



BREAK THE BIAS

INTERNATIONAL
WOMEN'S DAY 2022

OUR MANIFESTO

Every year, Currencycloud proudly celebrates International Women's Day across our global offices and alongside our partners and friends. This year the theme is **#BreakTheBias**, and as a company, we shared how we were going to break the bias and contribute to helping get one step closer to equality for everyone. We're so happy to share with you our collective aspirations and commitments for the year ahead.

We've also spoken to three amazing female leaders in Fintech to hear about their views on everything from the unique skills a female leader can bring to Fintech, to their personal experiences with bias, to how they are pledging to #BreakTheBias this year. You can continue reading or also listen to their responses in the 2022 International Women's Day episode of our podcast series.

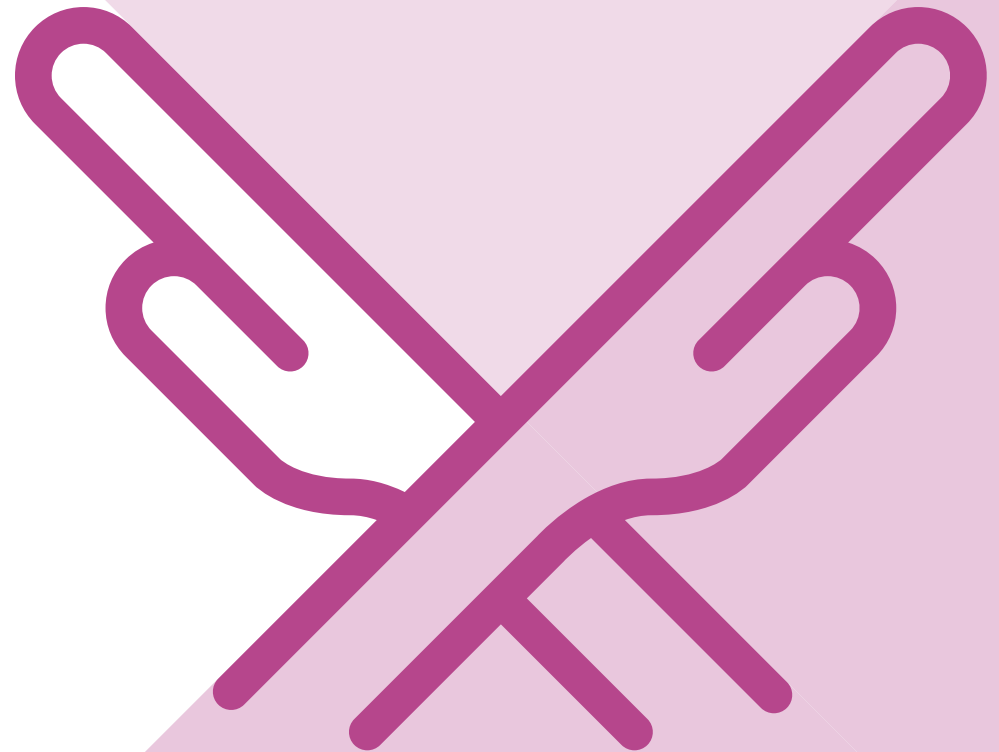
"Imagine a gender-equal world. A world free of bias, stereotypes and discrimination. A world that's diverse, equitable, and inclusive. A world where difference is valued and celebrated. Together we can forge women's equality. Collectively we can all #BreakTheBias."

Special thanks to...

Lindsay Davis
Head of Markets
Atomic

Faye McDonough
Portfolio & Business
Operations Director
Growth Lending

Cara Hayward
Director of Strategic
Partnerships
Currencycloud

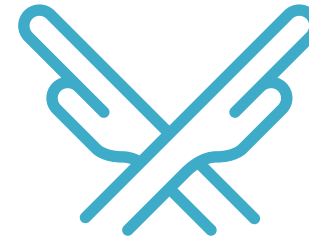


#BREAKTHEBIAS



I pledge to #BreakTheBias by challenging myself to be more vocal and to share my experiences as a female within Tech & Sales to help educate younger generations.

- Lauren Passey

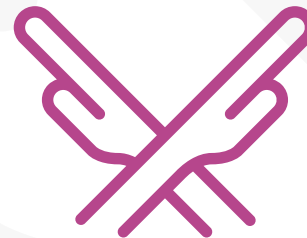


I pledge to #BreakTheBias by forging a gender-equal world.

- Benton

I pledge to confront inequality wherever I encounter it and to teach my son the value and importance of equality, mutual respect and unconditional support.

