



KASHMERA SELF

"Kash has always impressed me by demonstrating that she is constantly searching for an achievable path forward, regardless of what others are or are not doing. In her arguments, she keeps the benefits to consumers and the economic realities that are rendering the status quo uncompetitive, at the core of every point she makes."

- Senator Colin Deacon, Nova Scotia

PROFILE & EXPERTISE

Industry recognized, forward looking, fintech leader with over 20 years of experience in corporate innovation, strategy, foresight, and product commercialization. Kashmera has led private/public sector stakeholder relations in financial services and emerging technologies with a purpose-driven approach to innovating for social good through digital transformation for impactful change.

Emerging Technology | Corporate Innovation | Foresight & Strategy

Financial Services | Digital Payments | Information Technology

Product Commercialization | Social Impact



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AWARDS

Canada's Most Powerful Women: Top 100

Women's Executive Network - 2021

Rise UP Academy

Money 20/20 - 2020

One of 30 women selected globally to accelerate women in financial services leadership

FemTech Leader of the Year

Digital Finance Institute - 2019

Nominated by the industry alongside Interac's Chief Innovation Officer, the award recipient

Rising Star

Women in Payments - 2017

Awarded for innovation with a positive impact through integrity, diversity, and continuous development

Canadian Payment Innovation

ACT Canada to Interac - 2016

Awarded for launching debit mobile payments in Canada and disrupting the traditional 4-party payments model

Bravo

Interac - 2020, 2019, 2014

BOARD IMPACT

Corporate Strategy, & Governance

- Co-led a year long strategic foresight Board engagement, with sound governance where 8 out of 12 Board Members are shareholders and customers, to futureproof the firm and balance the needs across all stakeholders in the broader industry.
- Catalyzed a preparedness plan into 2030, through long-term strategy development and execution excellence of people, process, and technology investments by shareholders for Board Member socialization and buy-in.

Innovation & Digital Transformation

- Co-Chair FDX Canada, to progress a secure, interoperable, and flexible technical standard to drive adoption of data sharing across the competing interests of banks and fintechs for a more competitive landscape while safeguarding Canadians' financial information.
- Engaged stakeholders across all 3 tiers of government, private sector, industry associations, and advocacy groups to influence policy/market dynamics to protect consumer data rights. Presented recommendations to the Department of Finance Advisory Committee for their open banking report.

Social Impact & Purpose

- Contributor to financial inclusion digital public goods infrastructure evaluation, endorsed by UN Secretary's Roadmap for digital cooperation to meet United Nations Sustainable Development Goals (SDGs).
- Developed the internship program and squad frameworks to create a virtuous cycle of learning and teaching between executives and the next generation of leaders fostering an innovation mindset across the firm for the future workforce at Interac; avid mentor and advisor to students and new entrants.

THOUGHT LEADERSHIP

Spokesperson at large industry forums in Canada, the US, and Europe, at government led industry consultations, and published papers on various emerging topics.

Interac In The Know – [Looking ahead to 2022](#)

Interac In The Know – [Interac leader one of Canada's most powerful woman](#)

Newsire – [Leading financial services firms moving to adopt the FDX technical standard for secure financial data sharing](#)

Digital Public Goods Alliance (DPGA) endorsed by the United National Secretary's roadmap for digital cooperation – [financial inclusion](#)

Forbes – [Incentivizing Canadians for climate-friendly behaviours](#)

TWG – [Building a real-time incentives network with Interac](#)

Interac In The Know – [Reimagining women in leadership with Ryerson University Ted Rogers](#)

EDUCATION

Mentorship Program

Women Get on Board, 2023 (expected)

Getting Board Ready

Women Get on Board, 2022

Executive Leadership Management

University of Toronto – Rotman, 2018

Executive Leadership Management

University of Toronto – Rotman, 2018

Strategic E-business Management

University of Toronto, 2006

Bachelor of Arts, Economics

York University, 1999

ADVISORY ROLES

Canada Co-Chair Leadership | Financial Data Exchange (FDX) | 2020 - Current
Lead in establishing the standards necessary for secure financial data sharing between financial institutions and fintechs in service of the 38M Canadians.

Community of Practice Financial Inclusion | Digital Public Goods | 2020 – 2021
Assessing the role of financial inclusion as digital public good/infrastructure.

Awards Committee | Women in Payments | 2018 – Current

Advisory focused on the global movement of supporting people identifying as women, at all stages of their careers.

Fintech Fellow ON Deck | 2020 – Current

Collaboration on frontier themes in fintech to build the next wave of innovation in payments and financial services.

Mentor & Advisor | Knowledge Society, Ryerson, York U, WXN | 2017 - Current

CAREER EXPERIENCE

Interac Corp. | Toronto | 2012 – Present

Notable Achievements:

- Business lead for the open banking/data portfolio transforming Interac from traditional payments to an information exchange and maintaining its #1 most trusted position in financial services in Canada.
- Business lead for the launch of Interac Debit with Apple Pay, scaling it with Google Pay and other wallets, across all big 5 banks and many small banks. From launch to present day, Interac has benefitted from over 1 billion in new transaction volume and approximately \$20 billion in new transaction value.

AVP, Strategy & Emerging Solutions Delivery (2020 – Present)

Director, Innovation, Research & Emerging Solutions (2018 – 2020)

Director, Mobile Product Platform (2016 – 2018)

Sr. Manager, Mobile Platform, Products & Services (2014 – 2015)

Sr. Manager, Product Implementation – Mobile (2012 – 2014)

Self-Employed | Toronto | 2007 – 2012

Independent Product Management Consultant

Metavante | Toronto | 2007 – 2009

Product Manager

Dexit | Toronto | 2004 – 2006

Product Manager, Manager of Problem & Change

