



Fintech65

2025 Edition



Varun Mittal
Tawishi Singh
Chris Lim



FINTECH NATION



Foreword

Fintech Nation was founded back in 2020 with a clear mission: to build an ecosystem, driven by community engagement, open dialogue and talent recognition.

As part of our 'Ecosystem Builder' pillar, The FinTech 65 initiative was founded on three key building blocks, i.e. Recognition, Inspiration, and Aspiration.

We undertook a structured approach to 'recognition', wherein we endeavoured to create human bonds amongst people and give them the platform and ability to find mentors and folks they could learn something from. The intent was also to bring light to the lesser known and discover the members of the community who may not be the loudest voice on social media.

This initiative also provides a platform to the community members who have a relentless pursuit of excellence and aspire to get better and bigger. Through this program, we endeavour to feature these individuals by recognizing and broadcasting their efforts in their respective fields of play.

And finally, we want to recognize the people who 'inspire' all around them. In a FinTech Hub with a status as that of Singapore, we are constantly surrounded by folks who are inspiring. They are Founders, Investors, Corporate Leaders, or our colleagues who go above and beyond in their jobs and lead by example.

Our endeavour is straightforward - shine the spotlight on talent in new and emerging areas of Singapore's ever evolving Fintech community. And this year we set out to identify and recognise individuals in four key areas:



Rising Leaders of Payments: Payments ecosystem in Singapore is second to none, and we want to shine the spotlight on the leaders in this space. People who are innovating and re-inventing the wheel and paving the way forward constantly.



Emerging Investors: Recognizing and putting the spotlight on early-stage and emerging investors who are supporting the Singaporean startups and fintechs. Looking for investors who also have niche areas of funding needs such as Sustainability and SportsTech.



Foreword



Rising Stars (Women): Continuing with our tradition, we would like to identify rising women stars in Singapore ecosystem. Whether it's a product person, or a corporate executive or someone who is going above and beyond to do more for D&I in Singapore, and under 40, we want to recognize you!



Friends of Fintech: Startups need access to the right ecosystem partners & enablers spanning industry players, such as professional services & accounting firms, lawyers, marketing and branding, and co-working spaces. We aim to recognise the efforts of these players who support the startups with the building blocks they need to grow and expand upon

This book includes a brief of all the Fintech65 2025 winners, shortlisted and curated carefully, and we are proud to have the opportunity to showcase their achievements.

We extend our gratitude to Mr Kenneth Gay, Chief Fintech Officer at the Monetary Authority of Singapore who kindly graced this year's occasion.

We would also like to take this opportunity to thank Thunes who has been our partner since year one of this initiative, and supported us with the marketing and outreach. Special shoutout to James Teodorini, Lakshmi Rajagopalan and Vivienne Veasna Van for their support.

We hope to continue taking this initiative to bigger heights with all your support, and shine the spotlight on the truly remarkable and collaborative ecosystem that the Singapore FinTech community is.

Thank you.

Varun Mittal
Founder

Tawishi Singh
Lead, Think Tank & Ecosystem

Chris Lim
Lead, Everything Else

Vanessa Ho
Community

Kai Zen Theng
Marketing

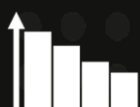


About Fintech Nation

Fintech Nation™ (FN) is a Public Benefits Corporation (PBC) comprising Investment Platform, Think Tank and Ecosystem Builder. FN aims to democratize access to economic opportunities, digitize the economy, and deliver tangible outcomes that improve lives.

Founded in 2020 by Varun Mittal, it has evolved from a grassroots platform to an instrument of change using capital and advisory to create sustainable development.

Empowering a prosperous future for all, Fintech Nation, as a development institution, envisions a world where financial access, digital innovation, and meaningful outcomes are within reach for everyone. We continuously endeavour to support startups, angel investors, financial institutions, practitioners, and policymakers. And we hope to achieve this through our three key pillars: investment platform, think tank, and ecosystem builder.



Investment Platform: At Fintech Nation, we understand that capital is the lifeblood of startups, fuelling their journey towards growth and success. As a premier investment platform, we specialise in empowering entrepreneurs with the capital they need to scale their ventures and realise their dreams. Our investment platform executes along two key pillars of origination and orchestration.



Think Tank: The Think Tank aims to use advocacy and access as its two pillars to bring startups, financial institutions, and investors' aspirations and motivations to policymakers, regulators, and other official development institutions. Fintech Nation developed the concept of Singanomics™, which chronicled the unique Singaporean model of development that brings together the public and private sectors to achieve holistic progress and development for the Fintech Nation.



Ecosystem Builder: Fintech Nation originated as a grassroots ecosystem player, with its founder, Varun, being the founder of Singapore Fintech Association and ASEAN Fintech Network. He has built and operated multiple WhatsApp community networks over the years and as Fintech Nation evolved through the years, there are two key objectives of Fintech Nation as an ecosystem builder are enabling Recognition and Relationships.

Together, we aspire to build an open, inclusive, and transformative Fintech Nation - where everyone has the tools and support that they need to thrive in a rapidly changing world.



About FINTECH65

Fintech65™ is a Talent Initiative under the Ecosystem Builder pillar of the Fintech Nation to identify and recognise emerging and proven leaders across different categories like startups, corporate, product management and venture capital in Singapore. Fintech 65 develops annual lists of 65 leaders curated by leaders from industry and academic institutions with an open nomination process for grassroots participation. The platform enables peer-to-peer learning and mentorship for young talents from experienced ones.

In past three editions, more than 600+ individuals were nominated, and 300+ were recognised across various categories.

