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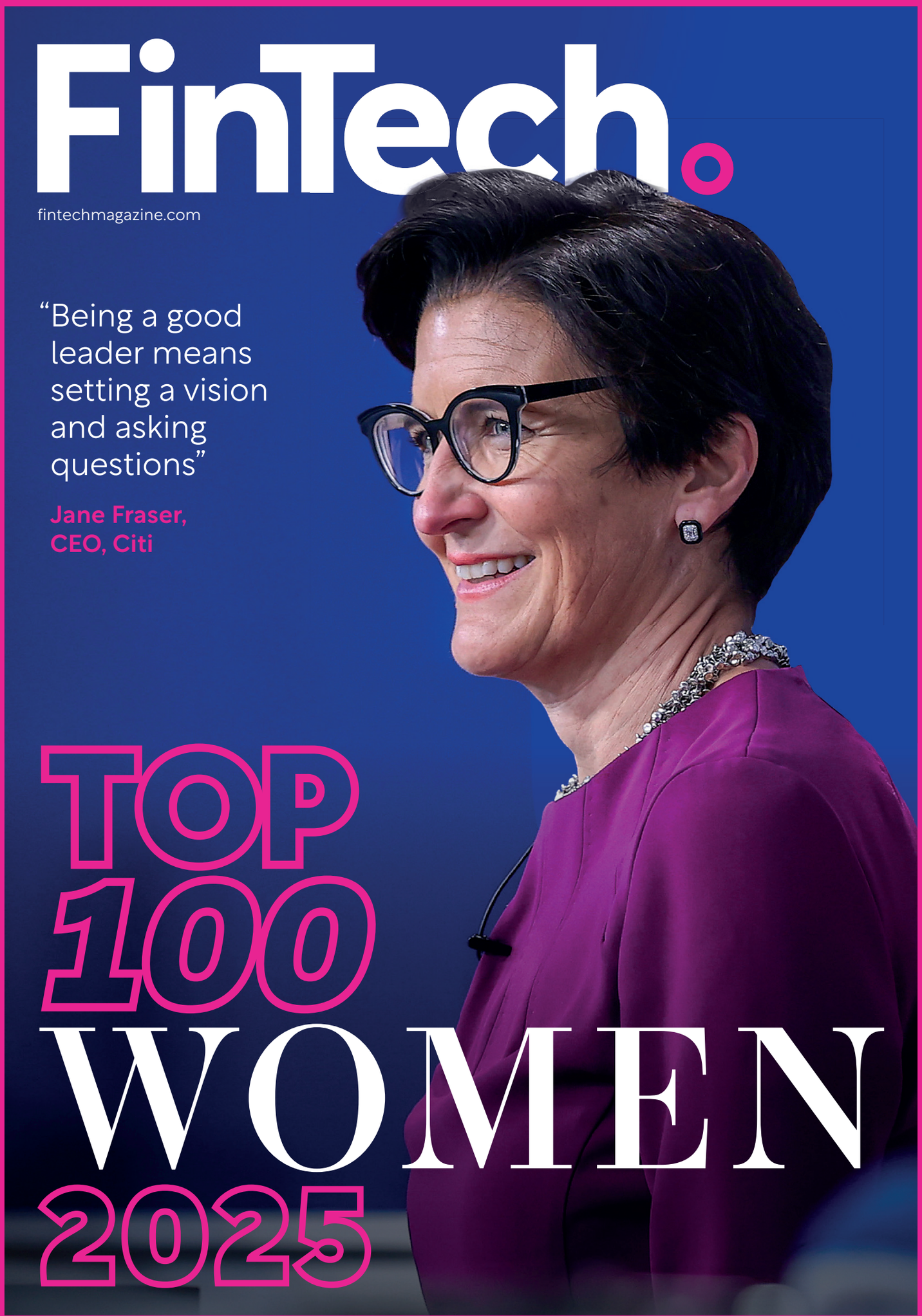

"Being a good leader means setting a vision and asking questions"

Jane Fraser, CEO, Citi

TOP 100 WOMEN 2025



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GROUP CONTENT DIRECTOR
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HEAD OF DESIGN
ANDY WOOLLACOTT

LEAD DESIGNER
SAM HUBBARD

PRODUCTION DIRECTOR
DANIELA KIANICKOVÁ

PRODUCTION MANAGERS
JANE ARNETA
YEVHENIIA SUBBOTINA

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MARIA PAGE

CHIEF REVENUE OFFICER
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LEWIS VAUGHAN

CEO
GLEN WHITE



Jane Fraser, CEO, Citi

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WELCOME TO THE 2025 TOP 100 WOMEN

The financial ecosystem is being reshaped at unprecedented speed, and the fintech sector must evolve with it – not just in technology but in who drives that innovation forward.

Despite progress, women remain underrepresented in fintech leadership and investment. This imbalance is not just a missed opportunity for talented individuals but also a limitation on the sector's potential for growth and innovation.

In spotlighting 100 remarkable women in our Top 100 Women in Fintech for 2025, we aren't simply acknowledging individual achievement but issuing a challenge to an industry that continues to underutilise half its potential talent pool.

These pioneers have broken through barriers in blockchain, revolutionised wealth management algorithms and transformed payment infrastructures while often being the only woman in the room.

We hope you can join us in celebrating the remarkable achievements of the women in this list.

Louis Thompsett

Louis Thompsett

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Congratulations to all the fintech women that made our top 100 list

A CELEBRATION OF WOMEN IN FINTECH

The deficit of women in key decision-making positions in fintech represents more than a statistical anomaly; it constitutes a profound strategic weakness for an industry claiming to reinvent finance for all.

Innovation thrives on diverse perspectives, yet fintech continues to draw from a limited talent pool.

Our Top 100 Women in Fintech for 2025 serves as both a celebration and evidence, a testament to the extraordinary capabilities of those who have succeeded despite systemic obstacles.

These leaders have managed breakthrough developments across digital banking, reimagined risk assessment frameworks and crafted pioneering financial inclusion solutions, navigating environments where female voices remain the exception.

The correlation between gender diversity and enhanced performance metrics cannot be dismissed as coincidental.

These women have demonstrated remarkable resilience, often developing distinctive approaches to problem-solving precisely because they bring different lived experiences to the table.

We present these profiles not merely to applaud individual accomplishment, but to highlight a path forward for the sector. The fintech industry stands to benefit immeasurably from embracing greater balance in its composition.

As we recognise these trailblazers, we also challenge organisations to examine their own structures and practices.

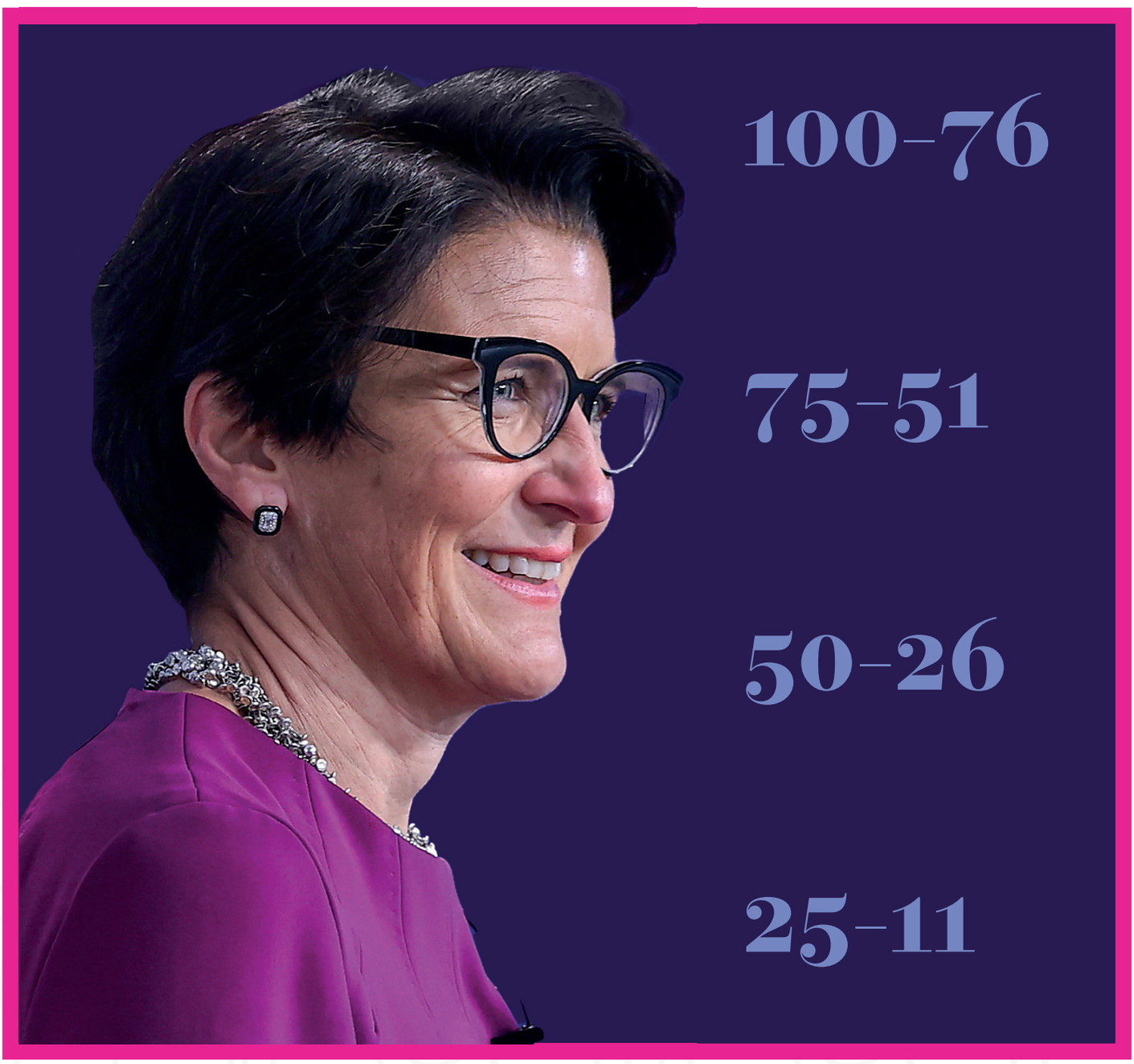
I am certain that with our continued drive to showcase best practice, the future looks positive and we really can make a difference.

