



# **TOP-50**

## **MOST INFLUENTIAL WOMEN IN FINTECH 2023**



## Methodology

From a pool of 327 applications received, we selected 93 and submitted them to the expert jury for further consideration and voting. Basic screening of nominees was conducted among women working in banks and non-bank institutions, payment companies, startups, and the public sector. The selection criteria included experience and achievements in the financial sector, publications on the fintech topics, participation in activities related to the fintech sector development, and a proactive position in the promotion of innovative programs and products in the field of finance. The expert jury included 15 finance professionals who proved themselves as leaders in introducing innovation, developing fintech sector, and updating the legislative framework to improve the conditions for providing financial services in Ukraine. The final list includes 50 women who are recognized as the most influential in fintech industry of Ukraine.

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**Rostyslav Dyuk**  
Chairman of the Board,  
Ukrainian Association of Fintech  
and Innovation Companies

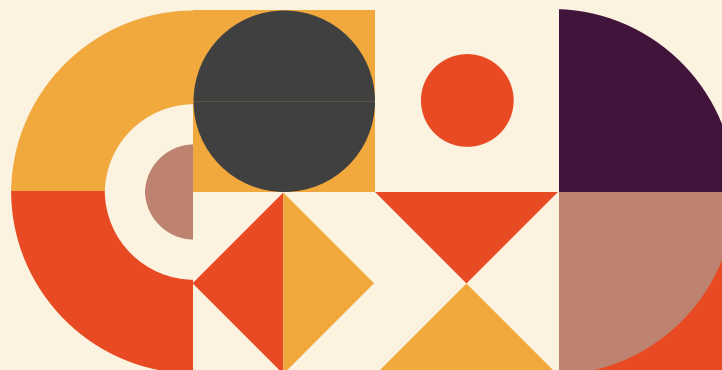
## Women are the future of Ukrainian fintech

The issue of gender diversity is not new to fintech. According to data from the American research agency Pitchbook, U.S.-based startups led or founded by women attract no more than 2% of total venture capital annually. The share is gradually increasing year by year, but it is still quite low. And this is in the USA! In Europe, the situation looks even worse: in 2022, women raised less than 1% of the total capital invested in startups across the continent. In Ukraine, the indicator is generally insignificant. However, this is for now, and I am sure that the situation will change for the better.

That is why the Ukrainian Association of Fintech and Innovation Companies decided in 2021 to conduct an annual rating study «TOP-50 Most Influential Women in Fintech». The main purpose of the rating is to popularize women who manage startups and fintech companies, demonstrate leadership in well-known companies and financial institutions, as well as present the results and achievements of their work in the market. This year, we received a record number of applications from female candidates – around 330. Therefore, the jury had a lot of work to do when choosing the best 50 from among the best.

After getting acquainted with the biographies and achievements of the participants, I came to two conclusions for myself. The first one is that the fintech industry continues to develop despite all the challenges associated with the war, and women play a crucial role in this process. I will give an example. Seven new fintech companies were incorporated in Ukraine in 2022. Two of them have women in top management or as co-founders.

The second conclusion is the appearance of new faces in the rating. I am delighted by this, as it is additional evidence that Ukrainian fintech is developing and its future is related to women. Everything will be Ukraine! Everything will be fintech!



# JURY MEMBERS



**Taras Kyrychenko**  
Chairman of the Supervisory Board, Nova Poshta



**Anton Tyutyun**  
Deputy Chairman of the Board, Oshadbank



**Nataliia Pelykh**  
Product Solutions Director at Ciklum, Chair of FinTech Committee at CFA Society Ukraine



**Kostiantyn Koshelenko**  
Deputy Minister of Social Policy of Ukraine for Digital Development, Digital Transformation and Digitalization