Fintech Nation is thrilled to honour these trailblazers who have demonstrated their vision, leadership, and innovation in advancing fintech in Singapore. Fintech Nation uses the following set of judging criteria to identify the top 65 individuals:

1. **Impact:** The extent of the individual's impact on the fintech industry in Singapore and beyond
2. **Innovation:** The individual's ability to innovate and create new solutions in the fintech space
3. **Builder/Founders:** they have built products; they can be technical, they can be commercial, and they can build teams/operations to go from an idea to something real
4. **Leadership:** The individual's leadership qualities and the ability to inspire and guide teams
5. **Industry Recognition:** The individual's recognition and awards within the fintech industry in Singapore and beyond
6. **Contribution to Community:** The individual's contribution to the fintech community in Singapore through mentoring, education, or other forms of community engagement.

Once again, we are proud to recognise and honour these exceptional individuals who have played a pivotal role in shaping the fintech landscape in Singapore, often creating and sometimes bringing international standards to the forefront.



Friends of Fintech

Startups need access to the right ecosystem partners and enablers spanning industry players, such as professional services and accounting firms, lawyers, marketing and branding, and co-working spaces. We aim to recognise the efforts of these players who support the startups with the building blocks they need to grow and expand upon.

FRIENDS OF FINTECH



Ayush Goyal
MoneyHero

Ayush Goyal serves as the Country Manager for Singapore at MoneyHero Group, overseeing operations for SingSaver—one of the region's leading personal finance comparison platforms. In this role, Ayush leads strategic direction, growth initiatives, and partnerships tailored to the Singapore market partnering with many startup's of the likes of Dobin, HeyMax, GoNsave. Beyond his leadership responsibilities, Ayush brings an entrepreneurial sensibility to his work. Notably, he made a personal investment in HeyMax during its seed round in July 2024 —demonstrating his active engagement in the startup ecosystem and fintech innovation

Benjamin Choo
Moomoo



Benjamin is the Head of Channel Marketing at Moomoo, where he leads customer acquisition & engagement across multiple channels, incl. offline activations, events, corporate and ecosystem partnerships, KOL/influencer marketing, and affiliate networks. With a decade of experience scaling regional and local teams in high-growth tech companies such as TikTok, foodpanda, KKday, Mileslife, and Circles.Life, Benjamin brings deep expertise across B2B and B2C growth, go-to-market strategy, and strategic partnerships in Southeast Asia.

FRIENDS OF FINTECH



Charlie Pennington
Carta

As the head of Carta's Go-To-Market & Sales efforts for equity management and fundraising, Charlie has expanded Carta's reach in the Middle East, Southeast Asia, and ANZ since 2023. With a prior six-year role at HubSpot, Charlie helped grow the company's Asia operations. His global experience positions him to support startups worldwide. His passion is empowering founders with the strategies needed for sustainable growth, leveraging his extensive international expertise to drive their success.

Davin Dedhia
Auptimate



Davin Dedhia is the Co-founder and Chief Marketing Officer of Auptimate, a Singapore-headquartered SPV & Funds platform. A second-time founder, Davin brings a track record of building ventures and driving growth across Southeast Asia and India. His career spans diverse industries including HR consulting, retail, banking, and regtech. He is passionate about creating innovative and scalable solutions that add value to investors and businesses alike.

FRIENDS OF FINTECH



Gwenllian Ching
HubSpot

Gwenllian is the Head of Startups, APAC at HubSpot. She spearheads all partnerships in Singapore and works closely with early-stage to growth-stage FinTech startups on their sales, marketing, and customer growth efforts. Prior to joining HubSpot, she had worked in TikTok to support SMB clienteles in Singapore, Malaysia and Philippines Region as the first headcount of the team. She spent past 5 years in Startup Ecosystem where in both Private and Public Sector where her focus was on building a more vibrant startup ecosystem in Singapore and wider SEA Markets.

Janet Liu
CapBridge



Janet is the CEO of CapBridge, a leading digital investment and wealth management platform, and a member of FOMO Group. She brings nearly 20 years of experience across financial services, fintech, and capital markets, with prior roles at Citi, OCBC, Lufax (PingAn) and StashAway. A seasoned leader, she has a proven track record in developing profitable product lines, driving digital transformation, and managing P&L across multiple markets, with experience spanning key financial hubs such as Singapore, Hong Kong and Shanghai.

FRIENDS OF FINTECH



Jeremy Phua
Deloitte & Touche LLP

Jeremy is the leader of Deloitte's Audit & Assurance digital assets practice. He specializes in leading audits for major digital assets exchanges and funds. Jeremy has been a pivotal force in driving a paradigm shift within Deloitte Southeast Asia. He successfully challenged the firm's traditional, risk-averse mindset, breaking down barriers to expand assurance services to the digital assets community.

Julian Ho
Allen & Gledhill LLP



Julian is a Partner at Allen & Gledhill LLP. Julian's deep experience and track record in partnering with both VCs and fintechs across the years enables him to bring invaluable yet practical perspectives to his approach in deal making. His areas of practice include mergers and acquisitions, venture capital, private equity, joint ventures, corporate restructuring and general commercial contracts/advice.

