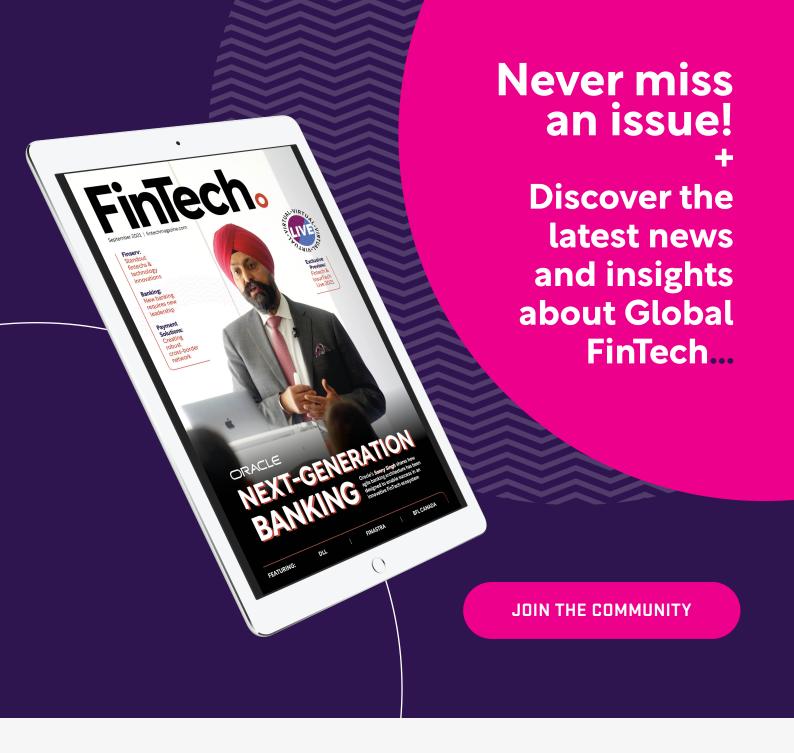
# Finech

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LEADERS

2025



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"We are proud to present this final list of 100 leaders, innovators and influencers"

# Best of the Best

hen we began our search for the Top 100 Leaders in FinTech six months ago, I don't think we appreciated what a task it would be. Hundreds of nominations flooded in and we quickly realised that devising the final list was going to be a welcome challenge – welcome as there are so many talented leaders in FinTech.

We are proud to present this final list of 100 leaders, innovators and influencers. Each thoroughly deserves their place, yet so many great names had to be excluded. Well done to everyone who was nominated and who knows? Maybe they will make this annual list next year.

### SCOTT BIRCH

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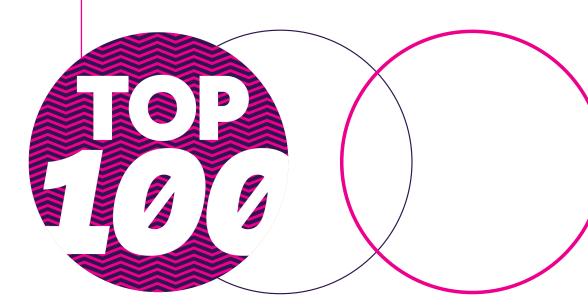




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# Leaders in FinTech

# Launched in June, BizClik Media Group is once again celebrating leading individuals that are blazing trails in our industry.

aving published the Top 100 Women in FinTech on March 8th – to coincide with International Women's Day – we are now proud to recognise and acknowledge the Top 100 Leaders in FinTech.

Nominated by readers of FinTech magazine and compiled by our in-house team, the announcement of this extensive list is sure to become a landmark date in the calendar – which takes place this year at the end of Day 1 of FinTech & InsurTech LIVE (October 12).

The Top 100 list of the leading executives and influencers in the industry will be announced at the

event and shared across social media channels and presented in a special supplement that honours all of those named in our annual list.

