

# 2019

## CANADA'S TOP 50 WOMEN IN FINTECH



Canada's leading think tank for FinTech & AI

[www.digitalfinanceinstitute.org](http://www.digitalfinanceinstitute.org) | Toronto, Canada

# Authors



## **ALIZE BHATIA, BA**

Ms. Bhatia is an Associate at the Digital Finance Institute, where she plays a key role in the Institute's initiatives. In this capacity, Ms. Bhatia is responsible for building strategic partnerships and driving innovation. Ms. Bhatia graduated from the University of Waterloo where she earned a Bachelor of Arts Degree in Political Science and double minor in Economics and International Trade.



## **GUANZHOUG ZOU, BSC, MFA**

Ms. Zou, a Business Analyst Intern at the Digital Finance Institute, was responsible for overseeing the research and production of the Institute's Top 50 Women in FinTech report. Ms. Zou has a Master's Degree in Financial Accountability from York University, and a Bachelor of Science Degree in both Finance and Computer Information Systems from Arizona State University.



## **FAN CHENG, BA, MA**

Ms. Cheng graduated from the University of Toronto with a Master's Degree in Economics and has a Bachelor of Arts Degree from Western University, where she double majored in Economics and Mathematics. Ms. Cheng is responsible for some of the Institute's key research.



## **SARA KHOO, BA (CANDIDATE)**

Ms. Khoo is a student at Western University where she studies Business Management and Organizational Studies with a specialization in consumer behaviour. At the Digital Finance Institute, Ms. Khoo specializes in marketing, social media and website design.

# ABOUT

The Digital Finance Institute is a think tank for digital finance; one of the few think tanks founded by women. We have three foundational pillars – financial inclusion, responsible innovation and support for women in Tech. Today, the Institute is run by millennials, which we believe is important for Canada's digital economy evolution.

In our work, we represent a strategic link in the digital finance ecosystem among the financial services sector, NGOs, academia, financial regulators and policy makers to promote financial innovation and vibrancy through thought leadership, engagement, advocacy, research and education.

Part of our mandate is to develop partnerships, support research, and participate in emerging areas that implicate digital finance. We support growth and diversity in FinTech and AI, while striving to build a community that is inclusive for Canadian innovators.

We are proud of our footprint in FinTech. At our inaugural event five years ago, we launched the first white paper on women in FinTech, powered by a partnership with SWIFT's Innotribe in Brussels and brought international speakers together to explore responsible innovation and technology in financial crime mitigation, as well as financial inclusion. Five years in, we continue to address financial inclusion and promote women in technology. Our "Top 50 Women in FinTech" report continues our tradition of recognizing Canadian innovators.

Part of the way we have helped to build a national FinTech and AI community is by convening national FinTech and AI conferences since 2015. More specifically, we hold an annual national FinTech Canada Conference in Toronto. We also joined, as founding members, SWIFT's Global FinTech Hubs Federation, representing Canada, an initiative that connects technology hubs around the world to promote FinTech and build alliances.

This year, we are helping to promote Canada's financial services sector by launching **Canada FinTech Week** in Toronto from August 12 – 15, 2019. Our premier event, the annual **Canadian FinTech & AI Awards**, launched 5 years ago, continues our tradition of celebrating Canadian innovation, and brings together the whole financial services community to recognize and pay tribute to Canadian innovators. This year, we are partnering with the Government of Ontario at the Awards, for the Ontario Global Sourcing Program, with B2B investment opportunities to source Ontario tech talent.

As we celebrate our fifth year, we are excited for the growth of technological innovation in Canada. We hope you join us on this journey in celebrating Canadian innovation.



# CANADA'S TOP 50 WOMEN IN FINTECH

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Financial technology plays a vital role in the economic development of Canada, as FinTechs disrupt traditional financial services. A digitalized economy, technology innovations, demographic changes and expanding market demands have been key drivers behind the fast growth of FinTech in Canada.

The Digital Finance Institute is proud to have supported this emerging sector since 2014. Started and managed by women, we are especially proud of our global footprint in FinTech and AI. As we celebrate our 5th anniversary, we are pleased to launch our list of the "Top 50 Women in FinTech" that recognizes achievements and highlights innovative leadership.

