Lucy Hauges, Capital Marketing Officer, Capital One

Lucy Vernall, Global General Counsel and Global Head of Compliance, Funding Circle

Lucy Heavens, Senior Marketing Manager, Qumram

Lucy Bott, Head of Customer Operations, RateSetter

Lucy Sharp, Head of PR, Seedrs

Lynn Smith, Customer and HR Director, Wealth Wizards

Mélissa Amouny, Marketing Manager, FinTech Circle Innovate

Magdalena Krön, Head of Rise London and VP Innovation, Barclays

Mali Marafini, CEO, Interruptiv

Maria Deam, Vice Consul, Department for International Trade

Maria Weaver, Chief People Officer, Funding Circle

Maria Scott, CEO, TAINA Technology

Maria Gotsch, CEO, Partnership Fund for New York City

Maria Claudia Sanchez Buenaventura, Vice President EMEA Client Group, AllianceBernstein

Maria Flyvbjerg Bo, Advisor/Entrepreneur/Founder, Digitio

Marie Steinthaler, Head of New Products, Zopa

Marieke Flament, Managing Director Europe, Circle Pay
Marilena Ioannidou, British Business Investments, Director

Marisol Menendez, Head of Open Innovation, BBVA

Marjan Delatinne, Sales Director Europe, Ripple

Martha Mengdhi-Fisher, Founder, EWPN

Martina King, CEO, Featurespace

Martina Doherty, Managing Director and Founder, MD Consulting

Marwa Adawy, Technical Lead, Yielders

Maud Holma, Finance Counsel, RateSetter

Maya Zehavi, VP Product, Qed-It

Maya Aweida, Business Development Manager, The Hub Exchange

McKenzie Slaughter, CEO and Founder, Beauty and The Bull

Megan Caywood, Chief Platform Officer, Starling Bank

Meirav Harel, FinTech and Blockchain specialist, MHFinTechs

Melike Belli, Market Development Manager, Cybertonica

Melissa Frakman, Emerging Markets FinTech Investment and Strategy Advisor, Various


Michelle Katics, Co-Founder and CEO, PortfolioQuest

Min Teo, Vice President - Operations and Finance, Yoyo Wallet
Mirela Amariei, Senior Editor, The Paypers

Miriam Ballesteros, Inbound Marketing Manager, Strands

Mischa Lumiere, Head of Proposition, Lloyds Banking Group

Miyuki Takemori, Director, Tradeweb

Monica Kelly, Product Owner, Financial Risk Solutions (FRS)

Monica Kalia, Co-Founder and Chief Strategy Officer, Neyber

Monica Eaton-Cardone, Co-Founder, The Chargeback Company

Nadia Edwards-Dashti, Managing Director, Harrington Starr

Nandini Harihareswara, Regional Technical Specialist, Digital Finance, UNCDF

Natalie Ceeney, Non-Executive Chair, Innovate Finance

Natasha Kyprianides, Group Head of Digital Banking and Innovation, Hellenic Bank Plc

Natasha Wear, Head of Investment Products, Zopa

Natasha-Jade Chandler, VP of Communications, Numerai, LLC

Nathalie Oestmann, Head of Samsung Pay, Samsung Electronics

Naureen Hyat, Business Head, Tez Financial Services

Neha Manaktala, COO, AltFi Data

Nicky Goulimis, COO and Co-Founder, Nova Credit
Women in FinTech Powerlist 2017

Nicola Cowburn, Chief Marketing Officer, Qumram
Nicola Wilton, Global Sales Director, Xchanging, A DXC Technology Company
Nicole Sandler, Vice President FinTech and RegTech - EMEA Legal Lead, Barclays
Nicole Anderson, CEO, FinTech Circle Innovate
Nikki Johnstone, Associate, Corporate Department, Paul Hastings
Nkem Okocha, Founder, Mamamoni
Noa Zehavi Raz, Co-Founder and COO, Icebreax

Odunayo Eweniyi, Chief Operations Officer, Piggybank.ng
Olga Feldmeier, Founder, SmartValor
Olivia Vinden, FinTech Lead, Alpha Financial Markets Consulting
Omolara Ajele-Awoyemi, Country CEO, Jumia Pay, Jumia
Ozge Celik, Business Development Director, BKM

Pam Dingle, Principal Technical Architect, Ping Identity
Pamela Buxton, Consultant, Financial Services, Hogan Lovells
Pandy Andreou, Group CEO, Owner, Pradov
Panni Morshedi, Managing Director of International, Funding Circle
Patricia Hines, Senior Analyst, Celent
Patty Oosterbeek, Director, Head of Northern & Eastern Europe Sales, Tradeweb