"The Top 100 Women recognised the incredible and influential women driving our industry," says Scott Birch, Editorial Director, BizClik Media Group. "The success of that initiative encouraged us to recognise the Top 100 Leaders individuals championing everything that we love about FinTech and embracing best practice that's good for business."

"We had thousands of nominations and can't wait for the big reveal. No doubt there will be some surprises and everyone who makes the list fully deserves their place, from 1 to 100."

The full list will be unveiled at the end of Day 1 of the show and the special supplement can be accessed online at fintechmagazine.com O

'We had thousands of nominations and can't wait for the big reveal. No doubt there will be some surprises and everyone who makes the list fully deserves their place, from 1 to 100"



Jonathan Kriegel CEO



Günther Vogelpoel CEO



**Marie Patton** COO **Opendoor** 



Sarah Levy CEO **Betterment** 



**Margaret Keane** Exec Chair, Board of Director



**Ashim Gupta** CFO **UIPATH** 



**Eric Demuth** CEO



Mariana Lazaro CFO Latin America



**David Kinitsky** CEO, Kraken Bank **Kraken Digital Asset Exchange** 



**Andrew D'Souza** Co-Founder & CEO

Clearco



William Demchak President & CEO **PNC** 



Anuradga Muralidharan COO **Expensify** 



**Roland Folz** CEO SolarisBank AG



**Philip Belamant** Founder & CEO Zilch



**Clay Wilkes** CEO **Galileo** 



Renu Satti COO (Offline Payments) **Paytm** 



Adriaan Mol Founder Mollie

"People don't care how much you know, until they know that you care"





Laurén Robbins

VP and GM, Financial Services **ServiceNow** 



Clare Gambardella CCO Zopa



**Domm Holland** CEO **Fast** 



**Dee Choubey** CEO MoneyLion



**Ahmed Alenazi** CEO **STC Pay** 



**Phil Foti** Director, Product Strategy & Innovation

**Coupa Software** 



**Kevin Frechette** CEO & Co-Founder **Fairmarkit** 



**Henry Cason** CEO



Daniel Kjellén CEO



Freddy Kelly CEO **Credit Kudos** 



**Iain Rolfe** Head of C2FO ANZ C2FO



**Steve Schnall** Founder & CEO **Quontic Bank** 



**Dan Price** Founder & CEO



**Ofir Shalev** Chief Data Officer (GoPay) **GOJEK** 



**Kelly Fisher** Head of Corporate Sustainability **HSBC** 



Jimmi Shah CCO, Neovest



Kara Hill Corporate CIO



**Luke Gebb** SVP, Amex Digital Labs



Kristo Käärmann CEO



David Hanna Chief Risk Officer



**Jenny Lin** VP/CTO for Business Financial Services **RBC** 



**Veronique Barbosa** Co-Founder & COO



**Stephen Pair** CEO



Zoran Vasiljev Group CEO



Nino Ulsamer Co-Founder & CTO



**Kate Bohn** Innovation and Strategy -Incubator and Accelerator Lead **Lloyds Banking Group** 



Jonathan Holman Head of Digital: Corporate & Commercial Banking **Santander** 



Claudette McGowan Global Executive Officer TD



Nicolas Weng kan CEO Yolt



**David Brear** Co-Founder & CEO 11:FS



**Olivier Guillaumond** Global Head of Innovation Labs and Fintechs ING



Paul Knodel **CEO** and Managing Director Raisin US, Inc.



**Robert Prigge** CEO Jumio





**Henrique Dubugras** Founder and Co-CEO **Brex** 

With a reputation as a genius in computer science, Dubugras founded Pagar.me in 2013 when he was just 16 and then launched Brex in 2017.



**Guy Chiarello** COO **Fiserve** 

Chiarello oversees Fiserve's technology and operations, with a focus on driving innovation and delivering value for clients through of leading technology.





Gillian Riley President & CEO **Tangerine** 

As the President & CEO of Tangerine, Canada's leading digital bank, Gillian is focused on delivering award-winning client experiences and innovative banking solutions.