Glen White

GLEN WHITE,
CEO,
BIZCLIK MEDIA AND FINTECH MAGAZINE

CONTENTS

TOP 100 WOMEN IN FINTECH 2025



7 Foreword
84 Top 100 Index

TOP 10

10–4

3

2

1



100

Sarah Spoja

Chief Financial Officer
Tipalti

Industry: Payables Automation

Sarah Spoja, Chief Financial Officer at Tipalti, leverages her fintech and retail expertise to drive strategic growth. Sarah excels in financial modelling, operations and M&A. Her Stanford MBA underpins her sophisticated approach to corporate development, whilst her pricing acumen strengthens Tipalti's competitive position in payments automation.

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99

Tingting Peng

Chief Transformation Officer
Moove

Industry: Vehicle Financing, Mobility Fintech

Tingting is Chief Transformation Officer at Moove, a company building the world's largest fleet and best-in-class technologies that power mobility platforms. She is also an angel investor and advisor to startups across healthtech, climate tech, HR tech, and fintech.

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98

Betsy Cohen

Co-founder and Chiarman
Cohen Circle

Industry: Fintech Advocacy, Industry Insights

Betsy Cohen, Co-founder and Chairman of Cohen Circle, transforms financial landscapes through visionary institution-building. From pioneering as the East Coast's second female law professor to establishing international ventures before 30, Betsy has led five SPACs raising US$1.5bn while serving on Asia Society and Brookings boards.

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97

Sarah Williams

Co-founder
IronPay

Industry: Payments, Fintech

Sarah Williams, Co-founder of IronPay, reimagines B2B transactions through her boutique payments venture. Since 2020, IronPay has upended industry conventions by developing systems that simultaneously reduce costs and maximise monetisation.

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96

Ghela Boskovich

Advisory Board Member

Financial Conduct Authority

Industry: Financial Regulation, UK Finance

Ghela Boskovich, Advisory Board Member at the Financial Conduct Authority, tackles banking's entrenched problems head-on. Through FemTechGlobal, she disrupts industry barriers while designing commercial pilots that connect outdated systems with emerging technologies. Her regulatory economics background strengthens her push for robust identity solutions and financial diversity.

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95

Diana Avila Gonzalez

Chief Banking & Expansion Officer

Wise

Industry: Cross-Border Payments, Fintech

Diana joined Wise in 2015 and has held key leadership roles, including Head of Banking (West), and Banking Lead for Latin America. She has been driving the global expansion of Wise for the past 10 years, working with regulators and other financial institutions. Diana leads an international team of regional and country experts. Previously, she practiced as a finance and banking lawyer in Colombia.

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94

Ashleigh Petrie

Product Director

Moneybox

Industry: Banking

Ashleigh Petrie, Product Director at Moneybox, brings a unique perspective to fintech – combining technical rigour with a deep understanding of customer needs. With over a decade of experience in fintech and consumer technology, she has shaped customer experiences in fast-growing, mission-driven companies.

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93

Kristie Edling-Day

EVP / Chief Information Officer

LPL Financial

Industry: Financial Services

Kristie Edling-Day, Executive Vice President and Chief Information Officer of Advisor Technology at LPL Financial, combines technology leadership with a focus on talent development and execution excellence. She specialises in building strong leadership cultures.

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92

Ava Kelly

Chief Product Officer
Thredd

Industry: Card Issuing, Fintech Infrastructure

Ava Kelly, Chief Product Officer at Thredd, leverages three decades of fintech expertise to drive innovation. Ava excels at transforming data into strategic roadmaps whilst delivering exceptional B2B solutions. Her distinguished career spans American Express, Visa and i2c, where she consistently developed differentiated products through collaborative partnerships.

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91

Sahana Hussain

Director / Head of Digital Everyday Money Management
Barclays

Industry: Banking, Financial Services

Sahana Hussain, Director and Head of Digital for Everyday Money Management at Barclays, oversees technology across customer platforms. Sahana previously led the bank's cloud transformation as Head of Next Generation Consumer Banking. Her expertise in DevOps and infrastructure continues to advance Barclays' ambitious 'Digital First Strategy'.

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90

Kelli Keough

EVP of Group Business Unit Leader
SoFi

Industry: Digital Banking, Lending

Kelli Keough, EVP and Group Business Unit Leader at SoFi, spearheads the company's Spend, Invest, Protect and Save division. Kelli brings financial expertise from leadership roles at JPMorgan Chase and Charles Schwab. A former psychology professor at University of Texas, she now champions financial wellness through her directorship at Commonwealth.

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89 TOP 100

Carol Kline

Chief Information Officer
Empower

Industry: Financial Services

Carol Kline, Chief Information Officer at Empower, has built a 30-year career in technology and information leadership. She has held senior roles at AOL, Dish Network, TeleTech, Qwst, TPG Global, and Conduent, focusing on digital transformation.

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88

Mariëtte Swart

Chief Risk and Compliance Officer
Adyen

Industry: Payment Processing, Fintech

Mariëtte is the Chief Risk and Compliance Officer of Adyen. Prior to this role, she was Adyen's General Counsel and built the legal team from the ground up. Before joining Adyen, Mariëtte worked at an international law firm where she gained vast experience in global financial services, helping companies with products in payments, debt and equity solutions, M&A and financial markets.

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87

Miranda McLean

Chief Marketing Officer
Ecommpay

Industry: Online Payments, Fintech

Miranda McLean, CMO at Ecommpay, drives marketing innovation for the global payments platform. Miranda leverages her expertise from LHV Bank and Banking Circle Group to foster business growth. A dedicated Executive Board Member of European Women Payments Network since 2018, she champions diversity throughout the financial sector.

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86

Nicole Casperson

CEO / Founder

Fintech is Femme

Industry: Fintech Advocacy, Women in Finance

Nicole Casperson, CEO and Founder of Fintech is Femme, is a New York-based journalist entrepreneur championing economic equity. Nicole built her media company to 50,000 subscribers in just one year. Drawing from her Filipina American heritage, she illuminates diverse voices within fintech, reshaping industry perspectives through powerful storytelling.

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85 TOP 100

Romi Savova

CEO

PensionBee

Industry: Fintech

Romi Savova is the Founder of PensionBee, a UK-based digital pension management company. With a background in financial services, she developed a platform to simplify pension consolidation and make retirement planning more accessible.