**Ihor Tykhonov**  
Chairman of the Board, CREDITWEST BANK



**Yulia Parkhomenko**  
Director of the Digital Economy Directorate, Ministry of Digital Transformation of Ukraine



**Volodymyr Mudryi**  
CEO of OTP Bank; Head of the Council, National Association of Banks of Ukraine (NABU)



**Stephane Fallick**  
Board Member for Innovation and Development, Credit Agricole Ukraine



**Zhanna Golik**  
General Director at the Bankir International Financial Club



**Andrii Kryvoshapko**  
CEO of NovaPay



**Hlib Burtsev**  
Business development director, TAS Link



**Rostyslav Dyuk**  
Chairman of the Board, Ukrainian Association of Fintech and Innovation Companies



**Pavlo Kartashov**  
Director of the Ukrainian Startup Fund

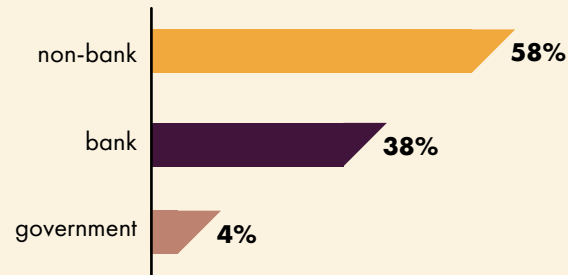


**Ruslan Kostetskyi**  
Deputy Chairman of the Board, Ukrainian Association of Fintech and Innovation Companies

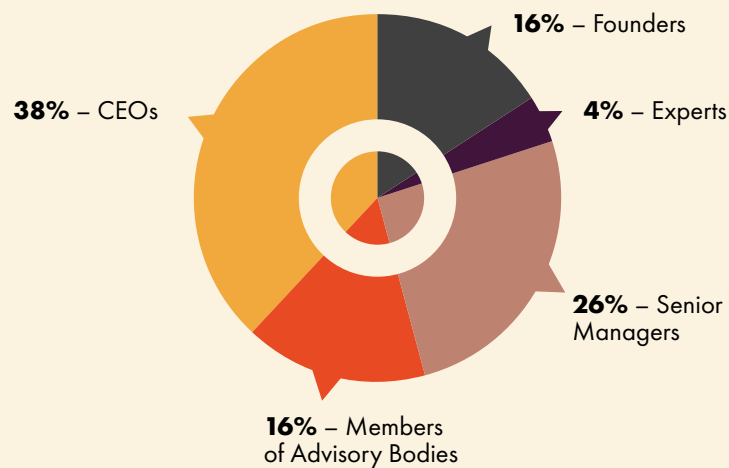


**Ivan Svitek**  
CEO & Shareholder, Unex Bank

### Distribution by areas of activity

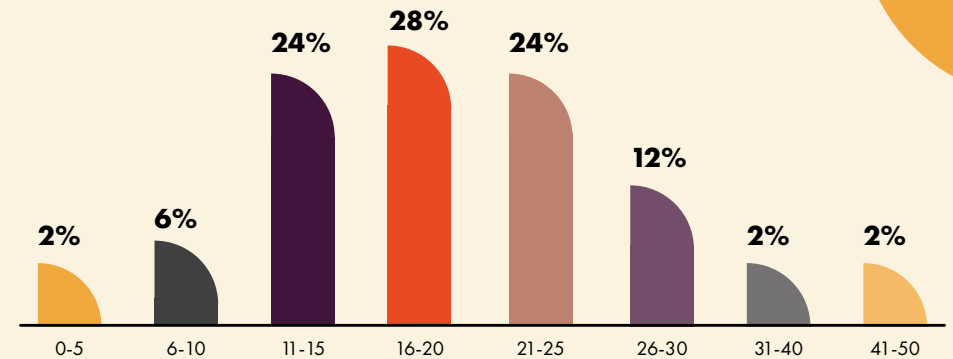


### Breakdown by position



**70%** of the women from the **TOP-50** list are top managers

### Breakdown by years of work experience



During this time, **46%** of women have gained experience in international markets

**98%** of the **TOP-50** most influential women of fin-tech have more than **5** years of experience

**92%** of women on the list have more than **10** years of work experience

**14%** took up management positions **6** years after the start of their careers



## Alyona Shevtsova

**Advisor to the command of the Ground Forces, co-owner of PayPong**

Lawyer and specialist in public management and administration. She is co-owner of a financial company working in the field of financial services and fintech. Since 2014, she has been helping the Armed Forces as a volunteer. In 2017, she began to work professionally with the army to solve problematic issues: started as an adviser to the Minister of Defense, and from 2018 – as an adviser to the command of the Ground Forces. From the beginning of the full-scale invasion, she worked in the Kyiv region, and from the summer of 2022 she has been working in the Khortytzia operational and strategic group with units in the east: in the Donetsk, Luhansk, and Kharkiv regions.

operational and strategic group with units in the east: in the Donetsk, Luhansk, and Kharkiv regions.

## Anastasiya Glibova

**CEO and co-founder of V-Art**

Anastasiya Glibova is CEO and co-founder of V-Art – a technology startup revolutionizing intellectual property management. The startup has created technology for licensing intellectual property rights on the blockchain and works with brands in the fields of art, fashion, music, and gaming. As of July 2023, the startup has raised more than \$1.4 million and has more than 220 brands in its client pipeline. She is a partner of the Institute of Law, Technologies, and Innovations – a provider of legal and educational services for IT and creative industries, which laid the foundation for the development of the field of IT law in Ukraine.

Anastasiya contributes to the popularization of Ukrainian solutions abroad at the largest global events that gather hundreds of thousands of participants and cover a wide geography: Web Summit (Lisbon), VivaTech (Paris), NFC Conference, ETH Lisbon, NEARCon (Lisbon) and others. In addition to the main business, Anastasiya actively participates in scientific research (in particular, MIT) and professional panel discussions.



## Anastasiya Shevchenko

**CEO of Lugera**

Anastasiya has more than 19 years of banking background. Business projects under Anastasiya's responsibility led several banks to Top-5 and Top-2 in the market. From 2012-2016, Anastasiya worked as a Business Development Director at Visa Inc. In September 2017, she founded her own company Fintech Solutions for Fintech consulting and educational projects and joined Adecco Ukraine/Lugera Ukraine as a partner and in December 2017 as CEO. In 2020, Anastasiya became Group Country Manager of LHH, covering 6 countries. In 2021, Lugera launched two new trend-setting products in Ukraine: Global Recruitment and Global R&D Solutions covering more than 60 countries. In wartime, in cooperation with her partners, Anastasiya launched the charitable HireUp project to connect talent with companies in Europe. In July 2023, Anastasiya announced a large-scale social project called "Returning Talents to Ukraine", in which Ukrainians most affected by the war receive coaching support and a new start in their work.

## Anna Tigipko

**Financial expert, founder and CEO of izibank**

Anna studied at CASS Business School, City University (Masters degree, 2006-2007) and European Business School of London (2002-2005). In 2006, she joined the project on retail customer service of TAS NICE. She was on the board of directors of TAS PHARMA. In 2019, Anna initiated the creation of the Ukrainian neobank izibank. izibank is an easy mobile bank, a fintech project created jointly with the TAS Group and operating under the TASCOMBANK license. In early 2021, izibank officially entered the market. Since 2020 she has been engaged in TAS projects and group management. Anna is a speaker and active participant of specialized fintech events and conferences. Under her leadership, izibank won in the Best Lifestyle Neobank category of the Ukrainian Fintech Awards 2023.



## Antonina Kutova

### Chairman of the Supervisory Board of Agroprosperis Bank

Antonina has a considerable work experience in finance, specifically in conducting accounting and management audits at enterprises in various industries. She is an accountant certified under CAP and CIPA standards. Antonina is KNEU Business Clinic Director and Pro Capital Investment founder and managing partner. She chairs the Supervisory Board of Agroprosperis Bank focused on digital solutions for the agricultural sector and land market lending.