**Elliott Limb** CCO Mambu

Following a stint on the World Trade Board and after founding CoBa Global, Limb joined Mambu in 2019. He has 15 year experience in financial services.



# **Denise Leonhard** CCO

With 15+ years of experience in strategy, business development, partnership management, operations, and innovation, Leonhard is an expert in both large enterprises and startups.



# **Matt Oppenheimer** Co-founder & CEO

Oppenheimer is passionate about Remitly's vision to transform the lives of millions of immigrants and their families by providing them with access to trusted financial services.

"If you're going to be disruptive in such a heavily regulated industry as finance, there is a duty of care to be transparent"





# **Mary Harris** Director - Wallet, Payments and Commerce

Mary Harris joined Apple in 2014, from her former role at Visa. She is an innovative and self-motivated leader and is passionate about great products and building teams.



**Eric Jing** CEO

Eric Jing is the executive chairman of financial services firm Ant Group and CFO of Alipay, an affiliate of China e-commerce giant Alibaba Group.



Vikas Bansal Director

A finserve veteran with 25+ years' experience, Bansal has establised Amazon Pay as one of the top payment and financial services players in India.



**Mark Ledsham** COO Currencycloud

Ledsham considers himself a customer maniac and "a business leader who combines strong operational skills with financial acumen."

"I transform my clients' businesses through innovation and designled application of digital technology"





**Beth Steinberg** Senior Vice President, People and Talent Chime

Describing herself as a 'people person, Steinberg has over 20 years of experience in organisation development, talent strategy, and leadership development.



# Colin Payne VP & Global Head of NextGen **Financial Services** Capgemini

Payne joined Capgemini in 2014 following an impressive career trajectory in the financial services industry. He is a highly experienced digital FS leader.



Pamela Novoa Ralli **VP of Product** Sage

Ralli is a senior executive with significant experience across payments, technology and financial services. She is also a thought leader in the area of integrated Financial Services.



Stephen and **Gabino Roche** President and CEO

Saphyre

Stephen and Gabino Roche are innovators in the fintech space, having founded Saphyre in 2017. The pair have extensive experience in the business analytics and finserve space.



Madie Kulkarni Digital Transformation and Technology Innovation Director Google

As an experienced leader in IT Innovation, Agile Framework and product design experience, Kulkarni has received awards for her work with service oriented architecture (SOA).



**Terry Angelos** SVP Global Head of Fintech Visa

Angelos joined Visa in 2015, but also sits as the CEO of TrialPay, which he co-founded. The company was acquired by Visa in 2015.



Jennifer Tan **Chief Executive AliPay** 

An experienced CXO with a demonstrated history of working in the financial technology and telecommunications industries, Tan joined AliPay in June 2021.



**Louise Smith** Chief Digital Officer Lloyds

With almost 20 years' experience in the industry, Smith is passionate about how financial services become accessible and inclusive through cutting-edge tech.



# **Helen Bierton** Chief Banking Officer **Starling Bank**

A former Olympian, Helen says, "I always strive for the best in myself, and my team. Together we innovate to help improve banking for customers."



Rishi Khosla Co-founder and CEO OakNorth

Rishi Khosla is a serial start-up entrepreneur: and the co-founder of OakNorth - the next-generation credit platform that's redefining lending to lower mid-market businesses globally.



**Nik Storonsky** Founder CEO

Revolut

The British-Russian entrepreneur obtained his master's in physics from the Moscow Institute of Physics and Technology, and during which time he also became a state champion swimmer.



Seema Desai COO

Cambridge University graduate Seema Desai, joined the small business financial solutions provider iwoca five years ago following a 20-year career in the finserve industry.



Rana Bhattacharya Director of Engineering and Delivery Tesco Bank

Bhattacharya, is known as a self-motivated and dynamic senior IT leader and was recognised by Computing as one of the top 250 IT leaders in 2019.