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News & Articles
Magazines
Reports & Whitepapers
Sectors
Events
Featured
Sumsub: Identity Fraud up 73%; how can Fintechs React?
Identity Fraud Rates in Fintech Rose 73% Between 2021 and 2023. In This Deep-Dive With Sumsub, we Look at Ways Fintech ca Overcome the Fraud Challenge
Money20/20 USA: Convera Talks FX Volatility for Businesses
Convera's Jennifer Parker and Steven Dooley Discuss the Impact FX Volatility is Having on Businesses Today and Their Outlooks for 2024
Financial Services (FinServ)
ClearBank: Taking on International Payments Challenges
ClearBank is Taking on the Challenges of International Payments by Partnering with LaserFi, a Leading Fintech Platform Transfo...
Digital Payments
How AI is Changing the Financial Crime Landscape
Research Carried out by ComplyAdvantage has Identified Criminal use of Artificial Intelligence (AI) as one the most Serious Emerg...
Fraud & ID Verification
Moody's AI Outlook: What Does it Mean for Finserv?
Tech & AI
Worldpay from FIS Partners With Liberis for SME Funding
Financial Services (FinServ)
#MOSTPOPULAR
#1 Financial Services (FinServ)
140+ Blockchain and Crypto Words: The Ultimate A-Z Glossary
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84

Catherine Birkett

Chief Financial Officer

GoCardless

Industry: Direct Debit Payments, Fintech

Catherine Birkett, CFO at GoCardless, spearheads the fintech's global expansion and payment revolution strategy. Catherine previously transformed Interoute's finances from initial losses to €700m revenue and €170m EBITDA, managing debt refinancing and twelve acquisitions before its successful US$2.3bn sale to GTT.

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83

Yana Prystupa

SVP of Operations

Affirm

Industry: Buy Now, Pay Later (BNPL), Lending

Yana Prystupa, SVP of Operations at Affirm, brings over seven years of expertise to the fintech pioneer. Yana oversees operational excellence at the company founded by Max Levchin, which aims to reinvent financial services through customer-centric innovation.

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82

Milkana Brace

Executive Advisor
Remitly

Industry: Financial Services

Milkana Brace is an Executive Advisor at Remitly and has held various leadership roles at the company since May 2021. Prior to Remitly, Milkana founded Jargon, a low-code conversational apps platform, and served as its CEO from December 2017 to May 2021.

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81

Jennifer Taylor

President
Plaid

Industry: Open Banking, API Connectivity

Jennifer Taylor has served as President at Plaid in the San Francisco Bay Area since February 2024. Previously, she was Chief Product Officer at Cloudflare for nearly seven years. Her career includes senior product leadership roles at Salesforce, where she oversaw Data.com, Search, and Chatter.

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80

Meri Williams

Chief Technology Officer
Pleo

Industry: Expense Management, Corporate Cards

Meri Williams is Chief Technology Officer at international fintech unicorn Pleo, a cloud-based finance management system that issues smart company cards to employees to automate expenses, pays invoices and provides real-time insights into businesses end-to-end spending.

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79

Pooja Anand

VP of Enterprise Risk Management and Internal Audit
Robinhood

Industry: Stock Trading, Investing

Pooja Anand serves as VP of Enterprise Risk Management and Internal Audit at Robinhood. With 23 years' experience, she oversees Internal Audit, reporting to the Audit Committee and CFO. She also manages Enterprise Risk, reporting to the Board's Risk Committee.

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78

Elena Maria Recher

MD / Partner of Financial Services
Accenture

Industry: Consulting

Elena Maria Recher, Managing Director and Partner (Financial Services) at Accenture, is a digital entrepreneur with experience at Deloitte, Accenture, and Capco. She has founded businesses in financial services, driving innovation and consultancy.

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77

Jenny Hadlow

Chief Operating Officer
Checkout.com

Industry: Online Payments, Fintech

Jenny Hadlow serves as Chief Operating Officer at Checkout.com. An experienced Global Sales Operations leader, she has a proven track record in high-growth SaaS companies from startup to post-IPO stages. Her expertise spans revenue operations, sales enablement, new market entry and sales management, driving operational excellence throughout scaling organisations.

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76

Crystal Sumner

Chief Administrative Officer

Marqeta

Industry: Card Issuing, Fintech Infrastructure

Crystal Sumner serves as Chief Administrative Officer at Marqeta. This seasoned C-suite executive has led teams across high-growth fintech companies including Blend and Eventbrite. Her expertise spans from early-stage through IPO, aligning strategy with execution to drive revenue and streamline operations during rapid transformation periods.

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75

Ximena Aleman

Co-founder / Co-CEO

Prometeo OpenBanking

Industry: Financial Services

Ximena Aleman, Co-founder and Co-CEO of Prometeo OpenBanking, focuses on digital disruption in Latin American finance. Since founding the company in 2018, she has promoted banking innovation and open banking empowerment in the region.

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74

Eva Blaya

CFO
BBVA

Industry: Fintech

Eva Blaya currently serves as Chief Financial Officer at BBVA in Zurich since October 2023. Her extensive career at BBVA spans over 13 years, including leadership in Global Wealth as Head of Investment Risk. Previously, Eva worked at Ernst & Young, where she progressed from Staff Auditor to Senior Auditor.

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73

Amrita Ahuja

Chief Operations Officer / Chief Financial Officer
Block

Industry: Payments, Cryptocurrency, Financial Services

Amrita Ahuja serves as both COO (since February 2023) and CFO (since January 2019) at Block in San Francisco. She oversees Block's four ecosystems: Square, Cash App, TIDAL, and TBD. Additionally, Amrita chairs Square Financial Services, Block's industrial bank subsidiary focused on cryptocurrency and blockchain-based financial services.

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72

Tanja Brettel

Practice EVP of Financial Services

Bain & Co.

Industry: Consulting

Tanja Brettel, Practice Executive Vice President of Financial Services at Bain & Company, has dedicated 23 years to the firm. A Business graduate from Stellenbosch University, she specialises in financial services strategy and consulting.

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71

Vidya Peters

CEO

DataSnipper

Industry: Intelligent Automation, AI for Finance

Vidya Peters leads DataSnipper, the Netherlands' fastest-growing company specialising in automation for finance professionals. Under her guidance, DataSnipper secured backing from Insight Partners and Index Ventures, serving 500,000+ auditors across 125 countries, including all Big Four accounting firms: KPMG, EY, Deloitte and PwC.

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70

Anette Bronder

Chief Technology and Operations Officer
Prudential

Industry: Insurance, Asset Management

Anette Bronder serves as Group Chief Technology and Operations Officer at Prudential plc in Hong Kong since May 2024. Previously, she was Partner at KPMG Switzerland, Board Member at Air Liquide, and Group COO at Swiss Re. Her experience includes directing Telekom Security at Deutsche Telekom.

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69 TOP 100

Tendai Letina Dube

Chief Operating Officer of Corporate Transactional Banking Technology
Absa Group

Industry: Financial Services

Tendai Letina Dube, Chief Operating Officer of Corporate Transactional Banking Technology at Absa Group, leads technology strategy and operations. She has held leadership roles at VM Investment Company, MultiChoice, Barclays, and Accenture.

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68

Anabel Perez

Co-founder / Board Member

NovoPayment

Industry: Embedded Finance, Digital Payments

Anabel Perez is Co-founder and board member of NovoPayment, a company redesigning financial infrastructure across the Americas. With over two decades of experience scaling financial services and vertical SaaS companies in Latin America and the US, she specialises in digital payments, money movement, e-commerce and emerging technologies.

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67

Camilla Matias

Chief Operating Officer

Brex

Industry: Corporate Credit Cards, Financial Services

Camilla Matias is Chief Operating Officer at Brex, where she's worked for over six years. Previously serving as SVP of Global Operations, she oversaw banking and payment operations, credit, financial crimes, fraud and customer experience. She also held positions as VP of Finance and Head of Finance at Brex.

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66

Nora Apsel

Co-founder / CEO

Morty

Industry: Real Estate

Nora Apsel, Co-founder and CEO of Morty, specialises in product development, web development, and real estate. A graduate of the University of Pennsylvania in Computer and Information Technology and Emory University in Biology, she leads innovation in the mortgage industry.

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65

Clare Gambardella

Chief Customer Officer

Zopa Bank

Industry: Digital Banking, Peer-to-Peer Lending

Clare Gambardella is Chief Customer Officer at Zopa Bank, a leading UK fintech. With extensive marketing expertise across FMCG, luxury beauty, health and finance sectors, she previously held positions as a Global Brand Manager at Procter & Gamble and Strategy Consultant at Boston Consulting Group.

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64 TOP 100

Lissele Pratt

Founder

Capitalixe

Industry: Fintech

Lissele Pratt is a fintech entrepreneur, investor, and speaker with over a decade of industry experience. She is the founder of Capitalixe, a fintech advisory firm that helps high-risk industries access specialised banking and payment solutions.

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63

Melissa Guzy

Co-founder / Managing Partner

Arbor Ventures

Industry: Venture Capital, Fintech Investments

Melissa Guzy is Co-founder and Managing Partner of Arbor Ventures with over 25 years' experience in venture investment and entrepreneurship. Previously Managing Director at VantagePoint Asia, she has invested in numerous successful technology companies. She currently serves on the boards of Demyst.data, Paidy, EverCompliant and TrueAccord.

