



Currencycloud™

INTERNATIONAL
WOMEN'S DAY

8 MARCH 2018



AMBITION[♀]

Today is International Women's Day...

an annual event that has been running for almost 100 years, celebrating the social, economic, cultural and political achievements of women.

However, despite the efforts and considerable achievements over the years, we have yet to move to true gender diversity – a core pillar of achieving overall diversity. Accelerating the achievement of gender parity within Currencycloud, and business in general, goes beyond fairness. It's about the wider economic and social change that is needed to support a better life for all.

The history of feminism is often described in waves: first being suffrage, second being "women's lib" and third is now taking a new approach to gender diversity, one that is inclusive to all. It's no longer about women succeeding in a "man's world", but about

cohesively creating a different environment that works and benefits all. With the many changes and challenges in our world, gender diversity is part of the solution – it supports new ways of working and living, where we share in our lives and bring up families.

We should celebrate today the achievements of so many that brought us to this point and the opportunity we have to accelerate gender parity. We hope you enjoy reading this e-book which brings together some of our thoughts from across the organisation. We hope it encourages you to examine your beliefs, think about the power of diversity of thought, maybe give you some ideas. But most of all, we hope it helps you "Get on Board".

Currencycloud values diversity and inclusion – but to make that happen we need your help.



Fiona Tee, CFO at Currencycloud

Arshi Singh

Product Director

DON'T BE
AFRAID TO
RAISE YOUR
HAND

How did you get to where you are today?

A long winding road across two continents, Fortune 500 and Series A companies, software programming, mergers and acquisitions, beauty packaging and treasury finally led me to fintech. I have never felt more at home sitting at the crossroads of technology and finance – the two areas that have been the focus of my education and entire career, although separately until now.

"I have never felt more at home sitting at the crossroads of technology and finance."

What advice do you have for young women at the start of their careers?

- 1 Speak up even if you are not 100% confident. Men do it all the time. Of course you need to be right more often than wrong.
- 2 Don't be afraid to raise your hand. Take on positions of responsibility and be accountable for it. You may not know the "How" upfront but you can figure it out along the way.
- 3 Seek mentorship, not just within but outside your company too.

"Speak up even if you are not 100% confident. Men do it all the time."

SEEK
MENTORSHIP

"LISTEN to women when they speak."

What do you think employers should do to support gender equality in the workplace?

It's not just about hiring more women in the workforce but also ensuring they move up the ladder so they are equally represented at all levels of an organization. LISTEN to women when they speak and encourage them to do so more often. Employers should foster an environment where women are free to speak their minds.

Who is your female idol (personal or professional) and why?

Indra Nooyi, CEO of PepsiCo, who refused to indulge in the Cola War with Coca-Cola. She changed the game and positioned herself and her company to succeed.

MY IDOL

"Indra Nooyi, CEO of PepsiCo, who refused to indulge in the Cola War with Coca-Cola. She changed the game and positioned herself and her company to succeed."

Photo by Jeff Bedford from
Arlington, Virginia, United
States



Why should we celebrate women today?

Two reasons...

1

To thank the women before us who fought for the rights that we take for granted. We can vote, drive cars, lead organizations and countries today, all thanks to their efforts over the last 50, or even 500, years.

2

Despite how far we've come, gender bias exists in society even today. There is constant need to acknowledge and address these subtle biases. Provide equal pay for equal work, retain women in high tech, give them access to paid maternity, the list goes on. Let's continue the dialog to make the world a better place for future generations to come.

Andrew Tyler

Regulatory Manager



"I'm lucky to have been raised and surrounded by some brilliant women."

Why is gender diversity important?

For me, it's not just important, it's fundamental. In all aspects of life, everyone should have the opportunity to be heard and I believe that diversity – whether gender or otherwise – is a huge part of that. I'm lucky to have been raised and surrounded by some brilliant women, so the idea of not having both male and female input is alien to me.

What do you think employers should do to support gender equality in the workplace?

I mean, there are obvious things that I'd hope most employers observe like equal pay for equal work, judging talent and promoting people based on their abilities and not their home lives. I also think that

"It's much less about women wanting to have an advantage, than women fighting for something that men have taken for granted for years."

employers should identify where there are imbalances within teams/departments and ensuring that there is representation – as much as it is feasible – at all levels and in all areas of a business.