"We've built a new data architecture rebuild, which llows us to stream real time data from Thought Machine, and other components, via Kafka"





**Bryan Carroll** Co-founder and CEO **TNEX** 

Bryan Carroll is the co-founder and CEO of TNEX – the first digital-only bank that serves Vietnam's 30 million Gen Z consumers and four million small businesses.



**Elona Ruka-Wright** Chief Risk Officer

**Finastra** 

Elona Ruka-Wright joined Finastra from Black Knight Financial Services, where she held the position of Senior Vice President of Enterprise Risk Management.





**Anthony Noto** CEO SoFi

The former COO of Twitter and a managing director of Goldman Sachs, Anthony Noto is a formidable force in the world of financial services. A keen sports fan, he served as the National Football League's executive VP before his service at Twitter. While at the NFL, Noto oversaw leaguewide finance and strategy functions, including corporate development, labour finance, operational finance and accounting, tax and treasury. A self-confessed technology addict, Noto is known for his expertise on the internet. He was even ranked internet analyst from 2003 to 2007 during his early years with Goldman Sachs.



Sachin Patel CCO (Chief Capital Officer) **Funding Circle** 

An Oxford University graduate with a Masters in physics, Sachin Patel began his career with a five-year stint at J.P. Morgan. This led to several leading financial services roles before he joined Funding Circle in 2014. Patel leads the Global Capital Markets group and serves on the boards of its listed and private asset management companies.

According to his Linkedin profile, he is responsible for all aspects of capital markets from the overall strategic direction and product design & development through to the day-to-day operations of the sales, structuring and execution teams.



**Gretchen Howard** COORobinhood

A graduate of Harvard Business School, Howard is executive royalty. She began her career as manager for Anderson Cooper, and later was MD for eight years at Google. Her stint with Robinhood, the investment platform that hit the headlines for its role in the Game Stop share event, began in 2019. Howard described herself as a 'builder and problem solver' with expertise in scaling operations alongside product growth. Specialities include leadership and team management, sales, operations and customer strategy.



Solange Chamberlain COO, Commercial Bank Natwest

With a 15-year career in the banking industry, Solange Chamberlain began her journey as an analyst at Citigroup, and went on to climb the executive ladder within Lloyds Banking Group before embarking on her role at Natwest in December 2019. She describes herself as an experienced financial services leader with a strong background in business and functional roles including pricing, M&A, strategy, treasury, capital, business development and transformation. She is passionate about getting girls into STEM and is involved in a small number of start-ups as mentor and investor.



**Arnaud Loiseau** CEO. International WorldRemit

A graduate of Harvard Business School, Arnaud Loiseau is a force to be reckoned with in the executive world of fintech. He describes his skills and experience as specialising in P&L Management (including Product Management, Operations, Marketing and Commercial oversight) and Corporate Development in High Growth Consumer Tech, from early stage to post IPO."

He is also co-founder of Harvard Business School Alumni Angels of London, a Techstars Mentor and a keen mountaineer with a goal to climb every 4,000m+ peak in the Alps.





**David Duffy CFO Virgin Money** 

With a career in finance that spans 30 years, David Duffy is an Irish investor and entrepreneur as well as the CEO of Virgin Money. Much of his experience is rooted in financial services across Europe, the US and Asia. He is also passionate about leveraging emerging technologies and innovations to transform the traditional banking experience for both personal and SME customers.

Appointed UK Government FinTech Envoy in 2018, Duffy is a board member and senior independent director of UK Finance, Advisory Council Member of CityUK and a board member of the Northern Powerhouse Partnership.



"With more **businesses** being established during the pandemic, this partnership comes at a great time for our business customers'



# **Dhivya Suryadevara CFO** Stripe

As CFO of the largest and most successful fintech company in the United States, Dhivya Suryadevara holds an enviable and respected position in the world of fintech. As the former CFO of General Motors, she is well versed in the demands required to manage a global and well-established corporate entity. A passionate advocate for diversity in the workplace, she has been recognised for her accomplishments including MotorTrend's 2020 Power List, Automotive News' 2019 All Stars. Fortune's Most Powerful Women to Watch, 40 Under 40.