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62 TOP 100

Siobhan Byron

EVP, Universal Banking
Finastra

Industry: Fintech

Siobhan oversees Finastra's Universal Banking business, including market-leading core banking and digital solutions globally. She has deep technology industry expertise, and more than 30 years of experience in IT and channel management, as well as leading and growing prominent technology companies across a range of sectors such as financial services, insurance and manufacturing. She's a highly regarded, award-winning executive and transformative leader, passionate about innovating to drive growth, unlocking new revenue opportunities and enhancing customer experience.



61 TOP 100

Evgenia Loginova

Co-founder / CEO
Radar Payments

Industry: Financial Services

Evgenia Loginova, CEO and Co-founder of Radar Payments, has over 15 years of fintech experience. She focuses on value creation, long-term business growth, and maintaining profitability in payments and SaaS industries.

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60 TOP 100

Hilary De Grandis

Director of EEMA Banking, Insurance and Risk Practice and Global Fintech
McKinsey & Company

Industry: Consulting

Hilary De Grandis has spent 18 years at McKinsey, specialising in banking, insurance, risk and fintech. Starting as a research analyst in 2006, she is now Director of EEMA Banking Insurance and Risk Practice and Global Fintech.

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59

Amy Nauiokas

Founder / CEO
Anthemis Group

Industry: Venture Capital, Fintech Investments

Amy Nauiokas is a transformational CEO, investor, and advocate who has spent three decades running and building purpose-led organisations and architecting the digital economy, influencing system-level change worldwide. She is the founder and CEO of Anthemis, the industry-leading venture firm that has backed category standouts Betterment, Currencycloud, and eToro.

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58

Nelly Chatue-Diop

Co-founder / CEO

Ejara

Industry: Crypto Investing, Financial Inclusion (Africa-focused)

Nelly Chatue-Diop is Co-founder and CEO of Ejara, a pioneering fintech revolutionising financial access across Africa since May 2020. Operating in Cameroon, Ivory Coast and France, Ejara is registered with the French regulator AMF as a PSAN, providing innovative crypto and tokenised asset solutions for investment and cross-border payments.

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57 TOP 100

Natasha Bansgopaul

Co-founder / Chief Operating Officer

VegaX Holdings

Industry: Financial Services

Natasha Bansgopaul is a financial services leader passionate about using technology for change. She co-founded VegaX Holdings in 2019 and serves as Chief Operating Officer, focusing on innovation and breaking down industry barriers.

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56 TOP 100

Wajeeha H. Awadh

Chief Digital Officer
Al Baraka Group

Industry: Banking

Wajeeha H. Awadh is the Chief Digital Officer of Al Baraka Group, bringing expertise in project management, fintech, and technology management. She holds degrees from Montana State University, Staffordshire University, and Asia Pacific University.

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55 TOP 100 LIVE

Joanna Pamphilis

SVP of Global Head of Investments and Securities Digital Products / Chief Diversity and Inclusion Officer
UniCredit

Industry: Banking

Joanna Pamphilis is Managing Director and Board Member at UniCredit Services GmbH, while simultaneously serving as SVP and Global Head of Investments and Securities Digital Products at UniCredit. With experience across Europe, UK, North America and Asia, she specialises in transformation in corporate banking, payments and fintech.

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54

Raman Rai

Industry Managing Partner of Financial Services
Deloitte

Industry: Consulting

Raman Rai, Industry Managing Partner for Financial Services at Deloitte, has dedicated her career to finance. She spent 16 years at HSBC, specialising in commercial banking, global payments, and cash management before moving into consultancy.

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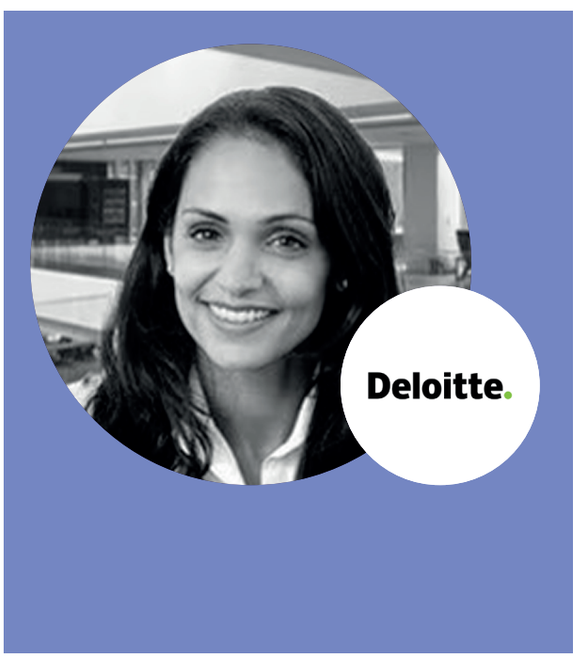

53

Meryem Erzi

Chief Compliance Officer
Pagaya

Industry: Financial Services

Meryem serves as the Chief Compliance Officer (CCO) of Pagaya, where she oversees the company's compliance framework, ensuring adherence to all applicable laws, regulations, and industry standards. With over 20 years of experience in financial services, she brings deep experience in corporate and consumer compliance risk management and regulatory oversight.

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52

Carina Kozole

Managing Director / Chief Risk Officer
N26

Industry: Digital Banking, Fintech

After two decades in the banking and financial services sector, Carina Kozole was appointed as N26's Managing Director and Chief Risk Officer in November 2023. She spearheads the digital bank's risk strategy, policies, and controls. Prior to joining N26, Carina was Senior Vice President and Head of Credit Risk Operations (Europe, Americas, Asia) at HypoVereinsbank - UniCredit Bank AG.

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51

Marianna Tessel

VP / General Manager of Global Business Solutions Group
Intuit

Industry: Financial Software, Tax & Accounting

Marianna Tessel is EVP and General Manager of Small Business and Self-employed at Intuit, where she's worked for nearly 8 years. Previously Intuit's CTO and Chief Product Development Officer, she also serves on Cisco's board. Prior to Intuit, she was SVP Engineering at Docker, Inc.

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50

Dr. Alisa DiCaprio

Director
Swift

Industry: Global Banking Network, Payments Infrastructure

Alisa DiCaprio is a Director of Industry Engagement at Swift. With a PhD from MIT and more than 20 years in economic development and financial stability, she serves as a trusted advisor on digital assets, CBDCs and payments. She has chaired committees at BAFT, ICC and the World Trade Board.

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49

Angela Strange

General Partner
Andreessen Horowitz

Industry: Venture Capital, Tech Investments

Angela Strange is a General Partner at Andreessen Horowitz, specialising in fintech, insurance and B2B applications. She serves on multiple boards including Addi, Jeeves and Sardine. She was previously a Product Manager at Google launching Chrome for Android and iOS.

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48

Kathryn Haun

Founder

Haun Ventures

Industry: Venture Capital, Web3 Investments

Kathryn Haun is the founder and CEO of Haun Ventures, a US$1.5bn venture capital fund focused on web3. Previously a General Partner at Andreessen Horowitz, she co-chaired three crypto funds. She is a former federal prosecutor who created the US government's first cryptocurrency task force.

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47 TOP 100 LIVE

Wendy Redshaw

Chief Digital Information Officer

Natwest Group

Industry: Banking

Wendy Redshaw, Chief Digital Information Officer of Retail at NatWest Group, has 30 years of experience in digital transformation, engineering, and financial markets. She has worked at Halifax, Lloyds TSB, Barclays, Royal Bank of Scotland and Deutsche Bank.

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46

Abigail Johnson

CEO

Fidelity Investments

Industry: Asset Management, Wealth Management

Abigail Johnson serves as Chairman and CEO of Fidelity Investments since 2016. Under Abigail's leadership, the firm supports over 50 million investors and 24,000 businesses. Her executive responsibilities span asset management, brokerage and retirement services.

WATCH COMPANY VIDEO



45

Claire Gates

Global Head of Payments and Solutions

Crown Agents Bank

Industry: Emerging Markets Banking, FX Solutions

Claire Gates leads as Global Head of Payments and Solutions at Crown Agents Bank, bringing hands-on fintech expertise. Claire's career spans financial giants including American Express, GE, Citi, Mastercard and Paysafe. Her strengths lie in driving revenue growth, securing regulatory compliance across multiple jurisdictions and commercialising strategic partnerships.