## Valeriia Vahorovska

### Co-founder and CEO of Fondy

Valeriia has over 10 years of experience in the financial sector. She was involved in improving payment acceptance services and programs for corporate clients at Megabank and Oschadbank. At the end of 2014, she founded Fondy, a payment platform for businesses in Ukraine, to enable businesses to quickly start accepting online payments and increase sales by entering new markets, including international ones. In 2016, she brought the company to the European market and in four years built a payment platform for SMEs that is regularly marked on the maps of the best FinTech services in the UK, Poland, and Spain.

Today, the company's clients include more than 20 thousand entrepreneurs in Ukraine and Europe. Valeria is the author of a series of publications on the development and functioning of the fintech market in Ukraine and Europe. She is also an ambassador of the international non-governmental organization European Women Payments Network in Ukraine and is a member of the Ernst & Young Entrepreneurial Winning Women rating.



## Antonina Murashko

### Deputy Chairwoman of the Board, UAFIC

Antonina has more than 21 years of experience in financial and banking sectors, including 6 years in the NBU Inspection Department, 7 years as a Board member in commercial banks of Ukraine, 5 years in international payment systems and as the head of the Ukrainian Payment Systems Association. In the last 3 years, she has been a financial company owner and Deputy Board Chair of the Ukrainian Association of Fintech and Innovation Companies. In addition, she is actively involved in drafting and commenting on draft laws and regulations. Ms. Murashko participates in seminars and round tables arranged by public

authorities. She is a member of the Public Council at the Ministry of Digital Transformation of Ukraine and the State Financial Monitoring Service of Ukraine.



## Valeriia Ionan

### Deputy Minister for European Integration, Ministry of Digital Transformation of Ukraine

Valeriia Ionan is responsible for the following areas at the Ministry of Digital Transformation: digital education, development of small and medium-sized businesses through digital transformation, online safety of children, and European integration. Prior to her appointment as Deputy Minister, she co-founded Quadrate 28, a group of companies that started operating as an on-demand marketing team for small and medium-sized businesses. In 5 years, the company has grown into a group of companies providing outsourced services for SMEs in the areas of marketing, sales, finance, and HR. She was the founder and former publisher of MC Today, an online magazine for entrepreneurs, SMEA, and a licensee of the international event Disrupt HR in Kyiv and Lviv.





## Viktoriya Strakhova

**Member of the Supervisory Board of Ukreximbank, State Representative of the President of Ukraine, Adviser to the Office of the President of Ukraine**

Viktoriya Strakhova has over 17 years of professional experience in legal practice and financial markets. Prior to her appointment to Ukreximbank, she worked as a professional consultant in the field of finance and law, corporate secretary of the largest bank of Ukraine, project manager of the financial sector reform of the National Reform Council project office, and legal and regulatory expert in the USAID financial sector development projects. In recent years, she has been engaged in projects for the development of lending with state support and non-cash payments.



## Vira Platonova

**Senior Vice President and Director of Visa for CIS and South-Eastern Europe**

Vira Platonova has been a Senior Vice President and Group Country Manager for Visa CISSEE since October 2018. She oversees all Visa operations in seventeen markets across Central Asia, Eastern and Southeastern Europe. Vira Platonova is a highly experienced executive in the payment systems and retail banking sectors. Her seventeen-year career includes business strategy development and implementation, business development and operational management. Prior to Visa, she was the General Manager for MasterCard's representative office in Ukraine, Moldova, Georgia, and Central Asia. Previously, Vira Platonova held senior positions in Credit Europe Bank and was responsible for the bank's data processing centre creation and credit card business development in general. She also worked in the payment systems and retail business department of the State Export-Import Bank of Ukraine.

## Viktoriya Tigipko

**Founder, Managing Partner at TA Ventures**

Viktoriya is the founder and CEO of the venture fund TA Ventures. She is also a co-founder of the exclusive community WTECH, aimed at women leaders in the IT and technology industry. She has been involved in establishing a venture financing culture in Ukraine, particularly in the fintech startup sector. Moreover, Viktoriya initiated the creation of the nationwide network of free programming clubs for children called Code Club Ua, as well as an educational online platform for children named EscapeLAB.

## Zarina Odinaeva

**Program Lead for Digital and Credit Infrastructure Programs in Europe and Central Asia, IFC**

Zarina Odinaeva is the Program Lead for Europe and Central Asia Digital and Credit Infrastructure Programs in Eastern Europe and Central Asia. The Program is to support countries in facilitating conducive legal and regulatory environment for digital and infrastructure development, to open markets for the existing and new players to come with innovative products and solutions, and to support the private sector players to provide access to financial services for un/underbanked population that resides not only in urban, but also in remote rural areas through the introduction of innovative solutions and developing credit infrastructure for better access to credit for individuals and SMEs. The program interacts with governments and financial sector regulators, key private market players, and professional associations.







**Inga Andreeva**  
**Country Manager of Mastercard in Ukraine and Moldova**

Inga has more than 20 years of experience in finance. She joined Mastercard back in 2013, and since 2018 Inga has been in charge of the company business in Ukraine and Moldova. Prior to Mastercard, Inga worked for the National Bank of Ukraine, IPS, and a number of local and foreign banks, where she was responsible for retail and card business development. Mastercard has considerably succeeded in boosting cashless, particularly digital payments and launched a number of benchmark smart city solutions both in Ukraine and Moldova. Since the beginning

of the full-scale invasion to Ukraine Inga's team has continued to support banks, merchants, and millions of consumers in Ukraine 24/7. In recognition of Mastercard's significant efforts in support of Ukraine, in July 2022 the company received the Ukraine Peace Prize introduced by the President of Ukraine Volodymyr Zelenskyy.



**Inna Tiutiu**  
**Member of the Management Board, Sense Bank**

Inna has 24 years of experience in the banking sector, she worked in commercial and state-owned banks, and the National Bank of Ukraine. In the commercial bank, she worked from a second category specialist to the Director of the Retail Business and Network Management Department. In the National Bank, she was responsible for payments, the transition of the national system of mass payments to international standards and introduction of new models of electronic money. In the state-owned bank, she was responsible for the development of retail business and the construction of a processing center. From 2018 to 2021, she worked at the Ukrainian Association of Fintech and Innovation Companies, responsible for the payment direction. Since July 2023, she has been a Member of the Management Board at Sense Bank.