In your own words, why should we be celebrating women today?

Despite all the positive changes, we are still surrounded by so much gender bias and inequality.

I think it is much less about women wanting to have an advantage, than women fighting for something that men have taken for granted for years and years. I have two badass young nieces who have zero fear. I want them to grow into fearless, badass young women.

Fiona Tee

CFO



“As for floors and ceilings, it didn't really occur to me that I was becoming increasingly the only female in the room.”

How did you get to where you are today?

It's perhaps worth saying that I don't think of myself as having been on a journey and arriving at a certain point. If I did, the journey would certainly be far from complete. However, I have come to realise that my story can provide a point of reference for others – sometimes seeing others in roles can help identify your path or more importantly, build belief and confidence.

My path has been one step at a time over the years, gradually pushing boundaries and introducing new challenges. Initially, I didn't have a clear plan but as time progressed the direction of my journey and interests became clearer. I've often moved out of my comfort zone but only once dramatically and

that landed badly! That mention of self-belief and confidence is key, you don't always have it and you will suffer some setbacks. But always reset and centre yourself since belief and confidence are the platform your career will stand on. As for floors and ceilings, it didn't really occur to me that I was becoming increasingly the only female in the room. The first checkpoint was having a daughter – immediate conflict within me as to whether a choice needed to be made between a career or being a full time parent – but I followed my instinct which was to commit to making both a success. That's not to say being a full-time mum isn't an incredible role, the point is you should be able to do either without prejudice; and be valued in both roles.

I've been fortunate to work for – and with – guys who are firm believers in diversity. Equally, I've worked with some less helpful characters, who thought it was OK to buy me the Playboy calendar for my birthday; or others who made it clear they thought I was in a “man's role”. It's no surprise perhaps, that the best roles and greatest progressions for myself were found in environments that were clearly nurturing empowerment, talent and diversity.

What do you think employers should do to support gender equality in the workplace?

I believe we can't layer diversity on top of established attitudes and work practices. We should also recognise there is considerable anxiety about

“My path has been one step at a time over the years, gradually pushing boundaries and introducing new challenges.”



“diversity benefits everyone”

positive discrimination – at it's worst it replaces one bias with another, including some, whilst simultaneously excluding others. Instead, we need to move from mandatory programs including quotas (where we are instructing people to adopt diversity) to an approach of encouraging all to reach their own conclusion: “diversity benefits everyone”.

We should look at the data around recruitment, promotion and pay, to see where the danger zones might be, and ensure our initiatives include representation of both “traditional” and diverse talent. It should be clear that an inclusive culture is not at the expense of excluding others. We should set ambitious goals that reflect the fact that having diverse talent is essential to achieving our growth. I believe specific focus should be given to the recruitment process (removing unconscious bias and resetting our perceptions as to the “type” of person that “fits”). We should implement

mentoring and support for managers. Importantly, encourage everyone to bring their ideas up to be tested. And yes, my answer was about diversity not just gender diversity.

What advice do you have for young women at the start of their careers?

Be bold, step forward and take the challenge... continue to push your boundaries bit by bit and day by day. Don't set imaginary boundaries or decide you can't do something, be confident and as they say “act it even if you don't feel it.”

Don't worry about a master plan (what's one of those?), have an idea of where you are going and seek help. That might include mentors or building a network of advocates that speak for you when you are not in the room

“Be bold, step forward and take the challenge...”

and opportunities come up. We're all familiar with “karma”, but put it into practice: make sure you help people – you'll have a more successful life. And if you are thinking about families and fortunate enough to be able to get the data ahead of time (I'm in two minds if this is largely down to luck)... choose your partner wisely i.e. one who will support and share with you.

Finally, stay feminine – keep all the strength in your skills of empathy, influencing, listening, collaboration – these skills are highly valuable and we all need them.

Who is your female idol (personal or professional) and why?

Hard – there are so many truly inspirational females over the years. Here's a few: Elizabeth I – in a total patriarchy she managed to defeat an Armada and make England a force to be reckoned with.



MY IDOL

“Elizabeth I – in a total patriarchy she managed to defeat an Armada and make England a force to be reckoned with.”

MY IDOL

“Coco Chanel for liberating women from corsets and letting us wear the trousers!”