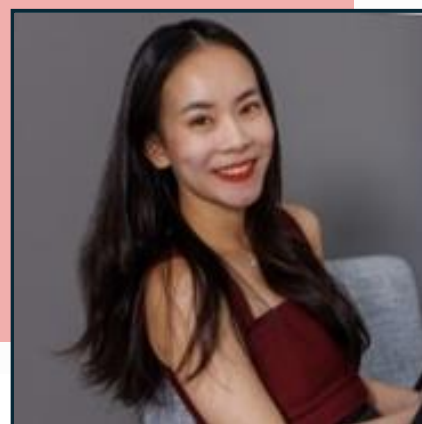
FRIENDS OF FINTECH



Mun Hong Siew
PWC

Mun Hong is a Director at PwC Singapore's Financial Services with focus on Banking & Capital Markets and FinTech/Payments as his core area of expertise. He has spent over 15 years of his professional career in the Financial Services industry providing assurance and advisory services. He also specialises in Payments, serving as Engagement Leader for assurance and advisory engagements of major global payment services companies, payment system operator and other FinTech institutions.

Natalie Eng
Hubspot



Natalie is a Senior Partner Marketing Manager with >5 years in fintech and SaaS, driving partnerships, brand growth, and building community in the fintech startup ecosystem. She has built media ties from scratch, landed top-tier press, and ran 50+ events in Singapore. Energising Singapore's fintech scene, she has connected crypto natives with global payment leaders through community events, curated panels, and more. She is helping founders scale faster and build stronger businesses in her current role at HubSpot.

FRIENDS OF FINTECH



Pei-Si Lai
GXS Bank

Pei-Si Lai is Group CEO of GXS Bank, overseeing GXS Bank in Singapore and GX Bank in Malaysia. Prior to taking on the Group CEO role, Pei-Si was the CEO of GX Bank, where she led the pioneer team to launch the first digital bank in Malaysia. A veteran in the financial services industry, she comes with an extensive experience in retail banking, wealth management, corporate finance, as well as governance, in both local and international markets. At GXS Group, Pei-Si has championed and sponsored several partnership initiatives with fintechs, including most recently the acquisition of Validus Capital in Singapore (now GXS Capital).

Prahlad Jaya
Qapita



Prahlad Jaya leads Growth for Southeast Asia at Qapita, and is the founder of kurate, a community with 1000+ Entrepreneurs and Investors. Collectively, he has hosted 40+ events, aimed at connecting Founders, VCs and Angels with each other, through a range of formats including workshops, mixers and demo days. He has launched a series of resources for founders, including the most comprehensive list of VCs, Incubators, Accelerators and Angel Networks in the region. Prahlad also hosts a podcast and regularly speaks at industry conferences, where he shares his perspective on the venture ecosystem at large.

FRIENDS OF FINTECH



Prerna Jhunjunwala
Creative Galileo

Prerna is the Founder and CEO of Creative Galileo, leveraging AI to empower schools and impact over 10 million children globally. She successfully built and exited Little Paddington, a highly acclaimed Singapore school chain, to private equity. A founding member of Smartworks, she drives its international expansion, with the company recently debuting on the NSE. Prerna's journey blends innovation in education, entrepreneurial excellence, and global business expansion, making her a driving force in transforming how children learn and how organisations grow beyond borders.

Sam Waldo
Airwallex



Sam is a seasoned business strategist and currently is in the Strategy team at Airwallex. He has been featured in the Forbes 30 Under 30 serial entrepreneur, with a track record in accelerating business growth across fintech and social enterprises in China and Europe. His journey spans 13 years, featuring roles in strategic planning, go-to-market initiatives, and startup development, primarily focusing on bridging the East and West.

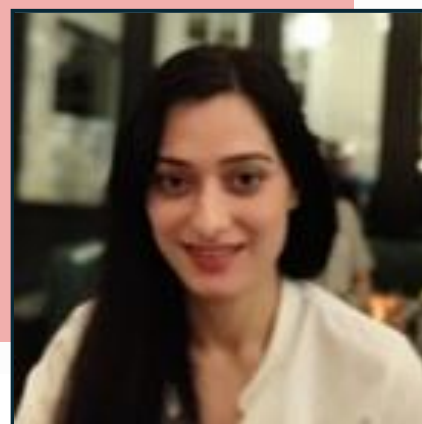
FRIENDS OF FINTECH



Shannon Lung
UOB

As Head of UOB FinLab, Shannon Lung, plays a pivotal role in driving FinLab's initiatives, championing business transformation and sustainability. UOB FinLab, through its innovation platform, empowers SMEs and startups with digital tools, mentorship, and community support to thrive in a fast-evolving economy. His leadership fosters collaboration and growth across ASEAN, helping businesses unlock new opportunities and build resilience. He is also an Executive Committee Member of the Singapore Fintech Association.

Tania Mustafa
Page Executive



Tania is a seasoned executive search professional with over 12 years of experience in placing senior technology and fintech leaders worldwide. She has led leadership searches for various renowned organizations, including Fortune 500 firms, innovative middle market companies and cutting-edge start-ups. Tania is a passionate advocate for diversity and inclusive leadership in tech and fintech, helping companies build diverse, high-performing teams.



Emerging Leaders In Payment

Payments ecosystem in Singapore is second to none, and we want to shine the light on the leaders in this space. People who are innovating and re-inventing the wheel and paving the way forward constantly.

EMERGING LEADERS IN PAYMENTS



Amar Abrol
MatchMove

Amar Abrol, President & Co-founder of MatchMove, is a visionary leader reshaping payments and financial access globally. He has been pivotal in driving fintech growth across & beyond Asia. From leadership roles at Amex to transforming airline and fintech ventures, he brings deep commercial and financial acumen. At MatchMove, he led expansion into new markets & verticals with embedded finance, tripling revenue & turning the company profitable.

Anand Bindumadhavan
Triple-A



Anand's 20+ years of work spans from SWIFT's secure messaging platform to Ripple's blockchain-based international payments to SMB platforms like Payoneer and now crypto acceptance and payouts with Triple-A. At Triple-A, his work centers on making global payments easier and more affordable for businesses and independent workers through intuitive collection and payout solutions in both fiat currencies and stablecoins.