**Inna Meteleva**  
**Deputy Chairwoman of the Board, UAFIC**

Inna is an expert with many years of experience in business development, investment, innovation, public policy, education, sustainable development, and social projects in cooperation with Ukrainian and international companies and government institutions. She held management positions in business and public sector, including Deputy Minister of Economic Development, Trade and Agriculture of Ukraine. Currently, Inna is UAFIC Deputy CEO for AgriFoodTech, responsible for digitalization of the agri-food sector using fintech startup solutions. She has been developing innovation and startups for more than 10 years.

Also, Inna currently holds leadership positions in the Agropolitical Dialogue public platform and the FFUN SDG international charitable foundation, and is a Member of Supervisory Boards in MA Agroketbet NUBIP and ISE Corporate startups Accelerator.

**Iryna Lorens**  
**Co-founder of Weld Money**



She is co-founder and ideological inspirer of Weld Money, the Web3 fintech startup that released the first and only crypto card in Ukraine. Since the beginning of the war, Iryna launched a charity program to help Ukrainian mothers Unchain Help Card and represented Ukraine on the stage of the international conference Web Summit.



## Iryna Starominska

### CEO of Universal Bank

Iryna has many years of experience at management positions in the field of finance, including experience in forming and managing effective teams in extreme conditions during the period of political instability in Ukraine. That is why from the first days of the war, under her control and experience, the bank's team survived this difficult period for the entire country and the banking sector. The bank adapted and continued to look for new approaches and offer new services and useful functions for customers. Iryna began her career in the banking system of Ukraine at

KYIV-PRIVAT bank (later – TAS-Komertsbank) in 2000. Her total banking experience is more than 22 years. She has been CEO of Universal Bank since 2017, and it was the moment that the first Ukrainian neobank monobank began operating on the bank's basis. More than 1.7 million customers joined the monobank project in 2022. Today their number is more than 7.3 million. The total number of customers invited under the referral program was 2.4 million at the end of June 2023.

## Iryna Chechotkina

### CEO and co-founder, RozetkaPay



Since 2005, Iryna Chechotkina has been a co-founder of Rozetka.ua, an online retailer that has become Ukraine's largest online retailer in a few years. Iryna is in charge of operations at the company, and after February, 24 she became even more involved in the work. This is confirmed by the result of her work: while Rozetka's revenue fell more than 170 times in March 2022, in August it returned to its pre-war level. Today, Rozetka is not only an online marketplace where any entrepreneur can sell their goods, but also an extensive network of offline stores and application points, including franchisees.



## Kateryna Danylchenko

### CEO of IBCH (Creditinfo Ukraine)

Kateryna Danylchenko has over 16 years of experience in the finance industry and joined the IBCH (Creditinfo Group) team as CEO in July 2020. Prior to joining Creditinfo/IBCH, Kateryna held various senior risk management positions in several banks in Ukraine and most recently was a Consultant for the International Finance Corporation – World Bank Group, where she was involved in banking advisory and credit information system development projects. In 2021 and 2022, Kateryna was recognised as one of the top-50 most influential women of Ukrainian Fintech, and IBCH was awarded in the Best Innovative Product of the Year nomination of the Ukrainian Fintech Awards 2021.

## Kateryna Melesh

### Supervisory Board Member, Universal Bank



Kateryna has been working in the banking system since 1997. She held senior positions in large financial institutions, including Alfa-Bank, Financial solutions center, and TASCOMBANK. She successfully implemented projects to organize new business lines, experience in managing teams and companies with 1000+ employees and wide networks of representative offices/points of sale, implemented projects to launch new products, retail sales, process optimization/automatization. In 2014, based on the National Business Rating, she was named Manager of the Year for her contribution to business expansion, high organizational level of production and business processes, rational approach to corporate governance and professionalism. Kateryna Melesh has been a Supervisory Board Member of Universal Bank since 2021.

## Kateryna Rozhkova

**First Deputy Governor,  
National Bank of Ukraine (NBU)**



Kateryna has been the First Deputy Head of the National Bank of Ukraine since 2018. In total, she has been working in the banking system of Ukraine since 1998, including 13 years – in executive positions. In particular, she worked as Erste Bank Deputy CEO, Board Member, and Adviser to CEO; Finbank Deputy CEO, and later Platinum Bank Deputy CEO and Acting CEO. In 2009, for half a year, she was at the head of the Off-site Banking Supervision Department of the National Bank of Ukraine. Kateryna Rozhkova's scope of authority includes financial, administrative, and operational issues.

When working at the NBU, she made a significant contribution to the development of the Financial Sector Strategy-2025, which also includes the Fintech Strategy. Since the full-scale invasion of Russia, Kateryna Rozhkova as a NBU Board Member has been working to ensure a smooth operation of the banking system of Ukraine. Due to her contribution, the NBU was awarded in the Best remote identification provider category of the Ukrainian Fintech Awards 2023.

## Kate Shcheglova-Goldfinch

**Senior PM on fintech market, digital technologies and regulatory platforms development EBRD / NBU**



Kate is on the list of TOP50 Fintech Global, TOP100 Women B2B Thought Leaders To Follow'2020/2021 by Thinkers360, TOP8 Ukrainian Women in Fintech by PaySpace magazine, an author of the mini-MBA programme "Digital Finance 4.0" supported by the NBU and focused on open banking; Senior Project Manager at NBU | EBRD on Ukrainian Fintech Strategy Development-2025 (worked on the Strategy, including the NBU's sandbox concept from Oct'19 till June'20, the

Strategy was adopted by the NBU in June'20); a co-founder of Global Payments Day and CEO Future; moderator of global and Ukrainian fintech events; an academic editor of bestsellers on fintech & innovations such as "Digital human" by fintech-guru Chris Skinner, "Connecting the dots" by Cisco CEO John Chambers.