Coco Chanel for liberating women from corsets and letting us wear the trousers!; Jane Austen for writing at a time when females weren't supposed to and paving the way for other literary pioneers, such as the Brontë sisters and Virginia Woolf. But maybe it's closer to home – my granny who was a suffragette, ran her own business and set an example for subsequent generations in my family with her feminine strength. Despite this, the most important model is a real model – which is in fact your hypothetical self. What should you be? What can you be? How do you get there?

In your own words, why should we be celebrating women today?

Because despite the efforts and considerable achievements over the few last years, we have yet

to really move to true gender diversity, which is a core pillar of achieving overall diversity.

The history of feminism is often described in waves: first being suffrage, second being “women’s lib” and third is now taking a new approach to gender diversity, one that is inclusive to all. It’s no longer about women succeeding in a “man’s world”, but about cohesively creating a different environment that works and benefits all. With the many changes and challenges in our world, gender diversity is part of the solution – it supports new ways of working and living, where we share in our lives and bringing up families. We should celebrate today the achievements of so many that brought us to this point and the opportunity we have to accelerate gender parity.

PRIDE AND PREJUDICE: A NOVEL.

IN THREE VOLUMES.

BY THE
AUTHOR OF “SENSE AND SENSIBILITY.”

VOL. I.

London:

FOR T. EGERTON,

BRARY, WHITEHALL.

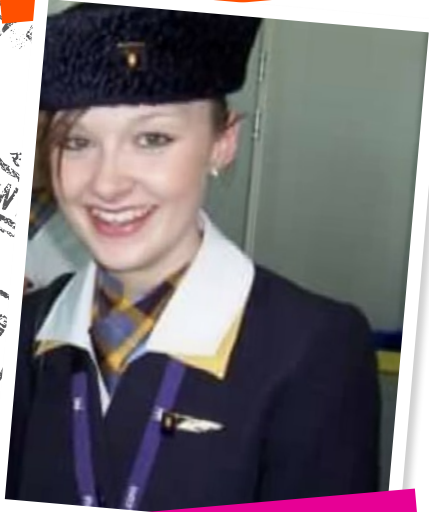
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MY IDOL

“Jane Austen for writing at a time when females weren't supposed to and paving the way for other literary pioneers, such as the Brontë sisters and Virginia Woolf.”

Sadie Elford

HR Director



“Somehow I fell into working as cabin crew for an airline – I loved the travel and glamour for a while!”

How did you get to where you are today?

When I finished college, I was keen to start a career as a teacher. Very sensibly I decided to take a gap year before starting uni and worked as a teaching assistant to ensure that I enjoyed the role. During this time I discovered that teaching wasn't really for me, and somehow I fell into working as cabin crew for an airline – I loved the travel and glamour for a while! I then worked my way up the ladder at a local architect firm, from reception, to PA to the MD, before moving into a HR role at Cambridge Audio who supported me with the my HR qualifications. I joined Currencycloud three years ago as the HR Manager and have recently been promoted to HR Director.

“Make sure you're happy in the job you're in. If you're not, then look for something else.”

What do you think employers should do to support gender equality in the workplace?

I always advise hiring managers to hire the best person for the job. Who cares about their gender, colour, background etc.? It's not relevant, just look for the person who could do that role the most effectively.

At Currencycloud we have introduced taking names off our CVs before the hiring manager has a chance to shortlist. We believe this helps to combat unconscious bias.

“At Currencycloud we have introduced taking names off our CVs before the hiring manager has a chance to shortlist. We believe this helps to combat unconscious bias.”

What advice do you have for young women at the start of their careers?

Don't be too hard on yourself – you don't need to have a career plan in place at age 18! Most people move around and try out a few different roles before they settle – just look at me. If you told me at age 18 that I would end up in a HR role, my response probably would have been “what is HR?!”

Make sure you're happy in the job you're in. If you're not, then look for something else. No amount of money is worth being miserable for.



"My mum had to work four jobs to support us."

40s so she could give us a better future – pretty inspirational, if you ask me!

Why should we be celebrating women today?

There are some badass women out there that are just getting on with it, with no recognition or thanks, they just do it.

I have five nieces and so I want to make sure we are creating a world for the next generation where women feel they can be CEOs, own businesses, be the next president, fly to the moon! Whatever you want to do your gender shouldn't be something that gets in your way.