Congratulations to the women who have helped make Canada an international leader in innovation. Many individuals, organizations, and leaders helped us conduct the analysis that led to the creation of this list. We are grateful for the community's collaboration.

*The top 50 women in FinTech appear in alphabetical order.*



**Digital Finance Institute**

[www.digitalfinanceinstitute.org](http://www.digitalfinanceinstitute.org)

## UPCOMING EVENTS

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### **Inaugural Canada FinTech Week**

August 12-15, 2019

[www.fintechweek.ca](http://www.fintechweek.ca)

The Digital Finance Institute is bringing the financial services sector together by launching the inaugural Canada FinTech Week, an engaging week of events, investment opportunities, networking, parties, meetups and much more. We are excited to be the leader in producing Canada FinTech Week and act as the vehicle for the engagement of FinTech, enabling key connections and supporting the growth of Canadian financial innovation. The events planned include a networking reception to celebrate women In Technology, a dialogue on Solving Financial Inclusion with the World Bank, MasterCard Foundation and the United Nations, a breakfast on e-sports, the 5th annual FinTech Canada Conference and our annual FinTech Canada networking party powered by KPMG. Please join us!

### **5th Annual National FinTech Canada Conference**

August 14, 2019

[www.fintechcanada.com](http://www.fintechcanada.com)

Not your average FinTech Conference, the Digital Finance Institute created FinTech Canada to bring national and international speakers to Toronto to share knowledge, make connections for investment opportunities and build bridges to advance our shared goals of scaling Canadian innovation. This year, we are pleased to have speakers from the International Monetary Fund, the World Bank, CITI Bank and many others.

### **5th Annual Canadian FinTech & AI Awards**

November 18, 2019

[www.fintechawards.org](http://www.fintechawards.org)

The Canadian FinTech & AI Awards have become Canada's premier FinTech & AI event. Our goal is to recognize and celebrate Canadian innovation and innovators in financial technology and artificial intelligence. The Canadian FinTech & AI Awards, now in its 5th year, attracts over 3,000 people in finance from across Canada, and draws in international judges from global organizations including NASA, Tesla, Lloyds Bank, LG, Didi Chuxing, Uber, Facebook, Google, Rolls-Royce, DBS, Barclays Bank and more.



**LIBI BERENSON**

Founder & CEO | Geenees | BC

Prior to starting Geenees, Ms. Berenson was the Director of Operations at Koho, in charge of the design and implementation of business strategies, plans and procedures at Koho for its future growth.



**LINDA BLAIR**

Managing Partner, ON & Chief Experience Officer | Deloitte Canada | ON

Linda Blair is the Managing Partner, Ontario & Chief Experience Officer, Deloitte Canada. She is responsible for Deloitte's strategy in the region and bringing innovative solutions to clients.



**RHONDA BOSCH**

VP, Customer Success | TouchBistro | ON

Ms. Bosch has more than 20 years of experience in developing and implementing enterprise-wide transformational strategies. Prior to working at TouchBistro, Ms. Bosch held senior executive positions at Carrot Rewards, Think Research, Achievers, RBC, and ran a management consultancy business.



**ANGELA BROWN**

President & CEO | Moneris Solutions | ON

After over 25 years in the payments industry in both the U.S. and Canada, Ms. Brown joined Moneris as the President and CEO where she leads Moneris' strategy and growth. She sits on several boards including Altus Group, Information Technology Association of Canada, and the Presidential Advisory Council of the Electronic Transactions Association.



**DANIELLE CERISANO**

VP, Finance | League | ON

Ms. Cerisano established specialized teams in League and has built finance departments from the ground up. Her key strengths include using data-driven insights to create change for operational effectiveness. Ms. Cerisano started her career at PwC and has worked at several technology companies.



**SERENA CHAN**

Partner | IBM | ON

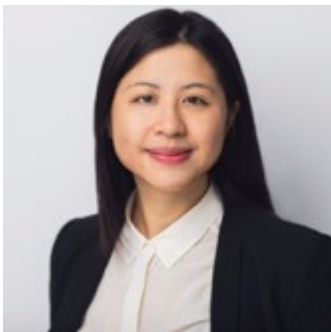
Ms. Chan is a partner at IBM with extensive consulting experience in financial services transformation and strategy. At IBM, she grew the portfolio from 10 resources to more than 130, delivering complex programs and custom development for IBM. Before joining IBM, Ms. Chan was a management consultant at PwC.



