

EMBRACE EQUITY

INTERNATIONAL
WOMEN'S DAY 2023



OUR MANIFESTO

Every year, Currencycloud proudly celebrates International Women's Day (IWD) across our global offices and alongside our partners and friends. The theme for 2023's IWD is **#EmbraceEquity**. This is more than a theme at Currencycloud. We live and breathe it with our Equality & Belonging Squad with its pillar-specific groups which include BL@CC (black at Currencycloud), GD@CC (women's forum and seminar space), Women at CC, and Parenthood & Guardianship.

But we do recognise that while Fintech and banking is increasingly home to women at all levels, it is still an unbalanced field. It's why we have a gender-neutral hiring policy, and host events like Women in Tech and Women in Banking. Since our acquisition by Visa, Currencycloud has been in partnership with Visa's extensive network of women's groups to make Currencycloud as equitable a place to work as possible.

We've spoken to three amazing female leaders in Fintech to hear about their views on everything from the challenges as women in Fintech, what they can do to impact future generations, to this year's theme **#EmbraceEquity**. You can find out a little more about what they had to say here, or listen to their responses in our 2023 International Women's Day episode of the Payments Innovation podcast series.

Special thanks to...

Cara Hayward
*Director of Strategic
Partnerships*
Currencycloud

Fumbi Banjoko
*Director of Sales
Development*
Currencycloud

Sarah Martin
*APAC Customer
Success Manager*
Currencycloud



#EMBRACEEQUITY



I will **#EmbraceEquity** by listening to, educating myself on and being present for communities outside of my own

- Andrew



I will challenge gender stereotypes & I will encourage other women to take on new opportunities and be the best version of themselves

- Ilona



I will do my part to raise awareness of inequity

- Julie



I pledge to call out inequity and improve communication

- Ruby



I will embrace equity by working with my team to foster a true sense of belonging, inclusion and success - equipping each individual with the right tools, experiences and support to help them progress on their own unique journey

- Hayley



OUR PODCAST HOST...

CARA HAYWARD

Director of Strategic Partnerships, North America

Cara has a passion for modernizing and providing access to financial services for everyone through the use of technology. As the Director of Business Development for Currencycloud, NA she works with platforms in the industry to provide a completely embedded experience for businesses and consumers to be able to move money around the world. When she's not geeking out over fintech she loves spending time with her husband and two dogs, traveling, exercising, and being a foodie!



Embrace Equity - What does this mean to you and how do you think we can work together to achieve this?

Embracing equity means subscribing to the belief that achieving equity is everyone's responsibility, and we only achieve results if we hold ourselves and each other accountable. There needs to be measurable goals adopted by every company, department, and person. We need to provide education on tangible ways to break the bias to achieve the desired results. Finally, we need to show the path for others. Let's share the successes and failures in reaching our equity goals, so we know we're all in it together, and like everything else in life, it's hard but SO worth it.

#EMBRACEEQUITY



I will be more vocal about my ideas and share my knowledge with others

- Cristina



I will actively embrace equity and promote gender equality in all aspects of my life, and to support women in realizing their full potential. **#EmbraceEquity**

- Viktoria



I will break down traditional gender roles

- Nathan



I will **#EmbraceEquity** by recognising inequity and taking steps to address it

- Maria



I will **#EmbraceEquity** by taking part in reverse mentoring to bridge existing equity gaps as well as influencing the future generations

- Luke





IN CONVERSATION WITH...

FUMBI BANJOKO

Director of Sales Development

Do you think that there is enough representation of women within the Fintech industry?

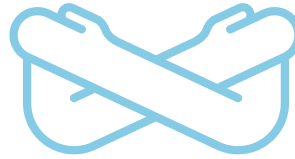
I feel like it's becoming more apparent in terms of raising the profile of women across the Fintech industry in tech in general. But we need to do more. And we also can't rely on the world to do it for us, we have to take the stance ourselves, and try and promote ourselves as much as possible to inspire the next generation to do that, too.

Fumbi is the Director of Sales Development and is responsible for identifying potential new clients.

Fumbi is passionate about increasing the number of women and people from ethnic minorities working within Fintech. She recently led the creation of Currencycloud's first Afro-Caribbean ERG, Bl@CC, to promote the growth, success, and retention of Currencycloud's black employees. Fumbi also supports a number of initiatives that help raise the profile of women working in Fintech and encourage more women to apply to work in the space.

Prior to joining Currencycloud, Fumbi has led sales teams across multiple industries including automotive, real estate and consumer services.

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I will draw attention to any social bias I see happening

- Lucy



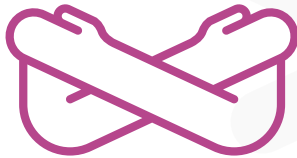
I will continue to raise awareness and seek out opportunities to support more Women in Fintech & Women in Sales!

- Lauren



I will take a new class to upskill myself and close the inequality gap

- Gladys



I will seek to understand the equity gap for underrepresented groups to support them with opportunities to work within Fintech

- Fumbi



I pledge to bridge the inequity gap within the younger generations via mentorship

- Sasha



IN CONVERSATION WITH...

SARAH MARTIN

APAC Customer Success Manager

Sarah is the Customer Success Manager in APAC, helping clients 'stand up' and standout in the within the regions' payments space through Currencycloud. An inquisitive learner and problem solver by nature, she is bridging the gap between clients and the 500+ wide employees within Currencycloud to uncover unknowns, win new flows and promote client growth. While new to the payment space, Sarah is an avid supporter of welcoming more female fresh faces in the industry to encourage new ways of working and processes that may positively affect the future of payments.



How has the industry changed since you began your career?

In APAC. I think the challenges are a bit different from what you see in North America & EMEA, because in APAC, females are a bit more conservative. It's just within our culture to always, in a sense, take the backseat and let a man take lead on the conversations and have a more agreeable point of view and don't come off too strong. But one thing that's reassuring is that younger females, especially in Singapore, they're a bit more vocal.

INTERNATIONALWOMENSDAY.COM

#IWD2023

#EMBRACEEQUITY

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 and Lunar. Based in London with offices in New York, Amsterdam, Cardiff, and Singapore, Currencycloud works with partners including Visa, Dwolla, GPS and Mambu to deliver simple, clear cross-border infrastructure solutions for clients. They are regulated in the UK, Canada, US, the EU and Australia, and were acquired by Visa in December 2021.

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