We shouldn't just be celebrating women today, we should celebrate all the men working for a more positive and equal future too.

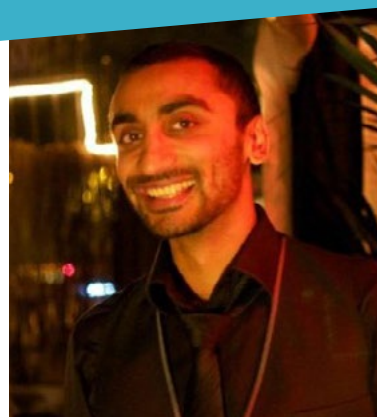
Who is your female idol (personal or professional) and why?

This sounds like I'm sucking up to my boss! But honestly, my professional idol is my manager – Fiona Tee. Fiona is a strong, no-nonsense and truly inspirational person, who has taught me to believe in myself and continues to support and guide me through my career.

From a personal point of view it would be my mum – a single mother with three children, who at one point had to work four jobs to support us! She took herself back to college to retrain in her

Abhishek Patel

Product Delivery Team Leader



each other, going through that journey also helps us grow as individuals and that is one of the keys to having a happy company.

In your own words, why should we be celebrating women today?

Fintech is a challenging and exciting space to be in. We should celebrate today because we are all equals and there should be no barriers to getting involved.

Why is gender diversity important?

We all have unconscious and conscious biases. Having a diverse group of people working together makes sure we have multiple perspectives and ensures we build the best products for our clients.

What do you think employers should do to support gender equality in the workplace?

Ensure everyone is treated fairly. We work best when we understand

"Having a diverse group of people working together makes sure we have multiple perspectives."

Lauren Passey

EMEA New Business Sales Manager

How did you get to where you are today?

After college, I followed my passion studying fashion, media and special FX hair and make-up. After a few years of freelancing and working for brands such as MAC Cosmetics I decided I wanted a role with a bit more stability.

I then took on a series of sales roles – a field sales executive for an early stage startup, to inside sales representative working in the global accounts team within the financial services sector. Moving from a very early startup to a well establish global corporate I realised were two very different extremes. I decided I needed something in the middle, a company that was agile where I could make a direct impact and a difference, but with enough structure and culture to enable me to enjoy my day-to-day responsibilities.

And so, four years ago I joined Currencycloud and haven't looked back! I've learnt so many things and have been given so many opportunities, meeting amazing people, travelling to Europe, Asia and the USA to visit clients, prospects and attending events.

asked for it. If I've been told no, I ask why and what can I do to change the no to a yes. I appreciate that not everyone thinks the same as me though, and so businesses should create environments where people can speak more openly. For example,

"I don't see a difference between men and women in or out of the workplace. If I have ever felt I have been treated unfairly, I speak up. If I have wanted something, I've asked for it."

What do you think employers should do to support gender equality in the workplace?

I don't see a difference between men and women in or out of the workplace. If I have ever feel I have been treated unfairly, I speak up. If I have wanted something, I've

mentoring schemes with people in and out of the business where if someone isn't sure what to do, how to do it, or how to get there, they can ask for advice and support on how to tackle a situation.

"I followed my passion studying fashion, media and special FX hair and make-up."



“Take risks when you are young enough to learn from your mistakes.”

What advice do you have for young women at the start of their careers?

Take risks when you are young enough to learn from mistakes with no huge impact to your life. It's the perfect time to experiment with what you do and don't want to do with your career. Don't settle or get stuck doing something you hate.

I've always set myself little goals, i.e. increase your earnings by "X" every

year or try to beat your target by "Y" more next year than you did this year, travel to countries you've never been to before, upgrade your car, buy a house, etc. Milestones to aim towards help to keep you focused.

“I always set myself little goals... milestones to aim towards help to keep you focused.”

Who is your female idol (personal or professional) and why?