## Kseniia Zhytomyrska

**Chief Technology Officer, Trustee Plus**



Kseniia has 18 years of professional experience in fintech software development, 7 years of blockchain development and over 4 years in business. She took second place at Consensus hackathon 2017 and first place at Connect Ukraine festival hackathon. She developed smart contracts for large Ethereum blockchain projects, worked as external consultant in fintech. She cooperated both with well-known fintech projects and implemented her own. Kseniia is one of the key representatives of the Ukrainian crypto community, often speaks at blockchain conferences, gives lectures and mentors other projects. Her experience and knowledge helped Kseniia to participate directly in the launch of Trustee Plus Cryptobank in 2022 as a Chief Technology Officer, which she is developing further.

## Liia Morokhovska

**Deputy Chairman of the Board for Retail Business, Bank Vostok**



At university, Liia was studying chemistry when she realized her true passion lay in the area of finance. Not postponing her dream during her fourth year of study, she started working in a bank and eventually obtained a second higher education at the University of Economics. Since then, she has devoted 25 years to developing the banking sector in Ukraine. At Bank Vostok she is responsible for retail business and leads a joint project with the Silpo retail chain – neobank Bank Vlasnyi Rakhunok. Together with the team, she had achieved an extraordinary achievement: Bank Vostok rose from 154th place to 19th place in the rating by net assets and entered the top three banks with private capital. In 2023, the bank was recognized as the Best FinTech ecosystem as part of the Ukrainian Fintech Awards 2023.



## Marharyta Ochyhava

**CEO of Tranzo**

Marharyta boasts over 10 years of experience in the Fintech and banking sphere. Her journey began at Home Credit Bank, and later, she led the establishment and training of call centers at PrivatBank and PSP Platon. As the CEO of Tranzo, Marharyta drives the development of Fintech products that streamline payment processes and solve business challenges. One of the prominent areas is white label solutions, enabling businesses to launch their own branded card processing without the need to develop an entire system. Together with her team, Marharyta successfully

implemented the acceptance of donations on the international fundraising platform, UNITED24, initiated by the President of Ukraine Volodymyr Zelenskyy. Prior to this achievement, in collaboration with the Ministry of Digital Transformation, she facilitated payments for state services and transfers for the Armed Forces of Ukraine through the mobile app, Diia. Currently, Marharyta and her team's primary endeavor lies in the advancement of payment solutions for donations in support of Ukraine's welfare.



## Marharyta Pobilet

**Vice President for Fintech & Paytech Practice at Innovecs**

Marharyta has a diverse background and a wealth of experience in finance, IT, and entrepreneurship. She began her career in Italy's Ministry of Foreign Affairs in 2006. From there, she transitioned to the world of finance, working in M&A for several years across a range of sectors, including banking, real estate, retail, and FMCG. In 2019 she taking on the CEO role for NEOBANK. In 2021, Marharyta joined Innovecs, a global digital transformation tech company with an R&D hub in Ukraine. As the Vice

President for Regional Development, she had a decisive impact on spearheading the growth of the Ukrainian office and creating opportunities for the company's expansion into other regions. She opened offices in several countries, including Poland, Hungary, and Colombia. Her efforts have not only strengthened Innovecs' position in the market but have also cemented the reputation of the Ukrainian IT sector as a reliable and highly skilled partner for international businesses.



## Marina Avdyeyeva

**Co-owner at Arsenal Insurance, founder of Easy Peasy Insurtech**

Maryna is a Ukrainian businesswoman and managing shareholder of the insurance company Arsenal Insurance, where she is responsible for sales, service and operational efficiency. She is also the founder of Easy Peasy Insurtech. In 2020 and 2021, she was one of the 100 most successful women in Ukraine, according to Novoe vremya magazine. Maryna was included in the TOP-100 most influential Ukrainian women according to the version of the economic publication Focus, and she was recognized as a visionary of the financial market of Ukraine in 2021 according to the version of the TOP-100 ratings of the largest. Together with her partners, she brought the company into the TOP-5 insurance companies in the country, crossing the capitalization level of \$30 million. She is included in the TOP-50 most influential women in Ukrainian fintech. Moreover, Maryna is a mentor at BigMoney University.



## Marina Kvashnina

**Member of the Supervisory Board, Bank Lviv**

Marina is an entrepreneur, manager and expert in the field of IT and business development with experience in leading Ukrainian and international companies. Managing partner at the Edenlab company, member of the Supervisory Board of the largest bank of Moldova – Moldova Agroinbank, member of the Supervisory Board of Bank Lviv. Marina has more than 20 years of experience in IT and business development. She started her career in the field of finance. In particular, she held the position of general director of the asset management company Fincominvest and the position of financial director at United Silo Company, part of the Glencore holding. From 2019 to May 2022, Marina was also the director of Naftogaz Digital Technologies – the first insourcing IT company in the public sector, which is engaged in the automation of Naftogaz Group's business processes.

## Mariia Kolhanova

**Executive Director at the National Association of Banks of Ukraine (NABU)**



Mariia Kolhanova is NABU Executive Director. She has been working in the banking sector for 11 years, specializing in project management. She has worked with projects of the World Bank, EBRD, IFC, USAID, as well as with a number of banking associations in European countries. Furthermore, she headed professional working groups that developed legislative reforms, in particular on cloud technologies and the Paperless Service. Mariia was responsible for the integration of banking services into the fintech paradigm and the implementation of innovative solutions. In this direction, she actively

interacted with the Ukrainian Association of Fintech and Innovation Companies. Also, she actively cooperates with the Ministry of Digital Transformation of Ukraine in the framework of joint projects between the Ministry of Digital Transformation and the NABU Committee on Development Technologies and Cybersecurity. She was actively involved in crisis communication in the context of the coronavirus pandemic and Russia's full-scale invasion of Ukraine. Under the leadership of Mariia, NABU received the award as the Best FinTech ecosystem partner according to the Ukrainian Fintech Awards 2023.