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44

Elena Gomez

Chief Financial Officer

Toast

Industry: Restaurant Payments, Point-of-Sale (POS)

Elena Gomez serves as Chief Financial Officer at Toast, the restaurant technology platform. With over 30 years' experience, Elena previously scaled Zendesk to surpass US$1bn in revenue. She directs Toast's finance organisation whilst championing diversity initiatives. Elena sits on PagerDuty's Board of Directors.

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43

Olga Zoutendijk

Member of the Board

Julius Baer Asia

Industry: Wealth Management, Private Banking

Olga Zoutendijk serves on the Board of Directors at Julius Baer Asia, drawing upon 25 years of global management experience across four continents. During Olga's chairmanship of ABN AMRO Group, she drove remarkable performance, increasing share price by 54%.

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42

Eileen O'Mara

Chief Revenue Officer
Stripe

Industry: Online Payments, Fintech

Eileen O'Mara has led as Stripe's Chief Revenue Officer since August 2023, following roles within the company from 2019. Eileen previously held SVP positions at Salesforce across EMEA and APAC regions. Her technology sales leadership began at Oracle, building global expertise that spans across three continents.

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41

Stacy Greiner

CEO
DailyPay

Industry: Earned Wage Access, Payroll Services

Stacy Greiner leads DailyPay as CEO, with two decades of transformational experience. Previously at Dun & Bradstreet, Stacy revitalised revenue growth as General Manager. Her strengths in navigating regulations whilst building accountable teams enable her to craft profitable strategies in the fintech space.

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40 TOP 100

Allison Paine Landers

Chief Experience Officer (Banking & Lending)
UBS

Industry: Banking

Allison Paine Landers, Chief Experience Officer of Banking and Lending at UBS, has 18 years of financial services experience. She specialises in omni-channel customer and employee experience, digital product management, and marketing.

WATCH COMPANY VIDEO



39

Clara Shi

CEO
WorldFirst

Industry: Cross-Border Payments, FX

Clara Shi leads WorldFirst as CEO since December 2021. Clara's career includes key positions at Ant International, HSBC and Citi, amassing over 20 years in banking. Based in Singapore, she applies her international expertise to drive WorldFirst's cross-border payment solutions for global businesses.

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38

Laura Spiekerman

Co-founder / President

Alloy

Industry: Identity Verification, Fraud Prevention

Laura Spiekerman is the Co-founder and President of the identity risk management company Alloy. Prior to Alloy, Laura led Business Development & Partnerships at a payments startup, where she first met Alloy Co-founders Tommy Nicholas and Charles Hearn. Today, nearly 600 banks and fintechs turn to Alloy to take control of fraud, credit, and compliance risk, and grow with the clearest picture of their customers.

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37 TOP 100

Hooi Ling Tan

Co-founder

Grab

Industry: Computer Software

Hooi Ling Tan, Co-founder of Grab, has worked for McKinsey and Salesforce and served on the boards of Wise, the Singapore Economic Development Board, and the National University of Singapore. She is a key figure in financial services and digital innovation.

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36 TOP 100

Eva Wong

Co-founder / Chief Operating Officer
Borrowell

Industry: Financial Services

Eva Wong is the Co-founder and Chief Operating Officer of Borrowell, a company dedicated to making financial prosperity accessible. She has held roles at Oliver Wyman, the UNDP, and Maple Leaf Foods, among others, bringing broad experience to fintech.

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35

Jacqueline Reses

CEO
Lead Bank

Industry: Community Banking, Fintech

Jacqueline Reses is the CEO of Lead Bank, bringing extensive financial services expertise to the community bank. Previously, she held executive positions at Square (now Block) and Yahoo. Reses leverages her fintech experience to drive innovation in banking services and expand Lead Bank's market presence.

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34

Luvleen Sidhu

Co-founder / CEO

BM Technologies

Industry: Banking-as-a-Service (BaaS), Digital Banking

Luvleen Sidhu is the Chair, CEO and Founder of BM Technologies, one of America's largest digital banking platforms. She serves on the company's Board of Directors and founded the BankMobile Foundation to promote financial literacy. Luvleen has received numerous industry accolades and regularly speaks on financial innovation.

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33

Marieke Flament

Non-Executive Director

IG Group

Industry: Trading innovation

Marieke Flament is a distinguished fintech leader with extensive experience scaling innovative businesses. Former CEO of NEAR Foundation and Mettle (NatWest's digital bank), she has held senior roles at Circle and Hotels.com. Now appointed Non-Executive Director at IG Group, she brings deep technological expertise and strategic vision.

WATCH COMPANY VIDEO





32

Charlotte Crosswell

Chair
CFIT

Industry: Fintech Innovation, Industry Collaboration

Charlotte Crosswell is the Chair of CFIT, bringing over 25 years of financial services and technology experience. Her career spans leadership roles across trading platforms, government advisory boards and fintech companies. Charlotte champions diversity and innovation-first approaches. She was awarded an OBE in 2021 for her contributions to financial services.

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31

Shuo Wang

Co-founder / Chief Revenue Officer
Deel

Industry: Payroll, Remote Work Payments

Shuo Wang is the Co-founder and Chief Revenue Officer at Deel, an automated payment system for freelancers. Previously, Shuo worked at MIT Computer Science and Artificial Intelligence Laboratory. With eight years' experience in product and robotics design, she has expertise in wearable electronics and exoskeletons.

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30

Ola Doudin

CEO / Co-founder

Bit Oasis

Industry: Financial Services

Ola Doudin, Co-founder and CEO of BitOasis, leads the Middle East and North Africa's largest digital asset trading exchange. A University of Birmingham graduate in Electronic and Communication Engineering, she plays a key role in the region's crypto industry.

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29

Paroma Chatterjee

CEO (India)

Revolut

Industry: Financial Services

Paroma Chatterjee, CEO of Revolut India, has over 20 years of experience in banking and fintech. She specialises in business and revenue growth across financial services, telecom, and ecommerce, leading Revolut's expansion in the Indian market.

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28 TOP 100

Missy Lawson

SVP / iCTO of Digital Banking, Payments, Risk Management

Fiserv

Industry: Fintech

Missy Lawson, Senior Vice President and iCTO of Digital Banking, Payments, and Risk Management at Fiserv, has spent 18 years at the company. She bridges business goals with technology strategies, drawing on two decades of digital transformation expertise.

WATCH COMPANY VIDEO



27 TOP 100

Janelle Sallenave

Chief Experience Officer

Chime

Industry: Financial Services

As Chime's Chief Experience Officer, Janelle Sallenave directs member experience strategy for over 10 million accounts at America's fastest-growing fintech. With 20+ years leading multi-billion dollar businesses, she previously headed Uber Eats' US and Canada operations as P&L owner. Janelle combines operational excellence with cost discipline while building diverse teams.

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26

Kathryn Petralia

Co-founder

Keep Financial

Industry: Small Business Lending, Fintech

As Kabbage's Co-founder, Kathryn Petralia pioneered data-driven lending for small businesses underserved by traditional banks. After Kabbage's acquisition by American Express, she departed in 2022 to establish Keep Financial. Kathryn continues her fintech innovation journey, applying her expertise in alternative lending models to create new solutions for financial services challenges.

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25

Lisa Jacobs

CEO

Funding Circle

Industry: Fintech

Lisa Jacobs has been CEO of Funding Circle since January 2022, following ten years at the company. Previously UK Managing Director and Chief Strategy Officer, she brings experience from financial services consulting at BCG and NGO work in Tanzania and India.