EMERGING LEADERS IN PAYMENTS



Cher Hao Low
Airwallex

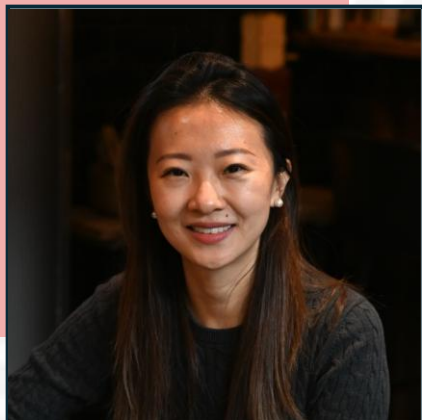
Cher Hao is the Head of SME and Growth, Southeast Asia and South Asia at Airwallex. He has extensive end-to-end experience building, launching, and scaling software products across AP, MENA and SSA. He led high-performing teams in start-up and corporate environments and implemented agile methodologies to accelerate product development. He is equally comfortable taking a 1000-foot view to develop product and commercial strategy, or getting his hands dirty wireframing, writing SQL, and working with developers.

Cindy Liu
BC Payments



After 15 years in the UK supporting global corporates and fintechs—many across Asia—in payments and cash management, Cindy moved to Singapore to drive the growth of BC Payments, part of Banking Circle Group. She is passionate about building cross-border solutions for APAC fintechs, contributing to Singapore's world-class payments ecosystem, and mentoring talent to shape the next generation of fintech leaders.

EMERGING LEADERS IN PAYMENTS



Holly Fang
Aspire

Holly is the President of the Singapore FinTech Association (SFA), the national industry body driving collaboration across Singapore's FinTech ecosystem. She is also the Global Head of Network at Aspire, a Singapore-based fintech which provides all-in-one financial workflow solutions to SMEs. She oversees network expansion strategy & execution, leading the team in building Aspire's network of financial partners globally. Holly started her career with the Singapore Economic Development Board and has over a decade of experience in strategic partnerships across both public and private sectors.

James Teodorini
Thunes



James is the Head of Asia Pacific at Thunes, where he leads the company's regional growth from its headquarters in Singapore. With a strong track record in driving commercial initiatives, James brings extensive expertise in cross-border payments and financial technology. Before joining Thunes, he led the APAC sales team for Visa Direct, overseeing business growth for the company's full product suite including its cross-border payment solutions. Prior to that, he played a key role at CurrencyCloud, an international payments firm acquired by Visa in 2021, where he held several commercial leadership positions.

EMERGING LEADERS IN PAYMENTS



Joe Xizhi Lu
HeyMax

Joe is bringing a refreshed tech-ful take on loyalty that is anchored on consumer centricity, having worked with many payment companies including VISA, Chocolate Finance, Atome and so many more. With a mere 2 years in the startup, he has built up a brand and advocacy for fintech for Singapore and SEA. His greater personal mission is to cultivate a greater tech ecosystem in South East Asia in the next 3 decades.

Kelvin Lam
Youtrip



Kelvin Lam is the COO at YouTrip, overseeing Revenue, Strategy & Operations for the Southeast Asian fintech to create new age & digital financial services for consumers and businesses. He has been instrumental in building up the business from the ground up for Youtrip. He has over 13 years experience in Technology, Strategy & Investment Banking in Asia. Previously the Managing Director in Hyphen Group, SEA's largest fintech marketplace for personal finance products, overseeing Regional Strategy and launched the Philippines market (Moneymax) in 2015 and the Singapore market (SingSaver) in 2016.

EMERGING LEADERS IN PAYMENTS



Khaled Benguerba
Dobin

Khaled is the Co-Founder and CEO of Dobin, a Southeast Asia-focused fintech using advanced data analytics to help people manage money, maximize rewards, and access credit. A financial industry veteran with 22 years' experience, Khaled previously led Visa Consulting & Analytics' regional hub team for Asia Pacific and held leadership roles at American Express, Société Générale, Houlihan Lokey, and Arma Partners.

Mitherpal (Mit) Sidhu
Funding Societies



Mitherpal Sidhu has over 15 years of experience across consulting, e-commerce, public policy, and financial technology. He has built a reputation as a transformational operator and strategic leader in Southeast Asia's digital finance space. Mit currently serves as General Manager of Payments at Funding Societies (Modalku Group), Southeast Asia's largest SME digital finance platform. Previously, Mit has been in senior positions at BigPay, KPMG, Lazada, Opn, and the Singapore Economic Development Board (EDB). Mit exemplifies the values of innovation, operational excellence, and purpose-driven leadership.

EMERGING LEADERS IN PAYMENTS



Pratyush Prasanna
Flip.id

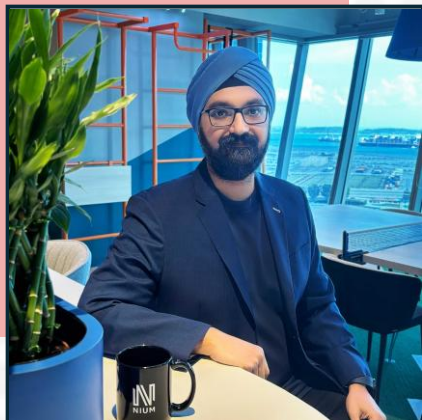
Pratyush is presently the CEO of Flip.id. Flip has grown into new areas of business including cross border remittances, payment gateway services, offline payments as well as niche sectors like gaming and deals. Pratyush earlier served as the Head of Merchant Payments at GoTo Financial, where he played a pivotal role in expanding their merchant payment solutions and driving adoption in Indonesia. He also held a significant role at Paytm, India's most widely used payments app.