## Nataliia Kosenko

**Deputy CEO, First Ukrainian International Bank (FUIB)**



Ms. Kosenko is in charge of the processing system of FUIB, an ideologist of card innovations and interaction with fintech startups not only of FUIB, but also of partner banks. Nataliia Kosenko has been working in the banking sector for more than 30 years, including executive positions at State Bank, Ukraine Bank, and Prominvestbank. From 1999 to 2009, Natalia Kosenko headed Donetsk branch of FUIB; and in 2009 was appointed CEO of Dongorbank. In 2011, Nataliia Kosenko joined the FUIB's team as the Deputy CEO. As part of the Ukrainian Fintech Awards 2023, FUIB was recognised

in the nominations "Best corporate banking digitalization", "Best finance ESG initiative" and "FinTech marketing campaign of the year", which the bank won.

## Nataliia Lapko

**Deputy Director at the Department for Payment Systems and Innovative Development, Head of the Payment Systems Regulation Division, National Bank of Ukraine (NBU)**



Nataliia Lapko has been working at the National Bank of Ukraine since March 1994. She began her career as a lead economist in the NBU Banking Supervision Department, and now she holds the positions of NBU Deputy Director of the Department for Payment Systems and Innovative Development and Head of the Payment Systems Regulation Division. Nataliia has made an invaluable contribution to the development of a cashless economy in Ukraine.

Specifically, she contributed to the creation and improvement of the legislative framework for regulation of settlements and payment system operations in Ukraine; to the introduction of IBAN in Ukraine; and provided methodological support for the development and modernization of the electronic payment system of the National Bank (SEP) based on international standards. She is one of the authors of the Law on Payment Services passed by the Verkhovna Rada, which implements PSD2 standards and creates conditions for the introduction of open banking and a "regulatory sandbox".

## Nataliia Slietsova

**Outsourced Chief Marketing Officer of NovaPay**



Nataliia rose from promoter to marketing director. She has successful experience in B2B and B2C and has more than 14 years of experience in big business, including 9+ years in senior marketing and public relations positions in the financial sector, FMCG, retail and e-commerce, restaurant business, IT and telecommunications, medicine, politics, etc. In 2019, she founded the event agency Business Stand Up. Since 2016, she has been providing consulting services, namely helping companies with digitalization, the development of marketing and digital strategies, team building, the development of a partner network, and anti-crisis communications. She has four degrees and has been teaching marketing at leading Ukrainian business schools since 2017. NovaPay was recognized as "Best Collaboration in FinTech + Logistics" and "FinTech Employer of the Year" at the Ukrainian Fintech Awards 2023.



## Natalia Butkova-Vitvitska

### Board Member for MSME, Oschadbank

Natalia has 18 years of experience in the banking sector. She has been working at Oschadbank since 2014. In 2018, she took over the direction of micro, small, and medium-sized businesses. As a result of these 5 years, Oschadbank has become one of the key players in servicing and financing clients in the MSME segment. She has experience working in cooperation with international financial institutions such as the EBRD and KfW in implementing programs for the development and strengthening of the bank's institutional capacity. In 2021, Natalia was ranked among the top three bankers in Ukraine in the SME segment by "Business" magazine. In 2022, Oschadbank was recognized as the number one bank in providing credit support to micro, small, and medium-sized businesses by several independent ratings. The bank also received an award in the "Best financial inclusion provider" nomination at the Ukrainian Fintech Awards 2023.

## Nina Omelchuk

### Editor-in-Chief at FinTech Insider



Nina has been working in fintech journalism for over 11 years. She participated in the creation and for 10 years had been an Editor-in-chief of the PaySpace Magazine, a specialized online portal dedicated to e-commerce, payments and finance. Since 2021 Nina has been Editor-in-chief of a new Ukrainian fintech media FinTech Insider, which not only broadcasts news of the world of innovative technologies, but also publishes expert market analysis and exclusive insights from the leading market players. Nina is an active participant of not only Ukrainian but also international events and conferences such as Money20/20 and UAFIN.TECH. She also moderated panel discussions on financial topics.



## Oksana Markarova

### Ambassador Extraordinary and Plenipotentiary of Ukraine to the United States

Oksana Markarova is the Ambassador Extraordinary and Plenipotentiary of Ukraine to the United States of America. Earlier, Oksana Markarova served as the Minister of Finance of Ukraine. At her initiative, in 2015, E-data (e-data.gov.ua), the largest open data digital portal in the public finance sector, was created, which now consists of the following modules: spending.gov.ua, openbudget.gov.ua, and proifi.gov.ua. In 2018, Oksana Markarova received the Open Data Leader Award for the highest personal merit in the development of open data. She managed the creation and operation of the UkraineInvest Investment Attraction and Support Office and initiated the creation of the Ukrainian Startup Fund. Ms. Markarova led corporate governance reform in state-owned banks. The reform helped transform state-owned banks in terms of implementing innovations and financial technologies. Oksana actively promotes Ukrainian technology business to the United States market.

## Olena Voloshyna

### Head of the International Finance Corporation (IFC) in Ukraine



Olena Voloshyna coordinates IFC activities in Ukraine, and she's responsible for attracting investment and monitoring current investment projects. Olena Voloshyna is also actively involved in the advisory projects implemented by IFC in Ukraine. Until her appointment in December 1996, she had been holding the position of Deputy Project Manager and later the Head of the IFC project "Small Privatization in Ukraine" (1994-1996), supervising the work of small privatization consultants in 18 cities of Ukraine and coordinating IFC communication with the government of Ukraine at all levels. Olena Voloshyna started her career at IFC in 1992, when IFC performed its first operations in Ukraine. In all that time, she held several different positions, which allowed her to obtain vast advisory expertise in the sphere of privatization and investment.