**Adine Eckstein** COO Lemonade

As one of the lead executives driving Lemonade - the top rated insurtech company in the US, Eckstein has a diverse track-record in product delivery, operations, sales and business development, holding senior executive positions within both start up and corporate environments. She says of her skillset, "I have extensive strategic and operational experience leading large-scale, global digital transformation for companies across financial services, technology, media and broadcasting." Eckstein is also known for her ability to build effective teams for their design-productive, and sustainable working environments. She derives her passion and energy from the prospect of creating impactful everyday user experiences.



Dan Shulman CEO

Recognised as one of Fortune's top 20 Businesspersons of the Year and president and CEO of PayPal, Dan Schulman is focused on democratising and transforming financial services and e-commerce globally. He has extensive experience in payments and mobile technology and is leading PayPal's reimagining of how people move and manage money, and how merchants and consumers interact and transact. Under Shulman's leadership, PayPal has been named one of the top companies on JUST Capital's and Forbes' JUST 100 list and as a Fortune Change the World company for its work to tackle the biggest challenges facing society today.



# **Scott Abrahams SVP Business Development** and Fintech **Mastercard**

As SVP of business development and fintech at Mastercard, Scott Abrahams is responsible for developing and executing the UK&I acceptance sales and marketing strategy to drive acceptance growth and increase revenue performance. Formerly head of relationship management at Barclays, and seven years as a leading executive at American Express, he began his career at Sainsbury's as a graduate trainee manager, rising to deputy store manager and then moving to Project Management. Abrahams has a degree in economics and law from the University of Leicester, UK.



# **Guillaume Pousaz** Founder & CEO Checkout.com

With two degrees, one in mathematics and the other in economics, father of three and keen surfer, Guillaume Pousaz always had the right qualifications to run a fintech company. An early adopter of the technologies, he launched Checkout.com in 2009, a merchant account provider that specialises in processing international payments for e-commerce businesses. Based in London. the company recently had a US\$15bn valuation. Pousaz says, "I believe that financial complexity is a barrier to innovation which is blocking global economic prosperity."



# **Mariquit Corcoran** GCIO

As the group chief innovation officer for Barclays, Mariguit Corcoran is one of the most senior executives in banking globally. She describes herself as a 'senior financial services executive with expertise in developing profitable partnerships with third party providers.'

Corcoran started off her career 20 years ago as a business analyst for Goldman Sachs. She achieved a sharp career trajectory and joined Barclays in February 2020. She describes herself as "working effectively with critical business partners across a complex banking organisation and launching new businesses and programmes globally."



Hiroki Takeuchi CEO **GoCardless** 

Prior to founding GoCardless in 2011, Oxford graduate Hiroki Takeuchi has always been entrepreneurial. At university, he co-founded Varsity Pitch, a business ideas competition between Oxford and Cambridge s top business ideas for a £10,000 prize fund. Later, he worked as a business analyst for McKinsey & Company. His talent was recognised as he consistently performed within the top strata of his cohorts. The decision to launch GoCardless was born from a desire to create a new payments network that could simplify internet transactions and debits. Takeuchi also has a Master's degree in mathematics from Oxford University.





# Samantha Ku COO Square

With a decade of experience in the banking sector, six of which have been at Square, Samantha Ku is well versed in the company's growth strategy and innovations. The mother of one and graduate of Miami Herbet Business school, was initially hired as head of operations in 2015, Since then she has risen swiftly through the ranks, moving to Global Head of Operations, Portfolio Risk, & Customer Success in 2017. and then to COO in October 2020. A firm advocate for financial wellness and economic access for all. Ku never misses the chance to advocate for the cause and is a keen Twitter user.