- Robert



I pledge to break the bias by calling out stereotypes and discrimination when I see it.

- Sev

I pledge to break the bias by encouraging women to feel confident to lead in a feminine way, without the need to adjust their behaviour to fit in.

- Ali





IN CONVERSATION WITH...

LINDSAY DAVIS

Head of Markets at Atomic

What do you think are some of the unique skills that a female leader brings to Fintech specifically?

Instinctively, I think empathy. How do you empathize, not only with your customers, but in our scenario where we sell a b2b product that touches consumers that feel the impact of what we do, telling the organization: “hey, we help millions of consumers access fair, transparent financial services.” But you might not actually ever get to realize that because the end consumer is coming from a neobank or it’s coming from Coinbase, that have different use cases and pain points. So, the ability to empathize and then bring that story back internally has been incredibly powerful and motivating for our culture, and incredibly motivating in terms of where we want to take the product roadmap and the problems that we want to go work on.

How has gender bias affected your career journey?

Fintech straddles two largely male dominated industries Finance and Tech, so from that perspective you're up against a different hybrid. For me personally it's been motivating and required me to work a little bit harder. One of our cultural values is progress over perfection. But in the roles that I've had, I've always had to be somewhat perfect. I've grown and progressed. And I know that something we'll talk about later on, in terms of the advice I'd give my younger self, but having a framework for recognizing that you're being measured at a higher standard, and that your viewpoints like having the self-awareness to understand that you will not always be as respected across fields given your gender, and that your opinions are sometimes viewed as muted opinions rather than what they are, which is a data driven perspective. It has been helpful, and it has been humbling.

What advice would you give to others around overcoming gender bias?

This is something I'm working on. I am exceptionally hard on myself. I don't often celebrate all the wins and I constantly want to raise my own bar, but I never expect that of my team and that has come from 'I learned the hard way'. I worked for women that told me that I needed to struggle because they struggled.

The patience, the passion and the persistence will always serve you well.

What can we do to #BreakTheBias?

Finding male allies, finding people that are supporting your vision and also teammates that you work with, that you can elevate along the way.


That has to be a part of your framework, you have to be conscious about it. You can't just think it's going to happen. You have to be active in seeking it out. It will not just happen for you.

What advice would you give your younger self?

Be patient, with your journey and with yourself, and recognise that when you've made progress that that's an accomplishment.

How will you try to #BreakTheBias?

I'm truly passionate about helping women get into Fintech and/or make changes in their career, so however I can help I will, even if it's connecting you to someone who can help in a way that I can't. This ecosystem cannot survive without more of us in it and if it is a small thing that I put into the universe, it's to be better and more conscientious about helping more women.



Lindsay is the Head of Markets at Atomic, where she owns developing the payroll connectivity market and evangelizes its mission to build more on-ramps to financial services for millions of consumers. In her previous role as the Fintech Senior Intelligence Analyst at CB Insights, Davis built and scaled market-leading Fintech research. Davis is quoted as a domain expert in the FT, WSJ, NY Times, has presented on Bloomberg TV, at Money 2020 and to industry bodies and regulatory agencies. Prior to CB Insights, she was an internal auditor at DTCC.

#BREAKTHEBIAS



I pledge to #BreakTheBias by speaking up & challenging gender stereotypes and discrimination.

- *Sadie*

I pledge to be vocal even if it seems uncomfortable and aim to be an example for many young females, especially in minority communities.

- *Sasha*



I pledge to break the bias by calling out the women in my life when they are unkind to themselves, doubt their self-worth, and feel anything other than the strong amazing women that they are.

- *Hayley*

I pledge to #BreakTheBias by supporting the next generation of women with technology career opportunities.

- *Lucy*



**I will be bold
and challenge
bias and inequality
against women.**

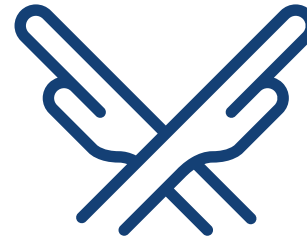
- *Leon Williams*

#BREAKTHEBIAS



I chose to challenge the lack of Black women within tech. I will aim to share my story to encourage those from similar backgrounds and other underrepresented communities to apply for opportunities as their experience is transferable and they too can thrive in this industry.

- Fumbi Banjoko



I pledge to break this bias by helping others reflect on their own behaviour and patiently teaching them how they can change.

- Viktoria

I pledge to try and maintain a gender-equal mindset in and out of the workplace. I also want to challenge myself to stop saying “guys” in meetings to address everyone.