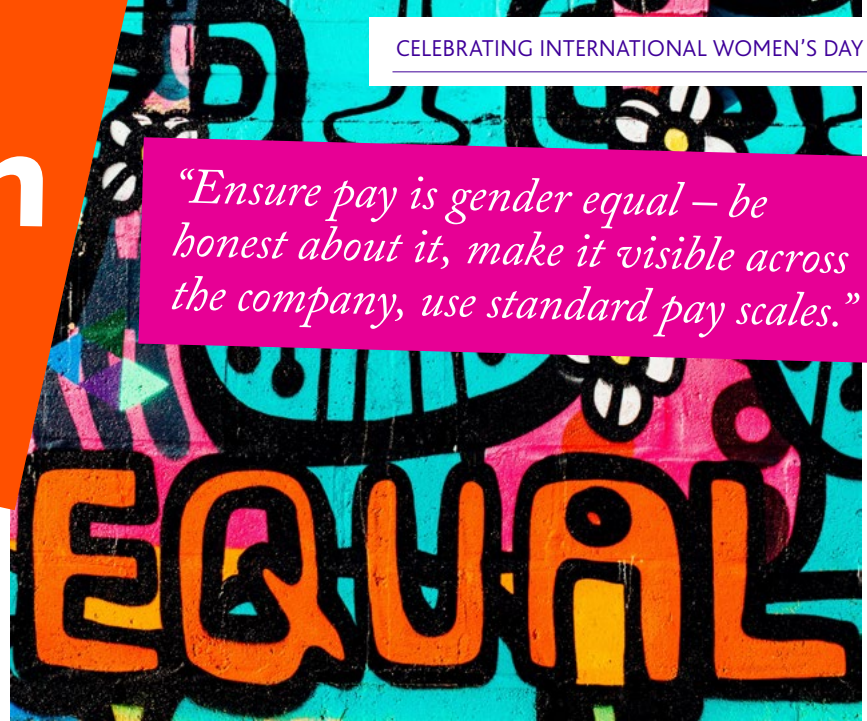
For me this is easy, my grandmother and my mum. Both fierce, feisty, strong, intelligent, independent (I could go on) women who have supported me constantly through good, and bad, decisions. Without them I wouldn't be able to achieve and exceed my goals and aspirations, or be the person I am today.

In your own words, why should we be celebrating women today?

To thank the women who have fought so hard to get us to where we are today and to support and empower women of the future to continue to fight for what they want and believe in.

Grace Shiach

Business Analyst



“Ensure pay is gender equal – be honest about it, make it visible across the company, use standard pay scales.”

How did you get to where you are today?

Personally – with a great support network. I'm fortunate to have an incredibly supportive family unit and friends who encourage and challenge me to be kind, think smart, and question things.

Professionally – a combination of someone taking a chance on me, a huge amount of hard work to show it was the right chance to take, the right attitude and some good guidance.

What do you think employers should do to support gender equality in the workplace?

1 Vocalise achievements more throughout companies. It's very easy to only hear about promotions, which can sometimes feel gender-biased depending on ratio of one gender to the other.

2 Ensure pay is gender equal – be honest about it, make it visible across the company, use standard pay scales. (I still don't understand why this is so hard to do?).

3 Promote personal development for everyone.



What advice do you have for young women at the start of their careers?

Be as confident as you can be – easier said than done, but you're where you are because you've decided it's where you want to be. If you're not a confident person naturally, find ways to build it up. There is always a way!!

Don't start doubting yourself now – allow yourself enough time to learn and develop before you do! And by time I mean years, not days, weeks or months. You don't have to have it all figured out now – it's OK to be unsure what the next 18 months, three or five years looks like when you're starting out.

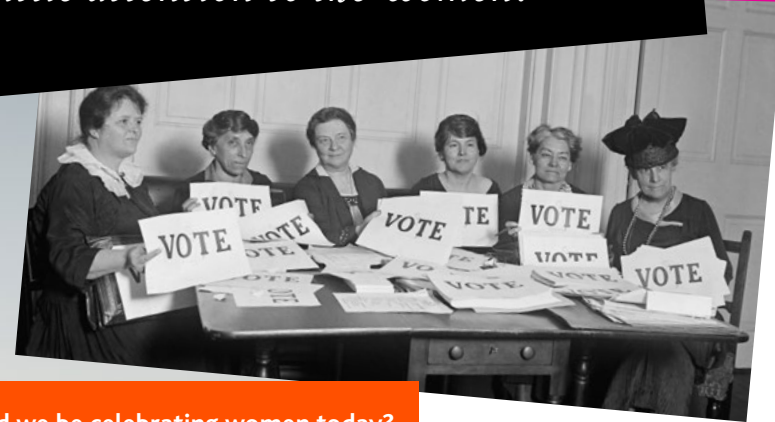
It's definitely OK to make mistakes, just be gracious when they happen and learn from them. And don't do them again.