Raj Vimal Chopra
Finmo



Raj Chopra, Co-founder and CTO of Finmo, is a visionary fintech leader driving innovation in global payments through a treasury OS built in Singapore. Raj recently launched MO AI, an AI-powered treasury assistant revolutionizing financial operations. As one of the first engineering hires in APAC at Rapyd, he played a pivotal role in scaling its payments infrastructure. His contributions extend to building a robo-advisory platform at Bambu, leading back-end development for Tickertape amongst others. A dedicated mentor, Raj actively supports startups and engages with fintech communities across Singapore, India, and the US, fostering innovation and collaboration.

EMERGING LEADERS IN PAYMENTS



Runn Sachasiri, CFA
Nium

Runn today heads the customer experience and revenue for APAC at Nium, prior to which he headed global expansion at Nium. Before Nium, Runn led the strategy and growth for PayPal in key markets. He is a member of payments subcommittee at the Singapore Fintech Association. He also represents Nium to Singapore Business Federation's Young Business Leaders Network. He is a mentor to selected fintech startup founders and professionals in SEA and India as a way to give back to the community.

Sanchit Mall
Worldpay



Sanchit is currently leading Worldpay's APAC Crypto vertical. He is a growth-oriented professional experienced in innovation strategy, program management and business development with excellent leadership and communication skills to deliver results effectively and efficiently to achieve corporate goals. A problem-solver that applies experience-based judgment to complex challenges by focusing on the critical issues affecting business performance.

EMERGING LEADERS IN PAYMENTS



Shalini Khatwani
Netflix

Shalini is a results-driven product marketer and digital business leader with a global track record spanning consulting, financial services, and payment technology. She has held roles at top-tier FIs - Standard Chartered, HSBC, and JPMorgan Chase. Today, she serves as Head of Payments, APAC at Netflix, leading regional strategy, partnerships, and innovation. An American Mensa member and payments patent holder, she also advises a fintech startup in Open Finance, invests in women-led ventures, and contributes to non-profit boards.

Shubhrendu Khoche
Miti Ventures Asia



Shubhrendu is scaling Yufin platform starting with Philippines, extending the reach of FMCG & financial services to grow their customer base on one hand while monetizing deep local insights of the last-mile to acquire & service this growing customer base on the other hand. It is doubling the value flowing through the last-mile with Distribution as a Service (DaaS) for sachet-sized financial services, commerce & content that makes last-mile merchants more money & makes them financial services distribution hubs.

EMERGING LEADERS IN PAYMENTS



Smrithi Ravi

Wise

Smrithi is the APAC Head of Engineering at Wise, leading 35+ engineers for 7+ years in building resilient cross-border payments infrastructure. She led Wise Singapore's direct integration into the local payment rails FAST, which has since set the standard for Wise's other direct integrations, making transactions faster and more seamless for customers. A passionate mentor advocating equality and work-life harmony, she now pioneers Wise's India expansion by establishing and leading the new Hyderabad hub.

Tang Wei

Stripe



A physicist by training, Tang Wei is Stripe's Head of Public Policy for Southeast Asia and Greater China and an Exco member at the Singapore FinTech Association. A former regulator, his experience spans Alibaba, Meta, and Grab, with roles across compliance, policy, and business. At the Monetary Authority of Singapore, he was key in developing the PayNow payments infrastructure. His background, including a stint in experimental quantum computing, underpins his innovative approach to fintech. He is also an Executive Committee Member of the Singapore Fintech Association.

EMERGING LEADERS IN PAYMENTS



Yash Kotak
SuperCheckout

Yash Kotak is a serial fintech founder and product visionary behind Jumper.ai (acquired by Vonage) and now SuperCheckout - a multiplayer payments platform redefining how people split, stack, and co-pay. With a track record of building bold, category-defining products, he's on a mission to make collaborative payments the new global standard in commerce.



Rising Stars (Women)

Continuing with our tradition, we would like to identify rising women stars in Singapore ecosystem. Whether it's a product person, or a corporate executive or someone who is going above and beyond to do more for D&I in Singapore, we want to recognize you!

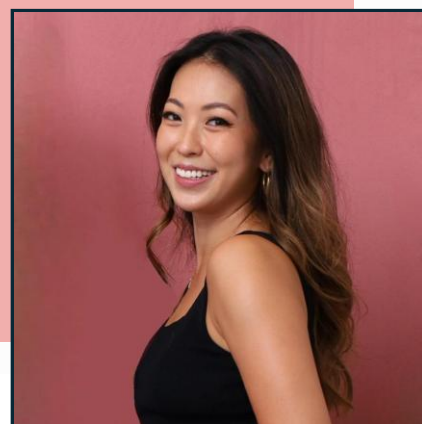
RISING STARS (WOMEN)



Alyssa-Jane Tan
Nium

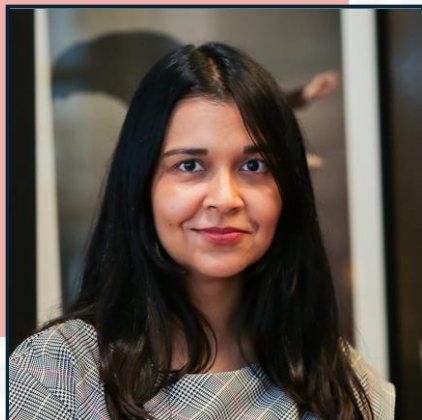
Alyssa-Jane is a business, marketing and product leader with over a decade of working experience. In the past 5 years, she had led the growth and advocacy for leading fintech brands and startups. Currently working at Nium, a unicorn fintech born out of Singapore. Prior to the fintech scene, she was an executive in a leading gaming firm and the audience growth lead for Google in APAC. Throughout her career, she has been an active representative in multiple DE&I chapters, driving dialogues towards action.