**GIGI CHENG**

Head of Corporate Development | Fundever | BC

Ms. Cheng is the Head of Corporate Development of Fundever, a Vancouver-based digital platform that connects licensed mortgage brokers with lenders across Canada. Ms. Cheng has held leadership roles in family offices as well as multinational organizations.



**STEPHANIE CHOO**

Partner, Head of Investments | Portag3 Ventures | ON

Ms. Choo is a Partner and Head of Investments at Portag3 Ventures. She leads new FinTech investments in the wealth management, banking and insurance sectors. Before joining Portag3, she was the FinTech lead at BCG Digital Ventures, where she helped banks and insurance companies build and launch innovative FinTech products.



**JANICE CONRY**

SVP | SterlingCard Payment Solutions | ON

Ms. Conry is a Senior Vice President and General Manager at SterlingCard Payment Solutions where she leads the company's operations. Through strategic acquisitions and global expansion over the past five years, she has led the company's initiatives in FinTech innovation.



**NORA CURIC**

Senior Director, Digital Business Management | CIBC | ON

Ms. Curic leads CIBC Digital's People, Workplace and Client Advocacy team that works on strategy transformation, culture, and client experiences. Ms. Curic is also the Chair of the CIBC Women's Network.



**LAYIAL EL-HADI**

Head of Responsible Finance & Curriculum | FinTech Cadence | QC

Ms. El-Hadi is the Head of Responsible Finance & Curriculum at FinTech Cadence, a Montreal-based organization that provides education programs. Ms. El-Hadi is also an assistant professor and program director for the graduate certificate in Innovation, Technology and Society at Concordia University.



**AMELIE FOZ-COUTURE**

VP, Innovation | Diagram Ventures | QC

Ms. Foz-Couture is the Vice President of Innovation at Diagram Ventures, a FinTech, InsurTech and Healthtech venture builder in Montreal. Previously, she was a Principal at Digital Ventures, a corporate investment and incubation firm in California.



### **ALYSSA FURTADO**

CEO & Co-Founder | RateHub.ca | ON

Ms. Furtado is an entrepreneur, digital marketer and the CEO of Ratehub.ca, a comparison website for mortgage rates, credit cards, deposit rates and insurance in Canada. In addition to her entrepreneurial endeavours, Ms. Furtado is a financial educator who often speaks on FinTech issues.



### **IZABELLA GABOWICZ**

COO | Sensibill | ON

Ms. Gabowicz is the Chief Operating Officer at Sensibill, a Toronto FinTech startup that partners with financial institutions. Ms. Gabowicz has played an instrumental role in growing the company from five to 70 employees, and helped acquire some of Sensibill's top clients. Prior to Sensibill, she was part of IBM's Global Business Services, serving enterprise clients in aerospace, finance and telecommunications.



### **DEBBIE GAMBLE**

Chief Officer, Innovation Labs & New Ventures | Interac | ON

Ms. Gamble is the Chief Officer, Innovation Labs and New Ventures at Interac. A seasoned executive, thought leader and entrepreneur, Ms. Gamble worked with early iterations of the digital economy. Today, she is an advisor for MaRS, Luge Capital, Women in Payments and FINCA Canada.



### **MICHELLE PENG GREENBERG**

Senior Partnerships Manager, FinTech & Commerce Innovation | MaRS DD | ON

Ms. Greenberg is a Senior Partnerships Manager of FinTech and Commerce Innovation at MaRS Discovery District in Toronto. In this role, Ms. Greenberg is responsible for building the FinTech ecosystem for MaRS's Finance & Commerce venture companies and helping companies enter new markets.