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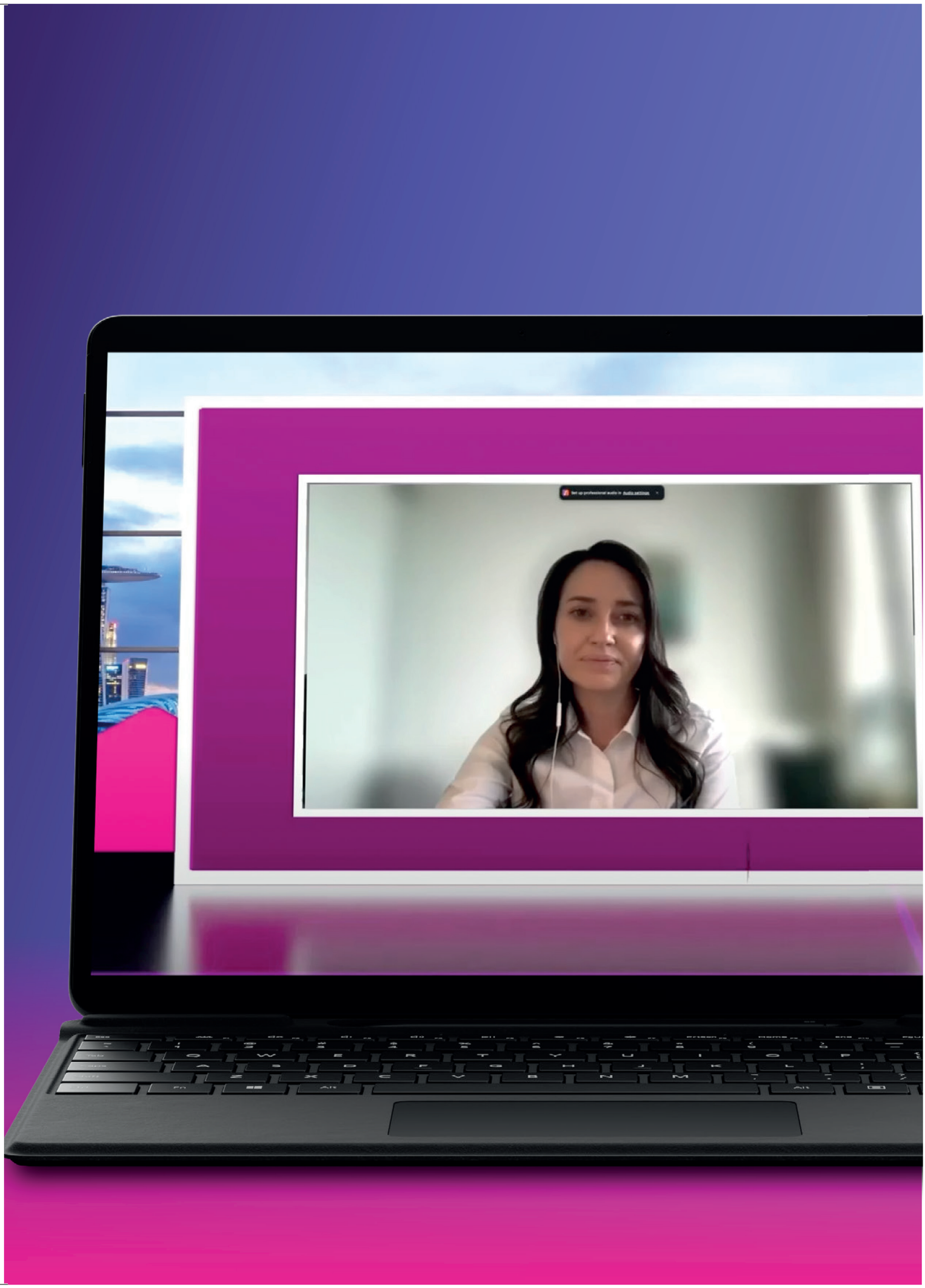



24

Sylvia S. Kwan

CEO and Chief Investment Officer
Ellevest

Industry: Wealth Management, Female-Focused Investment

Sylvia S. Kwan is an investment executive and fintech pioneer serving as CEO and CIO at Ellevest. Renowned for developing innovative investment solutions that leverage technology to enhance efficiency and execution quality. Her extensive expertise spans digital platforms and high-net-worth client management, with a particular focus on impact investing strategies.

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23

Sarah Levy

CEO
Betterment

Industry: Wealth Management, Robo-Advisory

As Betterment's CEO, Sarah Levy directs this leading digital investment platform with strategic precision. She drives the growth of Betterment's automated investing and savings solutions while maintaining fiduciary responsibility to clients. Sarah's leadership balances technological innovation with wealth management fundamentals, expanding Betterment's market position through diversified product offerings.

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22 TOP 100 LIVE

Martha Sazon
CEO
GCash

Industry: Fintech

Martha Sazon, President and CEO of Mynt, the company behind GCash, is transforming digital finance in the Philippines. Under her leadership, GCash has become a leading financial app, providing millions of Filipinos with mobile payments, savings, and investment solutions.

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21

Anne Boden
Founder
Starling Bank

Industry: Digital Banking, Fintech

As Starling Bank's founder, Anne Boden established one of the UK's leading digital banks after a substantial career in traditional finance. Her data-driven approach delivered profitable growth while competitors prioritised user acquisition. Anne's focus on SME banking services created distinct market positioning, generating sustainable revenue streams through efficient technology infrastructure.

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20 TOP 100

Cristina Junqueira

Co-founder

Nubank

Industry: Financial Services

Co-Founder and Chief Growth Officer of the Group since August 2022. Besides being responsible for the operations and strategies of growth in Mexico, and Colombia, she also has a global role in leading functions like marketing and communications. Before founding Nu in 2013, she worked for several years at Itaú Unibanco S.A. with consumer credit, card products and marketing.

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19 TOP 100

Raj Seshadri

Chief Commercial Payments Officer

Mastercard

Industry: Paytech

Raj Seshadri serves as Chief Commercial Payments Officer at Mastercard, overseeing Commercial & New Payment Flows. With extensive leadership experience at BlackRock, Citigroup, and McKinsey, she drives innovation in commercial cards and B2B payment solutions. Raj holds a PhD in physics from Harvard and serves on several prominent boards.

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18

Barb Morgan

Chief Product and Technology Officer
Temenos

Industry: Computer Software

As Temenos' Chief Product and Technology Officer, Barb Morgan leverages 25 years of digital transformation expertise across diverse sectors. She integrates AI technologies to revolutionise banking operations while fostering high-performing teams. Barb's leadership combines strategic foresight with a learning mindset, developing innovative products that maintain Temenos' position at fintech's forefront.

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17

Ugne Buraciene

Group CEO
payabl.

Industry: Financial Services

Ugne Buraciene is the Group CEO of payabl., a financial technology provider known for its innovative payment solutions and high-tech, high-touch approach to merchant servicing. With nearly 20 years of experience in banking and payments, she has been instrumental in scaling payabl.'s global operations and driving its technological evolution.

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16

Melissa Smith

Chiar / CEO

WEX

Industry: Corporate Payments, Fleet Management

As WEX's chair and CEO, Melissa Smith directs this financial technology leader's global strategy. Since taking the helm in 2014, she's transformed WEX from a fleet card provider into a diversified US$1.7bn fintech company. Melissa's finance background includes leading WEX's 2005 IPO as CFO while maintaining active community involvement.

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15

Catherine Chen

Head of VIP and Institutional

Binance

Industry: Cryptocurrency, Blockchain

As Binance's Head of VIP & Institutional, Catherine Chen guides sophisticated clients from individual traders to global institutions. Drawing on 15 years at Morgan Stanley and JP Morgan, she applies finance expertise to cryptocurrency markets. Catherine develops institutional-grade products bridging established finance with digital assets, backed by her Kellogg-HKUST Executive MBA.

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14

Monica Long

President
Ripple

Industry: Blockchain, Payments

At Ripple, Monica Long transforms blockchain from concept to financial tool. She advocates for regulatory clarity while developing cross-border payment solutions. Monica's approach combines technical understanding with strategic communication, positioning blockchain as a complement to traditional banking rather than merely its disruptor.

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13 TOP 100

Emilie Choi

President / Chief Operating Officer
Coinbase

Industry: Crypto

Emilie Choi serves as President and Chief Operating Officer at Coinbase, a leading cryptocurrency exchange. Emilie brings extensive experience from previous leadership positions at Yahoo, LinkedIn, and Naspers. Her background spans technology, corporate development and traditional finance. Emilie's strategic vision has been instrumental in expanding Coinbase's market presence.

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12 TOP 100

Eva Montoro Candela

Group VP / Global Head of CDO and Data Science (Corporate and Investment Banking)
Santander

Industry: Banking

Eva Montoro Candela leads as Group VP and Global Head of CDO and Data Science at Santander Corporate and Investment Banking. Eva leverages twenty years of experience in data management, risk assessment and transformation strategies. Her leadership enhances Santander's analytics capabilities, creating innovative financial solutions through data-driven approaches.

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11 TOP 100

Joanne Hannaford

CIO / CPO Corporate Bank
Deutsche Bank

Industry: Traditional Bank

Joanne Hannaford serves as CIO and CPO for Deutsche Bank's Corporate Bank, directing global technology strategy. Joanne previously held senior technology positions at Credit Suisse and UBS. Her expertise spans engineering excellence, investment banking systems, and operational transformation. Joanne excels at implementing fintech solutions within traditional banking frameworks.

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10

Charlotte Hogg

CEO

Europe, Visa

Industry: Payments, Financial Services



As CEO, Europe at Visa, Charlotte Hogg leverages over 25 years of experience in financial services, bank operations and management consulting to lead the world's foremost digital payments company in the European region. Her expertise extends beyond Visa, where she currently serves as a Non-Executive Director at RELX plc and as a UK Finance Board Member. Her previous governance roles include positions as a Delegate and Finance Committee member at Oxford University Press and as a Non-Executive Director at BBC Worldwide.