- Alex



I'd like to #BreakTheBias by proving that working moms are great multi-taskers and can be more productive than what we are stereotyped to be.

- Fiona

I pledge to break the bias by challenging the habits of friends, family and colleagues when they unwittingly perpetuate stereotypes.

- Nick





OUR PODCAST HOST...

CARA HAYWARD

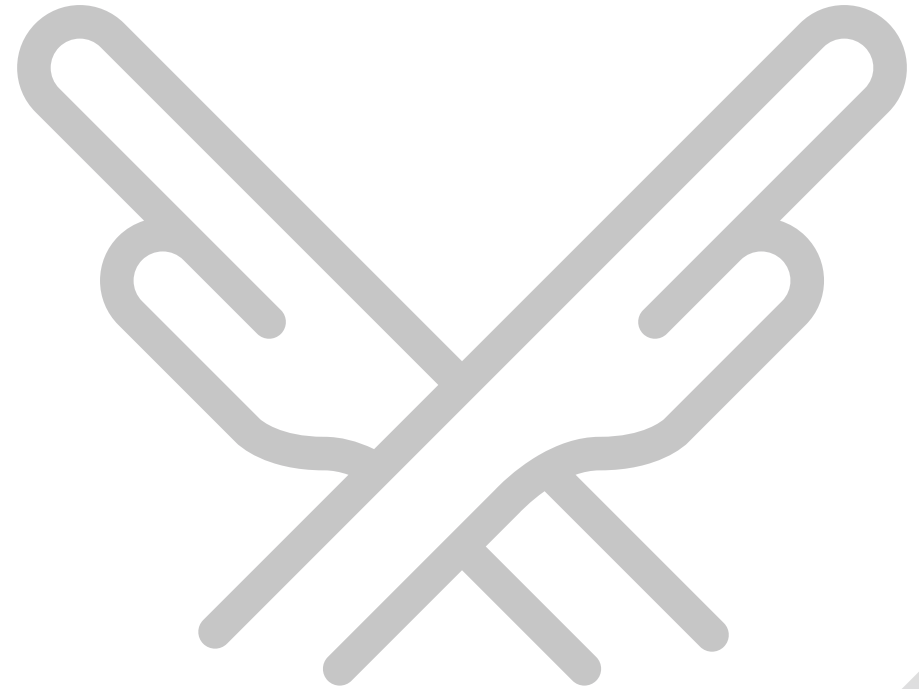
Director of Strategic
Partnerships, North America

How has gender bias affected your career journey?

I came from Wall Street, and I remember I worked on a floor with three hundred and fifty people and all the work staff all kind of sat in the middle, but the leadership had these glass offices around the side, and I remember one day looking around and thinking oh my god, there's not a single female in one of these offices. Not one. And that was that was a big thing for me. I was like: 'how can I get to the next level if this is the way they do it'? I haven't seen anyone actually making it up the ranks. It's really difficult.

What can we do to #BreakTheBias?

Faye talked about choice a little bit and I think that we are at a point now where in the past there was not much choice, but a lot of times now there is. She talked about taking her current role and being very diligent about interviewing these companies really deeply around culture and values and all these things, because at the end of the day there are still Fintech companies out there that have not progressed, right? But there are also a lot out there that are doing the right things. And so, using the power of choice to pick a place that aligns with your values and then running with it.



Cara has spent her career in a variety of business development roles across many verticals and products in the banking and Fintech sectors. At Currencycloud, Cara leads the partnerships effort for North America, establishing commercial and technical relationships with companies in the banking and Fintech ecosystem to drive innovative solutions for mutual customers and scale revenue outcomes. When Cara isn't geeking out over financial technology you can find her travelling, eating, staying active or spending quality time with her husband and two dogs.



#BREAKTHEBIAS



I pledge to challenge myself
for a guilt-free work-life balance.

- *Vicky*

I pledge to listen more and better understand the
perspective of women in the modern workplace,
and the challenges that they face.

- *Lucy*



My pledge this year is to #BreakTheBias by proactively
educating my sons and myself more on gender bias/discrimination
with the aim of leading by example and challenging those who
intentionally or accidentally perpetuate these stereotypes.

- *Pat*

I will empower women whenever
and wherever possible.

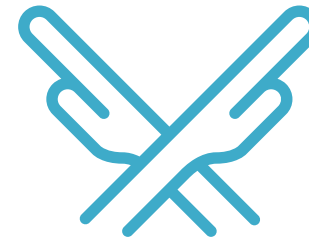
- *Camila*



I pledge to
#BreakTheBias by being
assertive and supporting
other women in being
assertive in the workplace
and/or in their personal life.