You're not the only one feeling how you're feeling. I can't stress this enough!

Who is your female idol (personal or professional) and why?

It's a cliché, but my mum. I'm not super-duper close with my mum, but I think through almost every part of her life she has shared with me (before or after I was born), I've been able to see her determination, independence, empathy and patience, regardless of the chapter or people present in her life.

“Growing up I was educated about men from all walks of life who were celebrated throughout history with so little attention to the women.”



Why should we be celebrating women today?

Why shouldn't we? Women are mothers, sisters, daughters, aunties, cousins and everything in between. Growing up I was educated about men from all walks of life who were celebrated throughout history, with so little attention to the women. We are capable, smart and strong. Most importantly, we should be celebrating women because we should want to.

“It's definitely OK to make mistakes, just be gracious when they happen.”



Tanya Ziv

Chief Compliance Officer



How did you get to where you are today?

It wasn't a smooth ride, but quite a fun one. Three countries and very different cultures (Russia-Israel-UK). Two years of military service. Law and Economics degrees. Five years of working in mergers and acquisitions and six years of compliance at fintechs. I am a big believer in stepping out of my comfort zone – I think it is always the right decision, even when the outcome looks/feels wrong at times.

I feel very lucky to be living in London, one of the world's most international and multicultural cities, and to be working in fintech, such a fast-paced industry.

“I am a big believer in stepping out of my comfort zone – I think it is always the right decision.”

What do you think employers should do to support gender equality in the workplace?

The main thing is to believe in the value of diversity. Not just gender. Listen to different voices, even when they are not the most aggressive or the loudest in the room. Allow flexibility and measure results, not just “face time”.

What advice do you have for young women at the start of their careers?

Be confident and stay true to yourself!

Make sure you do not stay in your comfort zone for too long and welcome new challenges. Making mistakes is absolutely fine – this is how you learn!

Never let fear be the driver of your decision-making process.

“Never let fear be the driver of your decision-making process.”

Who is your female idol (personal or professional) and why?

My grandmother. She was an incredibly strong and smart woman. She lost both of her parents in WW2 and was left to take care of her younger sister when she was very young herself. After the war, she put herself through medical school while having two kids – all of that in Russia, a very male-dominated, communist society at the time.

She died when I was a child, but I remember thinking she was very strong but also very compassionate and empathetic. Looking back, I admire the fact that she was able to maintain her femininity in such a harsh and very male-dominated reality, while also building a meaningful and successful career.

In your own words, why should we be celebrating women today?

While there is huge progress being made, we are not quite there yet. Women all over the world are still facing challenges men do not – especially when it comes to balancing family life with their careers. This is not just an issue for businesses but involves society as a whole. International Women's Day should be an opportunity to thank the women and men in our society who are the drivers of the change but should also serve to remind us that there is still a long way to go.

“After the war, she put herself through medical school while having two kids – all of that in Russia, a very male-dominated, communist society.”

“Women all over the world are still facing challenges men do not – especially when it comes to balancing family life with their careers. This is not just an issue for businesses but involves society as a whole.”



Marie Joseph

US PR and Content Manager



How did you get to where you are today?

My path is as jagged as they come. After majoring in political science in college and a stint as an analyst at one of the biggest banks in the world, I found myself in an executive development program at Macy's. I went from financial modelling to fitting samples on real-life models, presenting to buyers and managing the merchandising cycle of one of Macy's private label brands. As the dots slowly connected, I realized that I had an affinity for noticing trends, "selling" behind scenes and really enjoyed finding creative solutions for business problems. To be honest, I didn't know marketing was a thing until I fell into it and now it seems like an innate fit. It's important to me to produce things that not only look good and communicate value but that

"Encourage women who are ambitious. Create space for those who have yet to find their voice."



people find is a natural fit for them too, so much so that they can't imagine what their life was like before it.

What do you think employers should do to support gender equality in the workplace?

It starts with hiring more women. And then affording those women the same access as their male counterparts. That means opportunities to learn and lead, and receive equal pay for doing the same work as men. Ask us what we think and then really listen. Encourage women who are ambitious. Create space for those who have yet to find their voice. We'll figure it out, but we need to be given a chance.