9

Yolande Piazza

SVP & GM of Americas
PayPal

See the List

Industry: Software Development



As SVP & GM of Americas at PayPal, Yolande Piazza drives strategic growth across the region, leveraging her extensive financial services expertise. Previously, she spent almost 15 years at Citi, culminating as CEO of Citi FinTech, before serving as VP of Financial Services at Google Cloud. Throughout her career, Yolande has championed digital transformation, helping institutions navigate regulatory complexities while enhancing customer experiences through innovative payment solutions. She remains a passionate advocate for financial inclusion and mentors emerging female leaders in technology.



8

Camilla Giesecke

Chief Operating Officer
Klarna

Industry: BNPL

See the List



Camilla Giesecke, Chief Operating Officer at Klarna, orchestrates the fintech leader's global operational strategy and expansion initiatives. Camilla oversees business development, market growth, and organisational efficiency across diverse markets. Her leadership during Klarna's rapid scaling phase strengthened the company's buy-now-pay-later service adoption worldwide. Previously, she held leadership positions at Boston Consulting Group before joining Klarna's executive team. Camilla champions streamlined customer experiences while navigating complex international regulatory environments.



7

Maria Black

CEO
ADP

Industry: Human Capital Management, Payroll Services

Maria Black is President and CEO of ADP, a leading global technology company providing human capital management (HCM) solutions. Appointed in 2023, Maria serves as ADP's seventh CEO since its 1949 founding. With ADP's extensive, unique data and trusted expertise – relied on by over one million clients – Maria is committed to providing employers with an empowered view into the future of work and the holistic, insights-driven support they need to enable the workforce of tomorrow.

Maria's vision is rooted in innovation and seeks to ensure employers and employees who use ADP's products remain at the heart of each step forward. Through ADP's unparalleled data, Maria sees a unique opportunity to create a more human-centric world of work by designing products and solutions that deliver data-driven insights and inspire opportunities for connection. Embracing the opportunity to raise the standards of excellence in the way businesses operate and care for their people, Maria is deeply committed to harnessing the power of ADP's data to enable progress where innovation and humanity meet.



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6

Bridget Engle

SEVP / Head of Technology
Wells Fargo

Industry: Traditional Bank

TOP 100 See the List



Bridget Engle, Senior Executive Vice President and Head of Technology at Wells Fargo, orchestrates the banking giant's ambitious digital transformation journey. Bridget leverages her extensive financial technology leadership experience from previous executive roles at Barclays, Bank of America and BNY Mellon to revolutionise customer and employee experiences. Her strategic focus encompasses modernising legacy infrastructure, implementing cloud-based solutions and enhancing cybersecurity frameworks whilst maintaining round-the-clock banking operations.



5

Adena Friedman

CEO
Nasdaq

Industry: Fintech

See the List



Adena Friedman, President and CEO of Nasdaq since 2017, transformed the company from a traditional exchange to a technology-driven financial services provider. Adena pioneered blockchain adoption in capital markets and expanded Nasdaq's market technology offerings globally. Her leadership accelerated the development of cloud-based market infrastructure and data analytics services. Before becoming CEO, she served as Nasdaq's President and COO after returning from a stint as CFO at The Carlyle Group. Adena champions financial literacy and board diversity initiatives.



4

Hilary Packer

EVP / Chief Technology Officer
American Express

Industry: Traditional Bank

See the List



Hilary Packer, Chief Technology Officer at American Express, spearheads the company's technical strategy and innovation roadmap. With over 20 years of technology leadership experience, she defines enterprise architecture standards and directs digital workplace transformation. Hilary champions cloud-native development, robust cybersecurity frameworks, and AI implementation across financial services. Previously serving in senior technology roles at American Express, her expertise in payments technology and data systems enables the organisation to deliver secure, seamless customer experiences.

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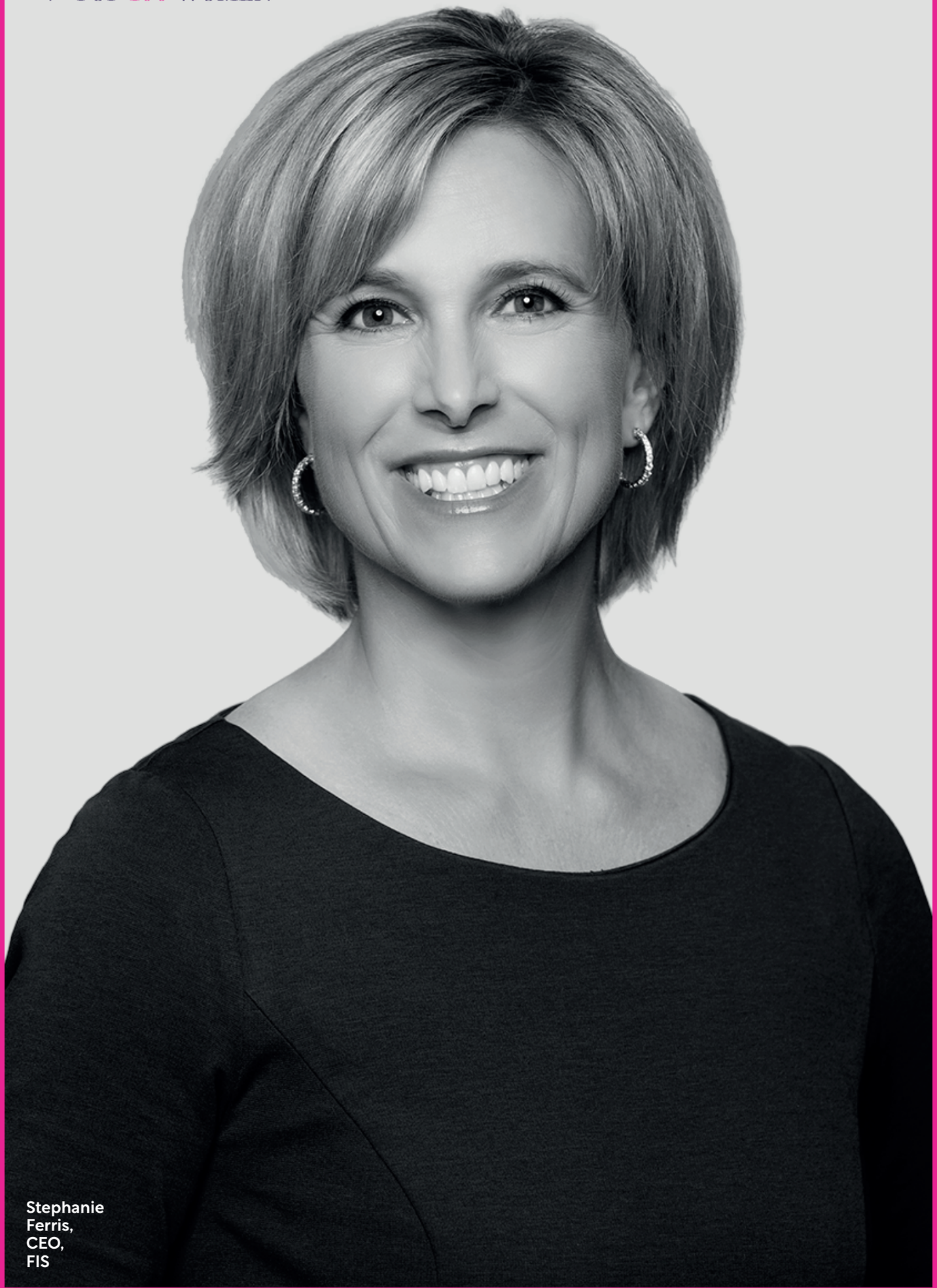

Stephanie Ferris, CEO, FIS

3

Stephanie Ferris

CEO
FIS

Industry: Fintech

TOP 100 **See the List**



Stephanie Ferris, appointed CEO of FIS (Fidelity National Information Services) in December 2022, orchestrates the global fintech leader's comprehensive modernisation strategy across banking and payments infrastructure. With over 25 years of financial technology experience, she focuses on streamlining operations, expanding cloud-native financial solutions, and driving innovation in embedded finance and banking-as-a-service. Prior to becoming CEO, Stephanie served as FIS President and previously held the position of Chief Operating Officer.

2

J.P.Morgan

Lori Beer

Global Chief Information Officer JPMorgan Chase

Industry: Traditional Bank

TOP 100 See the List



Lori Beer, appointed Global Chief Information Officer at JPMorgan Chase in 2017, spearheads one of the world's largest banking technology organisations. With thousands technologists under her leadership, she orchestrates the firm's digital transformation strategy, cloud migration, and artificial intelligence integration. Lori has pioneered innovative solutions including the Chase Digital Assistant and real-time payments infrastructure. Her strategic vision prioritises cybersecurity advancements and modernising legacy systems. Previously, she served as Chief Information Officer for JPMorgan's Corporate & Investment Bank.