## Olena Korobkova

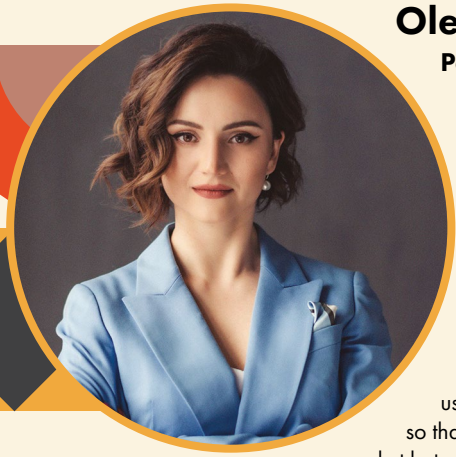
**Expert in finance, Head of the Board of CO "League of Banks of Ukraine"**

Until June 2023, Olena had been holding the position of Head of the NABU Council. She initiated the creation of the Committee on Development Technologies and Cybersecurity. In 2016-2020, she was a member of the Exchange Council of the Ukrainian Exchange. Since 2018, she has been an independent member of the Risk Management Committee of Pivdennyi JSB. She is a member of the public councils at the State Financial Monitoring Service of Ukraine and the Verkhovna Rada Committee on Finance, Taxation, and Customs Policy. She is also the Chairman of the

Standing Committee on Communal Property, Economic, Investment Policy, and Entrepreneurship. During her career, she has actively cooperated with international organizations: IMF, EBRD, World Bank and International Finance Corporation, German Savings Bank Sparkasse, USAID, GIZ, EFSE, McKinsey & Company, Finalta, GfK, etc. After the full-scale Russian invasion, Olena led the creation of rapid response platforms in banking and non-banking areas.

## Olena Stepura

**Partner at Artellence**



Olena is a partner at Artellence, a company that over the past 7 years has created a number of fintech solutions based on social media data and its in-depth analysis using neural networks. The solutions include predictive models for scoring, verification, and collector tools. These products are actively used by MFIs, banks, and collection agencies. The technologies developed by the company are unique on the Ukrainian market. At the outbreak of the war, the company used social media data to rebuild its predictive models so that they would be useful not only for the financial market but also for the defense sector – to identify separatists

and saboteurs, thus bring the country closer to victory.



## Olena Tuz

**Owner of the Simple Money Financial Company**

Olena is an experienced financial industry expert, an ideologist of digital transformation in insurance and non-banking markets, and the owner of the Simple Money Financial Company. Simple Money is a modern cash lending company that operates without offices and unnecessary paperwork. The company provides services through which businesses get access to finance, as well as corporate and private investors receive income from investments. This is a social and educational project for women who have fallen into the credit trap.

## Olga Vasylieva

**Deputy Head at the Department for Payment Systems and Innovation Development, National Bank of Ukraine (NBU)**



Olga is an ideologue of the modernization and development of the state Remote Identification System BankID NBU. She has over 25 years of experience in the banking sector, including 18 years at management positions. She joined the NBU team in 2013. Olga is an expert in the field of remote identification methodology and is developing the System BankID NBU together with the National Bank team. In 2023, the System was awarded several honorary awards, one of which was given by the Central Banking Journal. Awards is in the nomination "Initiative in the field of payment and market infrastructure". Today, the system is one of the main methods of authorizing users in the state application Diia and on the ID.GOV.UA web portal. Also is used as a method of remote identification in the financial area and it is becoming widespread in the commercial sector. BankID from the National Bank of Ukraine was recognized as the best remote identification provider as part of the Ukrainian Fintech Awards 2023. In her free time, Olga finds her inspiration in the field of photography.



**Roza Tapanova**  
**Member of the Supervisory Board, Oschadbank**

Roza Tapanova is a lawyer with over 16 years of experience in representing customers in Ukrainian courts, providing legal support to financial transactions, including large strategic investment projects, and restructuring bad debts of large corporations. She is an experienced expert and legal adviser in international lending projects involving MFIs and has significant experience in dealing with EBRD's policies and financial instruments. She has deep expertise in the implementation of corporate standards and corporate ethics. In 2023, according to the Ukrainian Fintech Awards, the bank was recognized as the winner in the "Best retail banking digitalization" and "Best financial inclusion provider" nominations.

Fintech Awards, the bank was recognized as the winner in the "Best retail banking digitalization" and "Best financial inclusion provider" nominations.



**Tamara Savoshchenko**  
**Deputy CEO of Ukrgasbank**

Tamara Savoshchenko has 30 years of experience in the banking sector. She started her banking career in 1993 at Ukrsofsbank as an economist. At the end of 2004, she started setting up a back office in Ukrsofsbank, which she headed later. Starting in 2009, Tamara managed not only the back office but also the IT department of Ukrsofsbank and UniCredit Bank Ukraine. In 2014, she was appointed First Deputy CEO, and in 2015-2017 she was CEO of Ukrsofsbank. In November 2017, she was appointed Deputy CEO of Ukrgasbank and is currently responsible for the bank's operations.

**Svitlana Chyrva**  
**Vice-President, Country Manager for Ukraine and Moldova at Visa**



Svitlana manages the overall development of Visa's electronic payments business in Ukraine and Moldova, including relations with client banks, merchants, and other market stakeholders, by increasing Visa's footprint in these markets and enhancing the values the company provides to its partners and cardholders. Svitlana joined Visa in 2019 as Regional Manager for Ukraine and Moldova, bringing to the company 20+ years of experience in FMCG, insurance, and banking. Prior to her current role with Visa, she was a deputy CEO and board member of one of

the leading Ukrainian banks. Svitlana is one of the CISSEE representatives in the CEMEA Women's Leadership Network and the women's leadership program coordinator in the region. Svitlana holds a Master's Degree in Business Administration from KMBS.

**Tamara Solovei**  
**CEO of the Novi Kredyty Financial Company**



Tamara has over 12 years of experience in the Ukrainian fintech market. She started her career in fintech at the beginning of his formation in Ukraine as a sales manager at iPay.ua. She was involved in the formation of the company and its operational processes, formed the sales department and ended her cooperation as Sales Director. She implemented the electronic money system in Ukraine and participated in the NBU's crypto-hryvnia project. She launched Nova Poshta Group's financial company Nova Pay LLC from scratch, starting with obtaining a money transfer licence and registering a payment system. She held the position of Deputy Director at UAPAY. She transformed her experience into launching her own business from scratch. Together with her partners, she founded the financial institution Novi Kredyty. For 4 years now, she has been managing this business and acting as an independent consultant on integration and process automation for financial institutions (including lending) in Ukraine and abroad.