What advice do you have for young women at the start of their careers?



MY IDOLS

1 Don't be afraid to ask questions — especially the questions that are important to you. After working at a very homogeneous bank, I realized how much I needed diversity at my next job. I made it a point to ask my interviewers questions about company culture as well as diversity and inclusion.

2 Explore what you find interesting, even if those things seem completely random and conflicting. You never know how they will intersect.

3 Get outside of your comfort zone. Take roles that don't feel comfortable. Travel a lot. Talk to people who don't look like you. I personally believe you grow the most when you stretch yourself beyond what you thought was possible.



Lupita Nyong'o



Bozoma Saint John

Who is your female idol (personal or professional) and why?

Wow, it's hard to pick just one! I've always been inspired by women who are not only intelligent and physically strong but have had to make a way for themselves, occupying spaces where no one looks like them. They remind me how important representation is and why it's crucial to pave the way for others. I also love women who don't wait for others to praise them but give it to themselves when they've earned it. Think Serena Williams, Bozoma Saint John, Lupita Nyong'o.

"They remind me how important representation is and why it's crucial to pave the way for others."

Why should we be celebrating women today?

Women do it best. We're phenomenal thinkers and doers as well as inclusive leaders. In the US and many other countries around the world, women have bypassed men in education. Because of our higher levels of education, getting more women into work will have a far greater economic impact for employers and for our communities. That translates to more productivity, relationship building and problem-solving. When women win, everyone wins!

"When women win, everyone wins!"

Victoria Vetrova

Management Accountant



"My first job was as an economist at a bank in Ukraine."

How did you get to where you are today?

I have an accounting degree and always knew that I would be working in finance one day. My first job was as an economist at a bank in Ukraine, before I relocated to London where I started building my career in accounting.

My first role in London was as an accounts assistant. I gained lots of on-the-job experience at a small company as I studied through my CIMA qualification. As I continued to grow, I wanted a new challenge and so I moved to Currencycloud in 2014. I've continued developing my skills in a fast-paced finance team and have qualified as a professional accountant.

What do you think employers should do to support gender equality in the workplace?

I think companies should have processes in place, so all employees are able to meet the same standards as they progress through their careers. This will make progress fairer, regardless of gender, and also helps ensure that employees all get the same exposure to training and opportunities. Coach all employees and give them feedback to grow and improve.

What advice do you have for young women at the start of their careers?

1

Growth is much more important than salary. I would advise women to spend the first few years learning as much as they can rather than looking for a new workplace with a bigger salary. It's an investment into your future.

2

If you don't enjoy your job on a day-to-day basis, make a change. You spend almost half of your waking hours, half of your life, at your job. You have to like what you do otherwise you will never succeed.

3

Spend more time with colleagues who are proactive and positive.

4

Find a mentor who can help you grow.



International Women's Day

International Women's Day (March 8) is a global day celebrating the social, economic, cultural and political achievements of women. The day also marks a call to action for accelerating gender parity.

International Women's Day (IWD) has occurred for well over a century, with the first March 8 IWD gathering supported by over a million people in Austria, Denmark, Germany and Switzerland. Prior to this the Socialist Party of America, United Kingdom's Suffragists and Suffragettes, and further groups campaigned for women's equality. Today, IWD belongs to all groups collectively everywhere. IWD is not country, group or organisation specific. Make IWD your day!

Everyday!

www.internationalwomensday.com

[#IWD2018](https://twitter.com/IWD2018)

[#PressforProgress](https://twitter.com/PressforProgress)



Who is your female idol (personal or professional) and why?

All the women in my life, whether friends, family or colleagues, irrespective of their position and posts, have inspired me in one way or another. There's a lot that we can learn from each other!

In your own words, why should we be celebrating women today?

Let's take International Women's Day as an opportunity to thank all the women for being in our lives and who shape it the way it is today.

Currencycloud is re-imagining the way money flows through the global digital economy, removing the friction and inefficiencies of traditional cross-border payments. Its payment platform and flexible APIs give developers the building blocks to create the next generation of business payment innovations. Founded in London, in 2012, Currencycloud is regulated in London, Europe and North America.



Currencycloud[™]

The Steward Building
12 Steward Street
London E1 6FQ, UK

31 West 34th Street
New York, NY 10001
United States