Amanda Chan
Mastercard



Amanda Chan is currently the Director of Specialist Sales at Mastercard, a go-to-market and sales strategy leader with a proven track record of scaling new bookings across APAC. She enjoys coaching the next generation of tech sales talent and currently leads a high-performing sales team that has brought in clients like Agoda, Bytedance and Ant Group. She also supports early-stage companies that need strategic sales direction and mentorship, especially those not yet ready for a full-time sales leader.

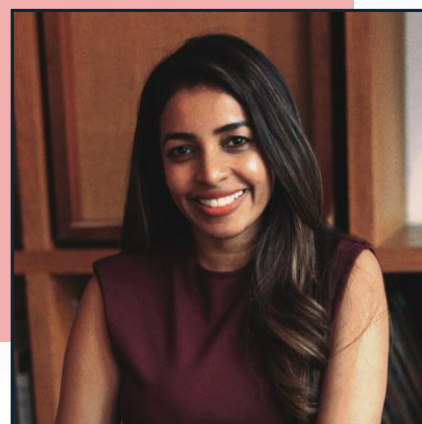
RISING STARS (WOMEN)



Arushi Datta
Tyme

Arushi is a Strategy Manager at the Tyme Group where she has driven Tyme's international expansion efforts by shaping new market opportunities. She led business development efforts for GoTyme Philippines, closing partnerships, creating new revenue and driving commercial outcomes for the bank. She mentors early-stage startups through Seedstars and leads the Data Analytics track at She Loves Data – a notable non-profit community aimed at increasing data literacy. Through her work at She Loves Data, Arushi has trained several hundreds of participants in basics of data analysis and data-driven problem solving.

Bhavana Ravindran
Earlybird AI



Bhavana is the CEO of Earlybird AI, a Singapore-based startup transforming SME finance with autonomous AI agents. A former Visa digital exec, she was brought into launch Visa's first open API platform and led early API innovation projects in Singapore with MAS & DBS. Earlybird is redefining accounting with an industry-first, proprietary AI-native ledger and mobile-first reconciliation. They are backed by Antler, Tenity, Google for Startups and business angels from Pennylane, EQT, Amazon, Tyme Bank, etc, and have distribution partnerships with Stripe, Aspire & Visa. She leads Female Founder Circles on Cash Flow literacy and a champion of promoting female talent in her company.

RISING STARS (WOMEN)



Cassandra Wee
Poni Insurtech

Cassandra Wee is a visionary leader with 15+ years of pan-Asian expertise in wealth advisory, Insurtech, and digital distribution, driving transformative change across the financial services landscape. As Managing Director (Singapore) of Poni Insurtech and CEO of Poni Financial Advisory Pte. Ltd., she combines deep market knowledge with cutting-edge technology to redefine how consumers engage with financial solutions. A pioneer in multi-channel distribution, Cassandra has held senior leadership roles at Aviva Ltd, AXA Insurance, and MoneyHero Group, where she spearheaded innovative partnership models and digital transformation strategies.

Deanna Lim
DollarsAndSense



Deanna Lim is Head of Commercial and a Partner at DollarsAndSense, where she plays a key role in driving the company's commercial growth. In addition to leading the sales team, she contributes to strategic planning and creative direction. Deanna also serves on the Women's Entrepreneurship Committee at ACE, where she champions greater representation and access to resources for women in Singapore's startup ecosystem.

RISING STARS (WOMEN)



Gaya Ananda
Banking Circle

As the Global Head of Client and Market Engagement at Banking Circle, Gaya is at the forefront of reinventing how a next-generation payments bank connects with clients, enters new markets, and builds lasting relationships. With a background spanning business development, marketing, and market expansion, she brings a rare blend of strategic vision and execution—a "start-up mentality" scaled for a global institution.

Jessie Toh
Coda



Jessie is a true force of nature - An accomplished Global Treasurer and passionate mentor. As President of Financial Women's Association – Singapore, she champions gender equity with purpose. She balances corporate leadership with entrepreneurship, running a gourmet butchery and wine shop. Known for her candour, compassion, and drive, Jessie uplifts everyone around her. She is, without doubt, unstoppable.

RISING STARS (WOMEN)



Jie Jin
Stripe

Jie Jin has 16 years of experience in high tech and fintech. Today, she leads card payments expansion for the APAC & EMEA regions at Stripe, where she has scaled teams, launched UnionPay and JCB support, and unlocked new markets like Thailand for Stripe. A technical leader and software engineer, she holds a patent in real-time event delivery and has implemented high-scale infrastructure at Twitter, Motional, and Salesforce. She builds systems and teams that move the fintech ecosystem forward.

Kanupriya Sharda
Tazapay



Kanupriya is part of the founding team at Tazapay and their Chief Revenue Officer. With deep fintech experience from her time at Stripe and PayPal, she has been instrumental in shaping Tazapay into a truly global fintech platform. Under her leadership, the GTM function scaled from the ground up to a team of 25+ professionals, driving billions in payment volume and generating tens of millions in revenue. Beyond her ownership of revenue, she plays a central role in shaping the company's strategic direction.