**TANYA GUPTA**

VP, Strategic Initiatives | Financeit | ON

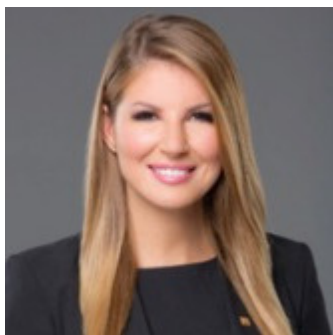
Ms. Gupta is the VP of Strategic Initiatives at Financeit, bringing over 10 years experience in the industry. Recently, Ms. Gupta led the development and execution of the integration of Financeit's acquisition of TD's \$339 million indirect home improvement financing business.



**REBECCA HARRISON**

Director, Technology Account Management | MasterCard Canada | ON

Ms. Harrison is a Director of Technology Account Management at Mastercard Canada and a payments technology professional with over 20 years experience in the industry specializing in EMV and new payment flows. Before working at Mastercard, Ms. Harrison held positions at TD Bank and Chase Paymentech.



**CHRISTINA HATZIOANNOU**

Account Executive, Financial Services | Google | ON

Ms. Hatzioannou is an Account Executive of Financial Services for Google. Her career has been focused on developing strategies that disrupt the traditional retail banking model. Before joining Google, she was a Senior Director of Digital Strategy and Innovation at CIBC, where she led CIBC's Innovation Lab and developed CIBC's Canadian and American personal and small-banking digital agenda.



**MAUREEN HIGGINS**

Lead IT Advisory Partner | EY | AB

Ms. Higgins is EY's IT Advisory Lead Partner for the Energy market. Her expertise as a CIO allows her to devise strategic direction, build partnerships and implement valuable solutions that position companies for growth.



**ELEANORE HO**

Senior Director, Merchant Solutions | Visa Canada | ON

Ms. Ho is the Senior Director of Merchant Sales and Solutions at Visa Canada. She is an experienced leader with over 15 years experience in the financial services and technology industry. Her key accomplishments include developing and spearheading the strategy and acceleration plan, that led to revenue growth in seven market segments.



**ALISON JAMES**

SVP, Technology Operations | CIBC | ON

Ms. James is the Senior Vice President of Technology Operations at CIBC. Before joining CIBC, Ms. James was the Vice President of Infrastructure Operations at Canadian Tire Corporation.



**TIFFANY KAMINSKY**

Co-Founder & CSO | Symend | AB

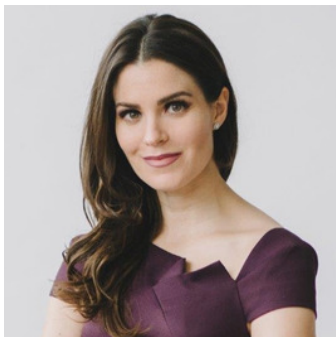
Ms. Kaminsky is the Co-founder and Chief Strategy Officer at Symend, a Canadian FinTech company. With over a decade of experience leading marketing and client success at technology companies, Ms. Kaminsky is a data-driven consumer engagement expert with a wealth of product experience leading strategy, partnerships, and internal business process implementation.



**ZEMFIRA KHISAEVA**

VP, Technology & Enterprise Strategy | Scotiabank | ON

Ms. Khisaeva is the VP of Technology and Enterprise Strategy at Scotiabank. In this role, she and her team are responsible for working with business and technology leaders to shape Scotiabank's priorities and drive the changes necessary to build and enable Scotiabank as a bank of the future.



## **JULIA KASSAM**

Managing Director | CIBC Innovation Banking | ON

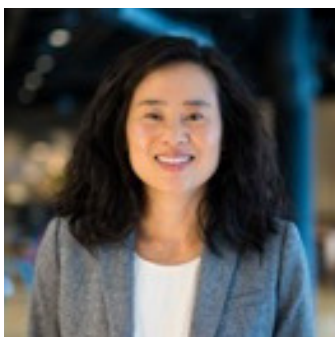
Ms. Kassam is the Managing Director at CIBC Innovation Banking. Ms. Kassam is a tech strategist responsible for driving innovation in Canadian markets. Prior to joining CIBC Innovation Banking, she was responsible for leading the vision and strategy of the overall corporate brand for NEO Exchange.



## **ELISABETH LAETT**

VP, Business Development | Exagens | QC

Ms. Laett is the Vice President of Business Development at Exagens, a Montreal-based FinTech company that provides an autonomous AI-powered financial assistant. She has over 25 years of corporate and entrepreneurial experience in start-ups and Fortune 50 technology companies.