- *Elodie Martinie-Evans*

#BREAKTHEBIAS



I pledge to #BreakTheBias by challenging gender discrimination conversations.

- Vittoria

I pledge to #BreakTheBias by challenging the societal expectations on the distribution of house chores between two genders.

I pledge to #BreakTheBias by daring to ask for more and encouraging myself and other women that we are all worthy to succeed.

I pledge to #BreakTheBias by removing any obstacles that will be thrown my way due to bias inequality and rise higher after each win.

I pledge to #BreakTheBias by being authentic and confident in my own strengths and what I can achieve with these.

I pledge to #BreakTheBias by being proud and vocal of my wins.

- Alexandra



I pledge to always challenge gender stereotypes, discrimination and bias #BreakTheBias.

- Ola



I pledge to listen more, and better understand the perspective of women in the modern workplace, and the challenges that they face.

- Scott Ernenwein

IN CONVERSATION WITH...

FAYE MCDONOUGH

Portfolio & Business Operations
Director at Growth Lending

Do you feel that gender bias has affected your journey?

It definitely seems like female representation is still an issue at those three levels, really, at the workforce level, at the leadership level, and then also at the client representation level. And so, Growth Lending is doing a great job. It's not perfect, but it's doing a great job, certainly from a workforce and a leadership point of view. But where we could definitely do more is around client representation. So, if there was one thing that I was going to commit to doing to break the bias is just to consider how we can increase the representation of female entrepreneurs in our portfolio.



What is the most rewarding thing that you found about Fintech and the industry as a whole?

I guess it's everything I've gained since I've left banking. I've obviously stayed in banking for 15 years for a reason and I really enjoyed it. I made some great friendships, built some fantastic relationships, benefited from some amazing learning and development programs. But what was really important to me is making an impact. And I think alongside that is that I like making an impact at speed. I really enjoy that in our organization we can deliver for a client within a matter of days rather than weeks and months as it would be in a bank.



Faye has almost 20 years of SME lending experience within Financial Services, specialising in leading B2B customer-facing teams since 2011. She has worked in both large corporates and scaling Fintech businesses, preferring an entrepreneurial environment where she can make decisions, help to shape the business and deliver solutions to complex operational problems at speed.

Faye joined Growth Lending Group in 2019. Backed by institutional capital, Growth Lending works with innovative, fast-growing SMEs, helping to accelerate their growth by providing flexible funding solutions ranging from £100,000 to £20m in revolving credit facilities and selective/flexible discounting facilities.

Faye is super interested in people and loves to build enduring relationships. She is passionate about the personal growth and development of both herself and her team. She is a Mancunian living in Cambridge and spends her weekends cycling around the city with her two boys.

#BREAKTHEBIAS

My pledge is to #BreakTheBias by continuing to advocate and support women in my team and at work who are consistently going above and beyond in their roles and give my full support to help them progress professionally and personally.

- Ned



This year I'm committing to helping and supporting young female professionals who are just starting their careers. I can do this by sharing my knowledge (limited knowledge) and network to help try and open doors for them that they may feel are shut for them. Also, I think I can help with increasing their confidence and self-belief early on in their career to help them overcome any feelings of imposter syndrome.

- Ollie



I will #BreakTheBias by continuing to educate myself to be able to recognise and call out different types of biases.

- Georgina Wolf

#BREAKTHEBIAS

I pledge to teach my daughters that nothing is impossible #BreakTheBias.

- Eugene



I pledge to #BreakTheBias by playing my part in promoting a workplace where difference is celebrated and valued.

- Gladys



I pledge to #BreakTheBias by proactively calling out bias and rejecting discrimination.

- Victor



I pledge to
#BreakTheBias by
never staying silent
when it matters.