"The company's culture, so firmly anchored in the customer, with solid values, provides a great mission and the opportunity for tech to truly disrupt the Space"





# **Matt Swann** Nubank

With 25 years experience

in managing world class product engineering and software teams at both Amazon and Booking, Matt Swann joined Nubank in April 2021, and has already taken a strong lead in terms of innovatively accelerating the fintech's growth. Swann is a firm advocate for centralising customer culture within the bank's strategies and says that "being CTO of such a promising company, especially with the mission of continuing the fantastic work of the team," has been a prospect he's relished. He said at the time of his appointment, "The company's culture, so firmly anchored in the customer, with solid values, a great mission and the opportunity for tech to truly disrupt the space, were big factors that influenced this career move."







Latha Katem COO **Deutsche Bank** 

London banking whizz Latha Katem cut her career teeth in the banking sector 20 years ago when she joined HSBC as an assistant manager in projects and planning. Fast forward two decades and she holds one of the most respected positions in the banking world - COO of Deutsche Bank. A graduate of Imperial College Business School, and with an impressive list of high-level executive roles on her CV. Katam joined Deutsche Bank in 2018 and has helped the bank navigate the difficulties of the pandemic and digital transformation.





Mike Massaro **CEO Flywire** 

As Chief Executive Officer of Flywire, Mike Massaro has grown the business from a concept into a global and growing company. He has overseen Flywire's expansion in North America, Europe, and the Asia-Pacific regions while aligning Flywire's international team with the company's strategic direction and increasing the visibility of Flywire globally. Massaro began his career as part of the technical risk services practice at PWC, LLP. His background spans global payments, mobile software and hardware, and e-billing at high growth technology companies, including Carrier IQ and edocs, Inc. He earned his Bachelor of Science degree in Management Information Systems from Babson College.

"Aligning our Investors and FlyMates has always been a critical factor in any fundraising activity we have done"







# **Jack Zhang** Co-founder & CEO **Airwallex**

As the Founder & CEO of Airwallex. a fintech with a US\$4bn valuation. Jack Zhang is revolutionising the way businesses operate globally. Zhang launched AirWallex in 2015 along with his business partner Max Li. The entrepreneurial duo, who were university friends, brainstormed their business plan in a coffee shop in Melbourne, decided to find a solution to the high FX fees and banking costs incurred by small business owners. Today, Airwallex provides a modern technology stack for businesses of all sizes to operate internationally, without the challenges of the current global financial system. It has also raised more than US\$700mn in funding and was recently valued at \$4bn.





# **Helen Wilson** COO **Atom Bank**

Helen Wilson, COO of Atom Bank. has a stellar reputation when it comes to putting the S into service. In 2014, she initially joined Atom Bank as the fintech's head of customer services - a role she developed and led for six years. Wilson, who was appointed COO in May 2021, has worked across different areas of the business and has a wealth of experience in managing operations, as well as process and organisational design. Upon joining Atom, she predicted a successful journey, saying, "It is a rare and exciting opportunity to be able to build customer centric processes right from the very start. Once we are launched this will really differentiate Atom from the competition. I am already finding some great companies to partner with and look forward to building a support and service team which is second to none and fit for a digital world."





# **Roelant Prins** COO **Adyen**

Prins joined Ayden in 2007 as the company's COO, and has remained at the helm for almost 14 years. A leader known for his innovative style and passion for internet technologies, Prins is a well-known figure in the international payment solutions sector. According to reports, Ayden processes an estimated €40bn annually for global technology giants including Facebook, Spotify and Groupon. As CCO, Prins is in charge of the commercial activities at Adyen and is responsible for the rapid growth of the company as well as its strategic maneuvers. He is passionate about international scale ups, product development, organisation and culture, maintaining the startup mentality, funding strategy and his own experiences in Silicon Valley.







# Sujata Bhatia COO

# Monzo

No stranger to the world of finance and digital banking, Sujata Bhatia joined Monzo in June 2020 at the height of the global pandemic. Bhatia's most recent position was the SVP for Global Merchant Services Europe at AMEX. Before that she was SVP of Global Strategy and Capabilities where, according to her LinkedIn profile, she led a team of 400 people across 23 global markets. A keen mover and shaker in the industry, Bhatia said in an interview with Sifted, that an IPO could be on the horizon for Monzo, adding that such a move would make sense for the company.