## **HAIJIN LEE**

Director, Enterprise Innovation, FinTech Partnerships | Scotiabank | ON

Ms. Lee is the Director of Enterprise Innovation and FinTech Partnerships at Scotiabank. She is responsible for programming and executing strategy, operating and governing models for the Innovation and FinTech Programs at Scotiabank.



## **JENNY LIN**

VP, Business Financial Services-Technology & Operations | RBC | ON

Ms. Lin is the Head of Technology for Business Financial Services at RBC, accountable for strategy, execution and operations of key critical systems. In this role, she has built a successful track record of delivering innovations at scale through driving engineering excellence, disciplined agile delivery and FinTech partnerships.



### **LAVIVA MAZHAR**

Investment Analyst | Luge Capital | QC

Ms. Mazhar is an Investment Analyst at Luge Capital, a FinTech focused venture capital firm. Previously, she was an Analyst at Ferst Capital Partners. She sources investment opportunities, performs due diligence and supports portfolio companies.



### **JENNIFER MCDONALD**

COO | Mylo | QC

Ms. McDonald is the Chief Operating Officer at Mylo, which helps millennials achieve their financial goals by rounding-up purchases and investing the change. Before joining Mylo, Ms. McDonald developed mobile accounts for women in Africa & Asia, reaching over 1.2 million users and providing many with their first bank account.



### **CLAUDETTE MCGOWAN**

CIO, Enterprise Technology Employee Experience | BMO | ON

Ms. McGowan is the Chief Information Officer, Enterprise Technology Employee Experience at the Bank of Montreal. In this role, she leads a team of information technology professionals in bringing new workplace solutions to global offices. Her passion for technology led to the creation of BMO's Women in Technology Program.



### **MONIQUE MORDEN**

CEO | JUDI.AI | BC

Ms. Morden is the Chief Executive Officer at JUDI.AI. She has a data driven background combining over 10 years in technology and over 20 years of experience in customer intelligence. Before joining JUDI.AI, she served as a Senior Executive at Vision Critical.



**IDESHINI NAIDOO**

SVP, Engineering | Wave HQ | ON

Ms. Naidoo is the Senior Vice President of Engineering at Wave where she leads a team of over 100 engineers. Her knowledge within the FinTech space covers electronic banking with large scale, multi-country, multi-platform experience. Previously, she led corporate electronic banking channels across Africa at Barclays Bank and was CIO at Rand Merchant Bank.



**AMY OLAH**

Executive Director | CIBC Innovation Banking | ON

Ms. Olah is the Executive Director at CIBC Innovation Banking where she provides financing to a wide spectrum of technology companies across Canada and the United States. Ms. Olah leverages the CIBC Innovation Banking platform to help start-ups grow to scale and extend their runway in highly competitive landscapes.



**ILIANA ORIS VALIENTE**

Managing Director, Canada Innovation Strategy Lead | Accenture | ON

Ms. Oris Valiente is a Managing Director at Accenture, overseeing the Canada Innovation Hub as well as the blockchain practice. She works with cross-industry senior executives to create and implement innovation strategies, leveraging the power of emerging technologies and design principles.



**AMANDA PARKER**

Director, Innovation | FundThrough | ON

Ms. Parker is the Director of Innovation at FundThrough. Before leading new product development at FundThrough, she was a serial entrepreneur. Having successfully sold two venture backed technology companies, she has worked and partnered with leading brands including Microsoft, 20th Century Fox, Pepsi and Molson.



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**SUSANA PONCE-FROMENT**

Executive Risk Advisor | iCreditWorks | ON

Ms. Ponce-Froment currently works as an Executive Risk Advisor at iCreditWorks. She has previously held senior leadership roles at FundThrough, Scotiabank and Citibank.



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**GILLIAN RILEY**

EVP, President &amp; CEO | Tangerine Bank | ON

Gillian Riley is the Executive Vice President, President and CEO at Tangerine Bank, where she is responsible for setting and driving Tangerine's strategic objectives. She is also the Chair of Roynat Capital and the lead executive champion of The Scotiabank Women Initiative.