Lori Beer,
Global Chief
Information Officer,
JP Morgan Chase

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Jane Fraser, CEO, Citi

1

Jane Fraser

CEO

Citi

Industry: Banking, Financial Services



Jane Fraser has established herself as a transformative leader since becoming the first female CEO of Citigroup in 2021. Jane's strategic vision has accelerated the banking giant's digital transformation, prioritising fintech innovation across global markets. Her decisive restructuring of Citigroup's operations has strengthened the bank's technological capabilities, particularly in payment systems and digital banking. With three decades in finance under her belt, Jane champions technological solutions that blur the boundaries between conventional banking and emerging fintech – making her a standout figure in the industry.

TOP 100 WOMEN


100 Sarah Spoja, Chief Financial Officer, Tipalti


99 Tingting Peng, Chief Transformation Officer, Moove


98 Betsy Cohen, Co-founder and Chiarman, Cohen Circle


97 Sarah Williams, Co-founder, IronPay


96 Ghela Boskovich, Advisory Board Member, Financial Conduct Authority


95 Diana Avila, Global Head of Banking, Wise


94 Ashleigh Petrie, Product Director, Moneybox


93 Kristie Edling-Day, EVP / Chief Information Officer, LPL Financial


92 Ava Kelly, Chief Product Officer, Thredd


91 Sahana Hussain, Director / Head of Digital Everyday Money Management, Barclays


90 Kelli Keough, EVP of Group Business Unit Leader, SoFi


89 Carol Kline, Chief Information Officer, Empower


88 Mariette Swart, Chief Risk and Compliance Officer, Adyen


87 Miranda McLean, Chief Marketing Officer, Ecommpay


86 Nicole Casperson, CEO / Founder, Fintech is Femme


85 Romi Savova, CEO, PensionBee


84 Catherine Birkett, Chief Financial Officer, GoCardless


83 Yana Prystupa, SVP of Operations, Affirm


82 Milkana Brace, Executive Advisor, Remitly


81 Jennifer Taylor, President, Plaid


80 **Meri Williams,** Chief Technology Officer, Pleo


79 **Pooja Anand,** VP of Enterprise Risk Management and Internal Audit, Robinhood


78 **Elena Maria Recher,** MD / Partner of Financial Services, Accenture


77 **Jenny Hadlow,** Chief Operating Officer, Checkout.com


76 **Crystal Sumner,** Chief Administrative Officer, Marqeta


75 **Ximena Aleman,** Co-founder / Co-CEO, Prometeo OpenBanking


74 **Eva Blaya,** CFO, BBVA


73 **Amrita Ahuja,** Chief Operations Officer / Chief Financial Officer, Block


72 **Tanja Brettel,** Practice EVP of Financial Services, Bain & Co.


71 **Vidya Peters,** CEO, DataSnipper


70 **Anette Bronder,** Chief Technology and Operations Officer, Prudential


69 **Tendai Letina Dube,** Chief Operating Officer of Corporate Transactional Banking Technology, Absa Group


68 **Anabel Perez,** Co-founder / Board Member, NovoPayment


67 **Camilla Matias,** Chief Operating Officer, Brex


66 **Nora Apsel,** Co-founder / CEO, Morty


65 **Clare Gambardella,** Chief Customer Officer, Zopa Bank


64 **Lissele Pratt,** Co-founder, Capitalixe


63 **Melissa Guzy,** Co-founder / Managing Partner, Arbor Ventures


62 **Siobhan Byron,** EVP, Universal Banking, Finastra


61 **Evgenia Loginova,** Co-founder / CEO, Radar Payments

TOP 100 WOMEN


60 Hilary De Grandis, Director of EEMA Banking, Insurance and Risk Practice and Global Fintech, McKinsey & Company


59 Amy Nauiokas, Founder / CEO, Anthemis Group


58 Nelly Chatue-Diop, Co-founder / CEO, Ejara


57 Natasha Bansgopaul, Co-founder / Chief Operating Officer, VegaX Holdings


56 Wajeeha H. Awadh, Chief Digital Officer, Al Baraka Group


55 Joanna Pamphilis, SVP of Global Head of Investments and Securities Digital Products / Chief Diversity and Inclusion Officer, UniCredit


54 Raman Rai, Industry Managing Partner of Financial Services, Deloitte


53 Meryem Erzi, Chief Compliance Officer, Pagaya


52 Carina Kozole, Managing Director / Chief Risk Officer, N26


51 Marianna Tessel, VP / General Manager of Global Business Solutions Group, Intuit


50 Dr. Alisa DiCaprio, Director, Swift


49 Angela Strange, General Partner, Andreessen Horowitz


48 Kathryn Haun, Founder, Haun Ventures


47 Wendy Redshaw, Chief Digital Information Officer, Natwest Group


46 Abigail Johnson, CEO, Fidelity Investments


45 Claire Gates, Global Head of Payments and Solutions, Crown Agents Bank


44 Elena Gomez, Chief Financial Officer, Toast


43 Olga Zoutendijk, Member of the Board, Julius Baer Asia


42 Eileen O'Mara, Chief Revenue Officer, Stripe


41 Stacy Greiner, CEO, DailyPay


40 Allison Paine Landers, Chief Experience Officer (Banking & Lending), UBS


39 Clara Shi, CEO, WorldFirst


38 Laura Spiekerman, Co-founder / President, Alloy


37 Hooi Ling Tan, Co-founder, Grab


36 Eva Wong, Co-founder / Chief Operating Officer, Borrowell


35 Jacqueline Reses, CEO, Lead Bank


34 Luvleen Sidhu, Co-founder / CEO, BM Technologies


33 Marieke Flament, Non-Executive Director, IG Group


32 Charlotte Crosswell, Chair, CFIT


31 Shuo Wang, Co-founder / Chief Revenue Officer, Deel


30 Ola Doudin, CEO / Co-founder, Bit Oasis


29 Paroma Chatterjee, CEO (India), Revolut


28 Missy Lawson, SVP / iCTO of Digital Banking, Payments, Risk Management, Fiserv


27 Janelle Sallenave, Chief Experience Officer, Chime


26 Kathryn Petralia, Co-founder, Keep Financial


25 Lisa Jacobs, CEO, Funding Circle


24 Sylvia S. Kwan, CEO and Chief Investment Officer, Ellevest


23 Sarah Levy, CEO, Betterment


22 Martha Sazon, CEO, GCash


21 Anne Boden, Founder, Starling Bank

TOP 100 WOMEN


20 **Cristina Junqueira,** Co-founder, Nubank


19 **Raj Seshadri,** Chief Commercial Payments Officer, Mastercard


18 **Barb Morgan,** Chief Product and Technology Officer, Temenos


17 **Ugne Buraciene,** Group CEO, payabl.


16 **Melissa Smith,** Chiar / CEO, WEX


15 **Catherine Chen,** Head of VIP and Institutional, Binance


14 **Monica Long,** President, Ripple


13 **Emilie Choi,** President / Chief Operating Officer, Coinbase


12 **Eva Montoro Candela,** Group VP / Global Head of CDO and Data Science (Corporate and Investment Banking), Santander


11 **Joanne Hannaford,** CIO / CPO Corporate Bank, Deutsche Bank


10 **Charlotte Hogg,** CEO, Europe, Visa


9 **Yolande Piazza,** VP of Financial Services (Google Cloud), Google


8 **Camilla Giesecke,** Chief Operating Officer, Klarna


7 **Maria Black,** CEO, ADP


6 **Bridget Engle,** SEVP / Head of Technology, Wells Fargo


5 **Adena Friedman,** CEO, Nasdaq


4 **Hilary Packer,** EVP / Chief Technology Officer, American Express


3 **Stephanie Ferris,** CEO, FIS


2 **Lori Beer,** Global Chief Information Officer, JP Morgan Chase


1 **Jane Fraser,** CEO, Citi



Rising above challenges, disrupting industries and inspiring movements – in every generation there are leaders that stand out not only for their achievements, but for their vision, influence and commitment to driving lasting change. In this year's Top 100 Women, we celebrate a diverse group of individuals who are innovating, having an impact and creating a legacy to inspire others.

The Methodology

Using the criteria of seniority, career length, employee numbers, revenue, awards and recognitions, integrity and impact, the Top 100 Women ranking system provides a balanced evaluation across all criteria to provide a comprehensive picture of the featured individuals' leadership capabilities and contributions to their field.

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