Paula Blazquez Solano, Investment Manager, Banco Sabadell

Paula DeLaurentis, Chief Marketing Officer, LendIt

Paula Wilson, Marketing Director, Xchanging, A DXC Technology Company

Pauline Jackson, Head of Risk and Compliance, GapCap

Phoebe Hugh, Co-Founder and CEO, Brolly

Poppy Gustafsson, CEO (EMEA), Darktrace

Priyanka Lilaramani, CEO and Founder, Plinth.Tech

Rachel Power, Head of Partnership Development, Cutover

Rachel Kent, Partner and Global Head of the Financial Institutions Sector, Hogan Lovells

Rachel Bentley, FinTech Senior Manager, KPMG

Raja Al-Mazrouei, Acting Executive Vice President, FinTech Hive at DIFC

Rashee Pandey, Group Marketing Manager, Contis Group

Rebecca Harding, CEO and Founder, Coriolis Technologies

Rebecca Heealey, Head of Market Structure EMEA, Liquidnet

Reeta Hemminki, Senior Analyst, Credit Data Research

Regina Lau, Chief Strategy Officer, Ingenico ePayments
Reshma Sohoni, Co-Founder and Managing Partner, Seedcamp

Rita Liu, Head of AliPay EMEA, AliPay

Rohini Kumar, Deputy Director, Financial Services, Department for International Trade, UK

Rosemary Leith, Director, World Wide Web Foundation

Rosie Murphy Williams, Chief Compliance Officer and MLRO, Tradeweb

Rosita Najmi, Program Officer, The Bill & Melinda Gates Foundation

Ruth Wandhofer, Global Head of Regulatory and Market Strategy, Citi

Ruth Chamberlain, UK Country Manager, Investly

Ruth Milligan, Head of Financial Services & Payments, TechUK

Sabine Vander Linden, CEO, Startupbootcamp InsurTech

Sabine Some-Mensah, Regional Technical Specialist, Digital Finance, UNCDF

Salena Worrall, Co-Founder and CMO, Zonafide

Sally-Anne Baron, CFO, Trunomi

Samantha Ghiotti, Partner, Anthemis Group

Sandra Tobler, Co-CEO and Founder, Futurae

Sara Feenan, Research Lead, Blockchain Lead, Capco

Sara Berg, Chief Legal Officer, Trustly
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- **Sarah Nöckel**, Venture Associate, Early Metrics
- **Sarah Foxton**, Managing Consultant - Financial Services, PA Consulting
- **Sarayu Dharmaraj**, Director of Compliance and Operations, Crosspay Ltd
- **Sharon Chen**, Consultant, EY
- **Sharon Lewis**, Partner and Global Head of Finance, Hogan Lovells
- **Sharon O’Dea**, Founder, So Digital
- **Sharronjeet Khela**, Director, Financial Institutions, Corporate Bank, Citi
- **Shefali Roy**, COO, TrueLayer
- **Shereen Shermak**, COO and Advisor, Doni Inc.
- **Shirley Reeve**, Delivery Director, Wealth Wizards
- **Shreya Hewett**, CEO, TransferGuru
- **Sigridur Sigurdardottir**, Chief Customer and Innovation Officer UK, Banco Santander
- **Silvia Mensdorff**, General Manager Europe, ACI Worldwide
- **Silvia Davi**, SVP, Marketing and Communications, Thesys
- **Simone Junod**, CFO and IR, Qumram AG
- **Soline Kauffmann-Tourkestansky**, Head of Ecosystems, Early Metrics
- **Sonal Rattan**, Co-Founder and Chief Technology Officer, Exate Technology
- **Sophia Bantanidis**, EMEA Head of Regulatory and Market Strategy, Citi
- **Sophie Batoua**, Chief Investment Officer, Fintex Capital
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Srii Srinivasan, CEO, Chargeback Gurus

Stacie Whisonant, CEO and Founder, PYT Funds Inc.

Stephanie MacConnell, Programme Director, Empire Startups

Sue McLean, Partner, Baker McKenzie

Susan Sutherland, Vice President, FINkit

Susan McKiernan, Counsel, Financial Services, Hogan Lovells

Susanne Chishti, CEO and Founder, FinTech Circle

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Tara Waters, Senior Associate, Ashurst LLP

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Terry Smith, CEO, DigiSEq

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Zara Pratley, Managing Director, Head of Client Solutions, Europe & Asia, Tradeweb

Zartasha Naeem, Global Head of Business Development, Prevote
**BEHIND THE SCENES**

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- Janine Hirt, Chief Operating Officer
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More than 250 global members have joined the Innovate Finance ecosystem to date. These companies range from seed stage start-ups to global financial institutions and professional services firms. All benefit from Innovate Finance’s leading position as a single point of access to promote enabling policy and regulation, talent development, and business opportunity and investment capital. By bringing together the most forward-thinking participants in financial services, Innovate Finance is helping create a global financial services sector that is more sustainable, more inclusive and better for everyone.

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