RISING STARS (WOMEN)



Milena Naitoh
Validus

Milena was one of the founding employees at Validus and has grown into the role of Group Head of Corporate Development & Capital Markets. Over the past five years, she has led all equity and debt fundraising—over \$50M in equity and \$200M in debt facilities. She has also structured and led some of Validus' most strategic transactions: the sale of Validus Singapore to GXS, acquisition of the CitiBusiness portfolio, and a \$100M warehoused securitization facility with Citi. Milena truly exemplifies the next generation of fintech leadership—sharp, humble, and quietly powerful.

Millie Teo Man Si
Endowus



Millie has over 9 years of expertise in the wealth and asset management space and recently joined Endowus as Senior partnership and BD lead. Her prior roles include Digital Wealth Product Manager at Aberdeen WealthTech and Navigator. She also played a pivotal role in building platform capabilities, managing stakeholder relationships & front-to-back transformation. She is passionate about inclusive leadership and bridging business, tech, and user experience to create accessible, impactful digital solutions that do right by clients.

RISING STARS (WOMEN)



Nicole Poon
MatchMove

Nicole Poon, CHRO of MatchMove, has been a driving force since 2010, shaping its people strategy as the company transitioned from entertainment into fintech. Tech and business savvy, she built a resilient, inclusive workforce that scaled as revenue more than tripled and the company turned profitable. Her journey spans HR, operations, marketing, and intellectual property. She has been a COO, a founder (with one successful exit), a mentor, and a builder of culture and capability. A thought leader in HR and AI-led people transformation, Nicole is a rising star inspiring future-ready, diverse teams across the fintech ecosystem.

Quinn Pham
iPiD



Quinn was the first employee of iPiD and she played a leadership role to help iPiD scale globally, securing clients like Citi, HSBC, Deutsche Bank etc. iPiD provides solutions that transform the cross-border payment experience, making payments more simple, secure, and seamless. She has also won several fintech awards in Japan, Dubai and Hong Kong.

RISING STARS (WOMEN)



Samantha Lee
Aspire

Samantha leads VC & Startup Ecosystem Partnerships for South East Asia region at Aspire. She has been part of multiple partner focused initiatives such as Founders Night, Ignite amongst others. Prior to this, she has experience in partnership roles at firms such as XanPay and Bulletproof.

Vanessa Chin
Carta



Vanessa is an entrepreneurial sales leader with over a decade of experience in go-to-market and commercial roles. She specializes in launching and scaling market-entry motions from zero — founding new regions, forging partner ecosystems, and crafting repeatable, data-driven GTM playbooks. As Head of Business Development at Carta, she leads regional growth across APAC and MENA, driving expansion into new markets and deepening capital ecosystem relationships. She is also the Chair of the Women in FinTech Subcommittee at the Singapore FinTech Association.



Emerging Investors

Recognizing and putting the spotlight on early-stage and emerging investors who are supporting the Singaporean startups and fintechs. Looking for investors who have niche areas of funding needs such as Sustainability, SportsTech.

EMERGING INVESTORS



Ada Jia
Cento Ventures

Ada has been quietly closing fintech deal after fintech deal in the background at Cento Ventures, the most recent being Monit, an enabler for SMEs in Indonesia to access Financial Services like corporate cards. She is a sharp, detail-oriented investor with a strong POV. and is truly inspirational to the rest of the females in the team. Prior to her stint at Cento, she has held multiple roles at Momentum Works, JG Investment, IDG Capital amongst others.

Ashok Verma
nVentures



Ashok is the Founding Partner/CEO at nVentures investing and empowering Fintech/DeepTech early Stage startups. He is also a successful entrepreneur; he co-founded nCinga innovations in 2014, a digital transformation SaaS startup with focus on the garment industry. He played a role as CDO(Corporate Development Officer) and helped raise investments for the company, which was acquired by Zilingo Dec 2019.

EMERGING INVESTORS



Eugene Teo
Antler

Eugene is an Ex-Product Lead at Wagely (Series A fintech), now Investment Manager at Antler driving early-stage fintech success across SEA. Eugene's recent portfolio includes Earlybird AI (financial automation), Datung (AI MSME lending), Zolo (B2B F&B payments) - all of whom have successfully raised external funding. He has authored influential 'Theory of Next' framework identifying fintech white spaces, generating 10K+ downloads globally.

Jatin Mamtani
Citi



As Global Head for Strategic Investments at Citi's transaction banking business, Jatin brings a much-needed incumbent's lens to early-stage fintech. His team partners closely with founders—from structuring first enterprise deals to shaping global expansion—offering a calm, strategic presence through volatile markets. Jatin's portfolio spans payments, trade, lending infrastructure, and embedded finance—often backing founders ahead of market trends. With deep experience across banking and investing, and a long-term, founder-first mindset, he's a trusted, steady sounding board in the fintech ecosystem.

EMERGING INVESTORS



Jielun Ong
Plug and Play

Jielun is a Senior Director at Plug and Play Tech Centre where he heads their regional Ventures team, based in Singapore, sourcing for startups and making investments in the region comprising of Singapore, Indonesia, Thailand, Malaysia and Philippines. He is also responsible for overseeing startup to corporate deal-flow sessions, evaluating investment opportunities across multiple industry verticals in the early stage and portfolio management

Jolene Lum
Cento Ventures



Jolene manages Cento Ventures network of co-investors and industry stakeholders to support the Founders Cento backs and to discover new investment opportunities. Before joining Cento, Jolene was first an operator-entrepreneur and later a founding employee of Nurasa, a wholly-owned Temasek subsidiary, which invested in food technology companies. She has six years of experience in Venture Creation and Portfolio Management in the agriculture, food, and biotechnology manufacturing industry. Her expertise lies in identifying fit-for-purpose strategies to scale-up venture operations, with a focus on building up the partnerships for growth and new market entry.