# **Brian Armstrong CEO** Coinbase

As the co-founder and CEO of the biggest cryptocurrency exchange in the United States, Brian Armstrong has played a significant role in introducing users to buying, selling and storing major crypto currencies such as Bitcoin and Etherium. His company, Coinbase was founded in 2012 and now boasts a customer base of over 35 million users in 100 countries. A passionate advocate for crypto, he predicts, "Within the coming years, disrupting the Bitcoin network will become increasingly more difficult as Bitcoin wallet software and the protocol become more mature and resilient."







# Linda Samlin Höglund COO Klarna

With 20-years industry experience in strategy, finance and general management in several leading roles, Swedishborn Linda Samlin is no stranger to the world of international executive leadership. Currently, as the Chief Operating Officer at Klarna, Samlin is driving growth within the organisation which pioneered the buy now pay later (BNPL) space. However, this is not Samlin's first rodeo when it comes to the fintech heavyweight. She first joined Klarna in 2011 as the company's CFO - but left in 2014 to pursue the role of General Partner at the growth VC company, Luminar Ventures. She then rejoined Klarna in March 2021 as its new COO.



"I think the pandemic has made it incredibly clear that digital financial services are here to stay"





A keen venture capital investor and the co-founder and CEO of Plaid, Zach Perret formed the ground breaking fintech in 2012, and has seen the company expand to power more than 10 billion transactions globally and enable millions of businesses and consumers to gain better control over their finances.

**Plaid** 

The idea for Plaid came after Zach and his co-founder William Hockey saw how difficult it was to build and scale secure fintech apps. Plaid is focused on democratising financial services through technology, and since its launch, it has enabled thousands of developers and companies to create new applications or products for consumers.

As a former student of Duke University, Perret has a degree in physics and chemistry and was a keen participant in several extra curricular activities. He

served as president of the Duke Student Union, demonstrating leadership skills from an early age.

A fan of innovative startups, he has a keen eye for smart business opportunities and recently backed a new company called TryNow in its Series A round, investing a total of \$12mn in the venture.

Public speaking and enthusing about innovative fintech breakthroughs are also high on Perret's preference list. Between investing in new entities and running Plaid, he can often be found on the industry event circuit, extolling the virtues of new technologies.

Under Perret's guidance, Plaid has grown into one of the most successful fintechs globally. Earlier this year, the company was valued at \$13.4bn following a groundbreaking \$425mn Series D funding round.



"As we look at the businesses over a decade ahead, we want to be a winner





CEO

Citi

Blazing a trail for women in the banking sector. Jane Fraser is the Chief Executive Officer of Citi, the first female CEO in the firm's history and has helped shape Citi into the company it is today.

Hailed as a poster girl for women in finance, Fraser, who is also a mother-oftwo, is a keen advocate for diversity and flexibility for women in the workplace. Upon her appointment as head of Citi in March 2021, said of being a top female executive and a mother, "It doesn't stop you being competative, it does not stop you having a successful career, so all those mums and dads, all of those thinking about being parents, please use me as an example."

As head executive of the world's most global bank, Fraser oversees an organisation that serves millions of consumers, businesses and institutions across 160 countries and jurisdictions. However, Fraser took the bold move of exiting the bank's retail operations in 13 countries outside the US to improve returns.

One of her biggest goals is to raise Citi's returns to the levels of Bank of America and JP Morgan.

"As we look at the businesses over a decade ahead, we want to be a winner." Fraser told CNBC's Wilfred Frost on "Closing Bell" in her first televised interview after officially starting as CEO.

Along with her role as CEO, Fraser is Vice Chair for Partnership for New York City and a member of the Harvard Business School's Board of Dean's Advisors, the Stanford Global Advisory Board, the Economic Club of New York and the Council on Foreign Relations.

She also has an M.B.A. from Harvard Business School and an M.A. in economics from Cambridge University.