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**LAUREN ROBINSON**

General Partner | Highline BETA | BC

Ms. Robinson is the General Partner at Highline BETA, an early stage venture capital fund that builds and invests in new ventures. Ms. Robinson spent the early part of her career in capital markets and helped scale Highline VC from a single city accelerator program to a Pan-Canadian Pre-Seed Fund & Acceleration Platform, investing in startups across Canada.



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**ROBYN ROSS**

CEO, ShareOwner &amp; VP, Operations | Wealthsimple | ON

Ms. Ross is the Vice President of Operations at Wealthsimple and Chief Executive Officer of ShareOwner Investments, a Wealthsimple entity. She works on client experiences and scaling operations across the organization. Prior to Wealthsimple, Ms. Ross led the Canadian business at Tilt and worked in management consulting at Bain & Company.

**ISOBEL RUSSELL**

Senior Director, Business Operations | Justwealth | ON

Ms. Russell is a financial professional with 18 years of experience in the financial services industry having worked for CIBC and Invesco. Isobel joined Justwealth in its infancy as the Head of Client Experience and currently takes great pride in managing the day to day operations at Justwealth.

**SIMONA SALTER**

VP, Payments Strategy-Payments, Cards & Banking | RBC | ON

As the VP of Payments Strategy for Cards, Payments, and Banking at RBC, Ms. Salter leads a diverse portfolio focusing on the future of payments. Passionate about developing future leaders, Ms. Salter mentors individuals inside and outside the organization.

**KATHERINE SEELEY**

Senior Account Manager, FinTech | Google | ON

Ms. Seeley is a Senior Account Manager of FinTech at Google. Prior to Google, She served as a mid-enterprise account executive at Black Box Network Service, a technology solution provider specializing in complete high-performance kernel-based virtual machines, and professional A/V signal distribution for mission-critical applications.

**SABA SHARIFF**

Head of New Product Development & Innovation | Symcor | ON

Ms. Shariff heads New Product Development & Innovation at Symcor, responsible for incubation and development of industry leading services. Saba spearheaded the COR.IQ Alliance, empowering organizations to unite against fraud through an alliance of Canadian Financial Institutions.



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**YING SOONG**

Managing Partner, Founder | La Tourelle Capital | ON

Ms. Soong is the Founder of La Tourelle Capital, an investment firm focused on early-stage companies. Previously, Ms. Soong worked on private equity investments at Ontario Teachers' Pension Plan and was a member of the founding team of AIG Energy. She started her career in investment banking at J.P. Morgan.



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**IRENA STORIC**

AVP & Director, Credit Card Operations | Flexiti Financial | ON

Ms. Storic is the Associate Vice President of Flexiti Financial and Director of Credit Card Operations. Prior to Flexiti, Ms. Storic led credit card operations on MasterCard and private label portfolios, managing all operational aspects of the card programs. Her previous experience includes work with CIBC, managing business partners in the recovery of non-performing or charged-off debt.



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**JENNIFER STOTT**

SVP & Chief Data Officer | RBC | ON

Ms. Stott is the Senior Vice President and Chief Data Officer at the Royal Bank of Canada. She oversees data governance for the bank. She has held a variety of roles within RBC, including Senior Vice President of Investor & Treasury Services and Vice President of Payments & Trade Technology. Ms. Stott has been an influential voice for promoting gender diversity in tech.



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**KENDRA THOMPSON**

Global Wealth Tech Strategy Consultant | ON

Ms. Thompson recently led Accenture's North America wealth management practice. With over 20 years of broker dealer experience, she is a leading expert on the future of wealth management and wealhtech ecosystems and drives innovation for her clients.



**LOUISA THUE**

VP, Data & Analytics | PayByPhone | BC

Ms. Thue is the Vice President of Data & Analytics at PaybyPhone. Prior to her current role, she was the Vice President of Engineering at Bench Accounting and worked at Hootsuite where she supported the growth of the company from 20 to 1,000 employees.



**EVA WONG**

Co-Founder & COO | Borrowell | ON

Ms. Wong is the Co-Founder and COO of Borrowell, a FinTech company that helps people make smart decisions about credit. Ms. Wong is an advocate for diversity and inclusion. She holds degrees from Queen's University and Harvard.

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