EMERGING INVESTORS



Low Zhen Hui
Artem Ventures

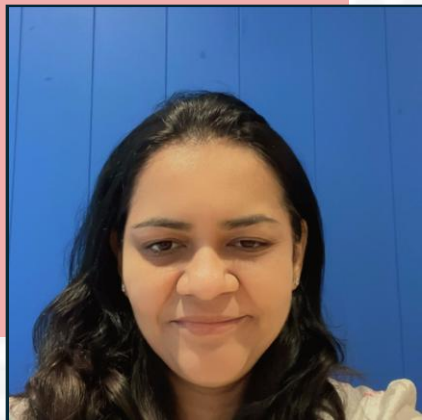
Low Zhen is a leading VC who is an avid investor for everything fintech, insurtech, healthtech, and adjacent verticals in Malaysia and Southeast Asia. He currently is a Managing Partner at Artem Ventures. Prior to this, he has had stints at Captii Ventures, Fieldstone Private Capital Group Ltd. and more.

Mayank Jain
ThinKuvate



Mayank Jain is the CEO & Managing Partner of ThinKuvate, a Singapore-headquartered early-stage investment platform with a presence across India and SEA. With a track record spanning over 30 portfolio companies as an investor and advisor, he has been instrumental in scaling innovative fintech and technology startups across emerging markets. Mayank is driving ThinKuvate's mission to democratize startup funding by blending hands-on operator experience with strategic capital. He is actively engaged in the start-up ecosystem as an Angel Investor, Mentor, Limited Partner, and Charter Member of TiE Singapore.

EMERGING INVESTORS



Minal Shah
IPVentures

With 15+ years of experience across public markets, early-stage investing, and a few entrepreneurial adventures (including a bakery and a kids' event company—because why not?), Minal has worn many hats and juggled them all with a smile. Currently, she is Principal for South East Asia region at Inflection Point Ventures. Her careers spans over roles at ThinKuvate, Audacity Venture Capital and more. Along the way, she has built deep expertise in venture capital, portfolio management, fundraising, and the fine art of getting a toddler to eat vegetables.

Pachara (Pinn) Lawjindakul
Lightspeed



Pinn is a Partner at Lightspeed and has worked alongside founders across life stages in emerging markets (China, India, Southeast Asia). She is one of the leading investors who is well-versed about fintech, including some of the emerging niche areas e.g. stablecoin, AI. She serves on the Board of multiple large fintechs and firms such as Youtrip, Endowus, Redot Pay, Eezee, Astro and many more.

EMERGING INVESTORS



Samuel Simanjuntak
Monk's Hill Ventures

Samuel is a founder turned VC with 9+ year cross-functional tech startup experience. Sam joined MHV only a couple of years ago and has been exemplary when it comes to putting in the time to meet founders, network and hone the VC skillscraft. At his role at MHV, he is actively investing in early stage tech startups across Southeast Asia.

Sherwin Ng
M Venture Partners



Sherwin has deep knowledge and connections within the ecosystem, having been part of it since his schooling days (Managing Partner of Protege VC), and multiple stints across different venture funds. Brings unique insights into the fintech industry in Southeast Asia inc. some articles published for Unicorn Profile: India since 2000, Unicorn Profile: Southeast Asia since 2000 and The Thailand Opportunity.

EMERGING INVESTORS



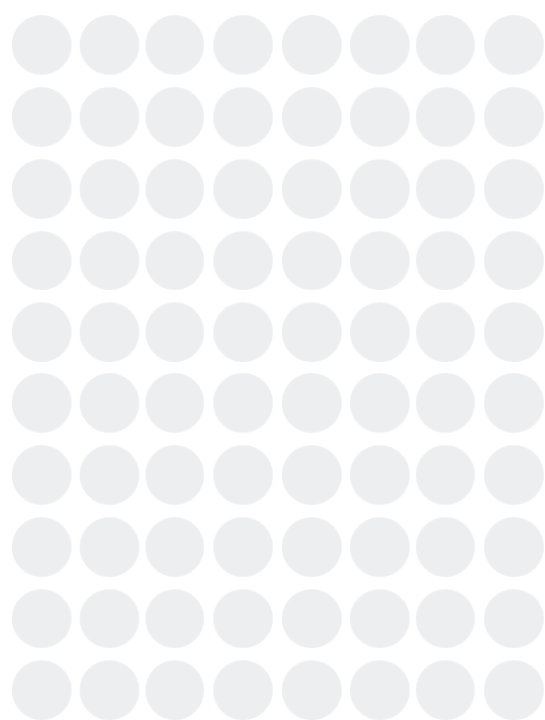
Suramya Gupta
CapitalSG

Suramya is a Managing Partner at Capital SG with specializations across the areas of Investments, Special Situations, Impact Investing, ESG, Fund Management (Private Equity and Venture Capital), Board Member, M&A and Investment Advisory, Strategy Consulting, Capital Planning, Structured Finance, Mentoring Startups, Financial Inclusion and Social Impact Investing. He also serves as a Board Member of leading fintechs and firms like Nium and Milvik Bima.

Yoke Yong Lai
Signum Capital



YY Lai is Partner at Signum Capital and drives the mission for them in identifying and supporting the right Founders to build game changing startups. His multi-faceted experience lies across Start-up formation, venture & angel investing (valuation, due diligence), Startup accelerator and incubator operation, corporate partnership with startup ecosystem, corporate stakeholder management. He also serves on the Board of UOB Venture Management Signum Blockchain Fund VCC.



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