## Khrystyna Karmazina

### CEO of the Bank Vlasnyi Rakhunok (BVR)



Khrystyna is one of the founding mothers standing behind the digitalization of the Ukrainian banking system. In 2012, at Privat24, she launched electronic tickets and was responsible for the development and implementation of the product strategy. She integrated design thinking methodology into the product development process at Privat24 and was in charge of Liqpay internet acquiring and launched a number of innovative products for the audience of the entire Ukraine. In 2021, Khrystyna together with the team launched a new neobank – Bank Vlasnyi Rakhunok, which reached the breakeven point within its first year. Thanks to its

unique marketing strategy and positioning, the Bank has built strong differentiation in the landscape of Ukrainian banking. Khrystyna's projects are rewarded on the national and international levels as the best fintech projects. As part of her social contribution, she is lecturing to university students because her creative challenge and mission are to inspire and motivate the new generation of Ukrainians. Under the leadership of Khrystyna, the bank was recognized as the Best FinTech ecosystem by the Ukrainian Fintech Awards 2023.

## Yulia Vitka

### Deputy Chief of Party, USAID Financial Sector Reform Project



Financial sector project manager and expert with more than 17 years of experience advising on financial sector policy, capital and commodity markets, and legal and regulatory reform.

She worked extensively with the Ukrainian government, serving as an advisor on financial sector policy and participating in parliamentary and governmental working groups and expert boards on reforms. Ms. Vitka has over a decade of experience serving as a senior level manager and technical specialist supporting USAID programs strengthening the financial sector's capacity to withstand shocks.

Over the last 5 years, she has served as the Deputy Chief of Party on the USAID Financial Sector Transformation Project implemented by DAI Global LLC from 2016 until its successful completion in 2021, promoting and contributing to the adoption of key legislation for financial sector reform, the launch of digital finance solutions, consumer protection, and financial literacy.

## Yulia Kyrpa

### Executive partner at Aequo



Yulia Kyrpa has brought Aequo to the forefront of the fintech industry. This is reflected, in particular, in the firm's victories in the Ukrainian Fintech Awards. She supports her clients and attracting new ones, including international giants such as Goldman Sachs, Dow Jones, Allianz, Pacific Western Bank, and some of the largest state-owned banks, such as Ukreximbank and Oschadbank. Yulia has a high reputation and in-depth knowledge of financial and fintech law.

She contributed to the development of legal norms and the legislative framework to bring them closer to EU standards. In particular, Yulia worked on the Law of Ukraine "On Virtual Assets", which is based on progressive European practices and FATF principles. On behalf of the IFC, Yulia and her team developed a roadmap of reforms aimed at improving the conditions for venture capital financing mechanisms, which will, inter alia, help to increase investment in fintech. According to the Financial Times Innovative Lawyers (Europe), Yulia is one of the 10 most innovative lawyers in Europe. In 2023, Aequo was recognized as the Best legal company for FinTech by the Ukrainian Fintech Award 2023.

## Yulia Metzger

### Supervisory Board Member, PrivatBank



Yulia is a lawyer. She has more than 20 years of work experience in the banking sector in the fields of law, risk management, corporate governance, and compliance. Currently, Yulia is a Supervisory Board member (as a state representative from the President of Ukraine) in PrivatBank, Deputy Chair of the PrivatBank Supervisory Board Committee on Corporate Governance, Remuneration, and Appointments, and a member of the PrivatBank Supervisory Board Committees on Strategy and Transformation and on Risks.



**Yulia Pashko**  
**Supervisory Board Member,**  
**Oschadbank**

Yulia has more than 12 years of banking experience at managerial positions. She was a member of the Ukrgasbank Supervisory Board and chaired its Risk Committee. Yulia has significant expertise in reforming state-owned banks and building corporate governance systems. As a consultant, Yulia worked at EBRD and the World Bank technical assistance projects on improving cooperation with international financial organizations. Being a Member of the Supervisory Board at Oschadbank, she is responsible for risk management, strategy and transformation, reform of state-owned banks, and international financial relations. In 2023, according to the Ukrainian Fintech Awards, the bank was recognized as the winner in the "Best retail banking digitalization" and "Best financial inclusion provider" nominations.



**Yulia Fedosiuk**  
**CEO of UAPAY**

Yulia Fedosiuk is the CEO of the national payment service UAPAY, a manager with deep knowledge in the field of fintech and law. Under her leadership, the UAPAY company received an updated NBU license to provide payment services and the status of a payment institution. Today, Yulia's work is focused on the development and implementation of innovative fintech products, the creation of advanced solutions in payment technologies and digital banking, and the expansion of the range of payment services provided by the company. Yulia participates in working groups and profile events regarding the implementation and development of legislation on CRS, DiiCity, CBDC. Yulia is actively involved in public activities. She is a co-founder and member of the Board of the International Advisers Association and deputy head of the Committee on Tax and Customs Law of the Association of Lawyers of Ukraine. In 2023, UAPAY was recognized as the best payment provider for marketplaces by the Ukrainian Fintech Awards 2023.

**UPCOMING EVENTS**

**Digital Banking Conference**

It is the most anticipated event of the year on the topic of digital transformation in the banking sector and the neobank market development. The event will bring together leading bankers, investors, FinTech industry experts, government officials, heads of innovative companies and stakeholders of the Ukrainian market for the fourth year in a row.

**UAFIN.TECH**

It is the sixth annual international conference on the latest innovations and financial sector technologies and the largest conference on Fintech and financial sector innovations in the Eastern Europe and the CIS countries. Top Ukrainian and foreign speakers will participate in the conference to discuss future development of Fintech in Ukraine and worldwide.

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