- Yuliya Muir



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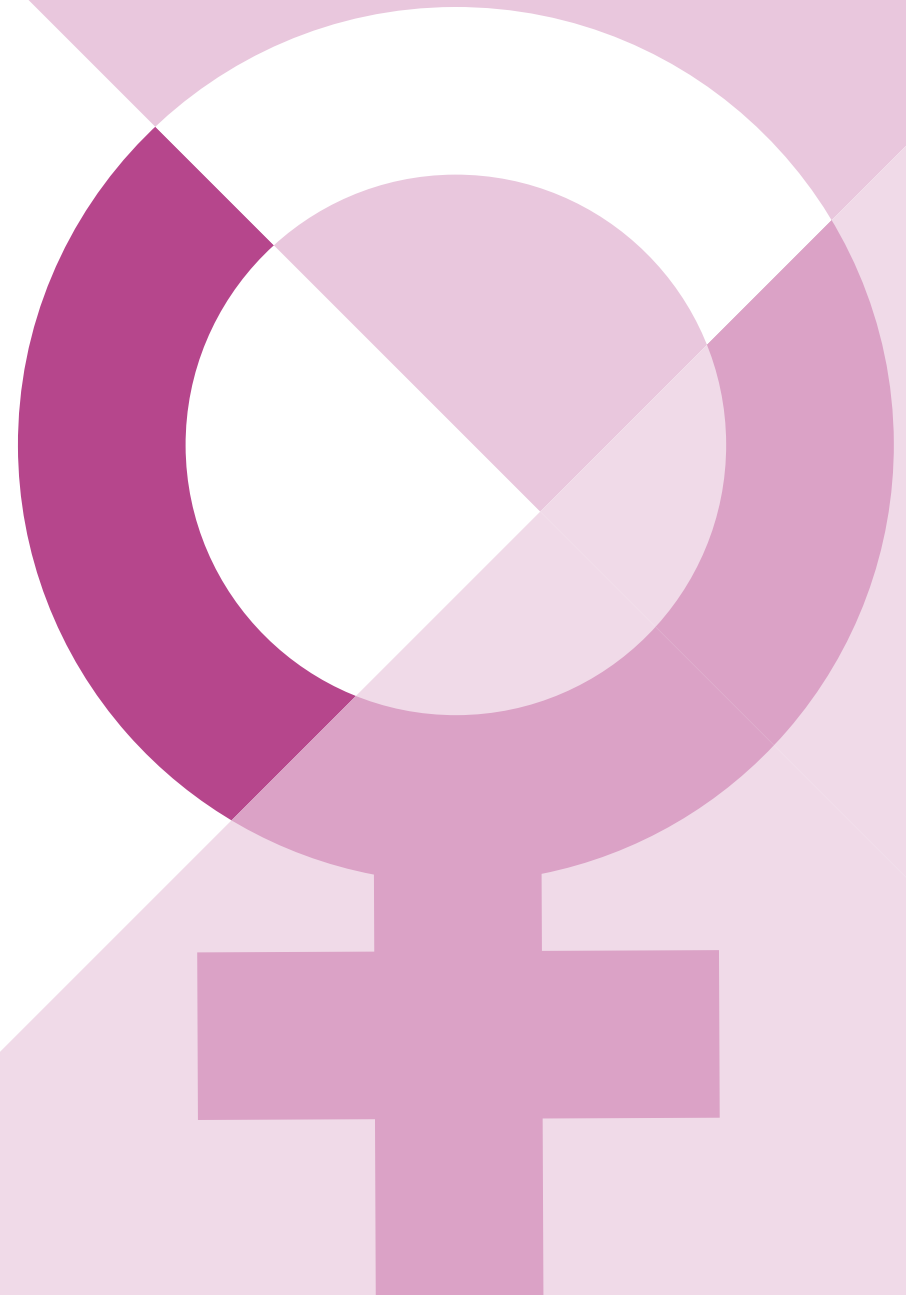
#IWD2022

#BREAKTHEBIAS

International Women's Day is a global day celebrating the social, economic, cultural, and political achievements of women.

Marked annually on March 8th, International Women's Day is one of the most important days of the year to celebrate women's achievements and raise awareness about women's equality.

IWD has occurred for well over a century, with the first IWD gathering in 1911 supported by over a million people. Today, IWD belongs to all groups collectively everywhere. IWD is not country, group or organization specific.



Banks, Fintechs and businesses everywhere can make bigger, better, bolder leaps with Currencycloud, a Visa solution.

Currencycloud gives businesses the capability to move money across borders, and transact globally in multiple currencies, fast. Experts at what they do, their technology makes it easy for clients to embrace digital wallets, and to embed finance into the core of their business - no matter what industry they're in.

Since 2012, Currencycloud has processed more than \$100bn to over 180 countries, working with banks, financial institutions and Fintechs around the world, including Starling Bank, Revolut, Penta and Lunar. Based in London with offices in New York, Amsterdam, Cardiff, and Singapore, Currencycloud works with partners including Dwolla, GPS and Mambu to deliver simple, clear cross-border infrastructure solutions for clients. They are regulated in the UK, Canada, US and the EU and were acquired by Visa in December 2021.

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