



FINTECH
ATLANTA



2024 IMPACT REPORT

We are FinTech Atlanta

Advancing the Global Capital for Financial Technology

A Message from the Chair

FinTech Atlanta (FTA) made significant strides in 2024 as we advanced our mission to position Atlanta as the recognized global capital of financial technology. Our expanding ecosystem of programs continues to drive innovation, deliver thought leadership, and make a lasting impact on the fintech landscape.

This year, we launched our sixth program, **FinTech for Good**, a bold initiative focused on combating financial crime, enhancing value chain trust, promoting financial inclusion and fairness, and driving sustainability in fintech. This builds on the success of **FinTech Forward**, which was introduced in 2023 and continues to provide enterprise companies with opportunities to sponsor and support emerging fintech startups on their path to growth.

Collaboration across our programs has never been stronger. One standout example was our **Run it by the Buyers Junior event**, which brought together two foundational programs – **Run it by the Buyers** and **GenNext Insights** – to create a unique experiential learning opportunity.

In Q4, three student teams from the **University of Georgia (UGA)**, **Georgia State University (GSU)**, and **Kennesaw State University (KSU)** presented their fintech solutions to Atlanta's industry leaders, with UGA earning top honors for its innovative approach to biometric payment security. The energy in the room was electric, and this event underscored the importance of developing and investing in the next generation of fintech talent.

We also saw growth in other key initiatives. **Ask an Advisor (A³)** continues to thrive, with 12 dedicated advisors helping startups navigate the complexities of the financial services industry. Our **FinTech Atlanta Ambassadors**, now 10 strong, champion our mission both locally and globally, ensuring our influence extends well beyond Georgia's borders.

Looking ahead to 2025, we aim to strengthen collaboration both within our ecosystem and with Atlanta's cornerstone companies, especially those that drive and depend on fintech but aren't always recognized as industry players. Achieving this will require the collective effort of our entire membership, and I'm confident our board and community are ready to lead the way.

We are also thrilled to welcome our new **Vice Chair, Jonathan O'Connor**, who brings a deep passion for giving back to the Atlanta fintech community. His commitment to fostering inclusivity and innovation aligns perfectly with FinTech Atlanta's mission – whether through expanding access to our community programs, championing FinTech for Good, or advocating for greater opportunities for women in fintech. His leadership will be invaluable as we continue to grow and shape the future of financial technology in Atlanta.

In addition, we are excited to welcome **seven new board members**, as well as our new volunteer **Chief Financial Officer, Kelly Moyer**, and **Chief Marketing Officer, Scott White**. Most importantly,

we are thrilled to introduce **Ania Lackey as FinTech Atlanta's new Executive Director**. Ania brings an exceptional track record of leadership and vision to this role, and we look forward to seeing her build upon our strong foundation.

Finally, I would be remiss if I did not recognize **Hillery Champagne**, our departing **Executive Director Emeritus**. Since stepping into her role in 2021, Hillery has been an unwavering champion of FinTech Atlanta, elevating our mission, strengthening our community, and expanding our global impact. We are incredibly grateful for her dedication and leadership and wish her all the best in her next chapter.

The stage is set for another transformative year. Let's make 2025 a year of bold action, continued innovation, and shared success.

Oliver Burns

Oliver Burns

Chair, FinTech Atlanta
Chief Growth Officer, Corvia

“Looking ahead to 2025, we aim to strengthen collaboration both within our ecosystem and with Atlanta’s cornerstone companies, especially those that drive and depend on fintech but aren’t always recognized as industry players.”

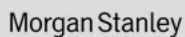




Fintech in Atlanta Works

More than 245 fintech companies are headquartered or have a significant presence in the Peach State. Georgia-based companies have processed more than 300 billion global payment transactions. Atlanta is home to one of the 12 Federal Reserve Banks setting and executing our nation's monetary policy. The Intercontinental Exchange, owner of the New York Stock Exchange, is headquartered here. When people think about fintech, they think about Atlanta.

These are just a few of the companies representing the scale and scope of our industry here:



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In an era where technology is reshaping finance, the FinTech Certificate Program empowers students to lead this transformation by blending finance principles with technology and leveraging AI to enhance learning and foster innovation. GenNext Insights elevates this process with hands-on experience through student consulting teams, combining theoretical knowledge, real-world application, with digitally native students. Together, they explore fintech’s limitless possibilities to become the future catalysts for change in the financial world.”



Bob Trotter

Sr. Executive Partner, Gartner
Assistant Director, FinTech Certificate Program
University of Georgia

Talent that Scales

Top talent fuels thriving ecosystems. With more than 42,500 Georgia-based employees working in fintech organizations, we have a strong base. However, we continuously need more work-ready talent to support our industry's growth.

That's why the University System of Georgia's Board of Regents and the American Transaction Processors Coalition (ATPC) collaborated with the fintech industry in 2018 to launch the Georgia Fintech Academy, an initiative to educate and equip our diverse body of students and young professionals for future careers in financial technology.

The University of Georgia is one of 26 institutions participating. In fact, the FinTech Certificate Program is UGA's fastest growing, with 240 students enrolled in 2025.

As a part of the university's curriculum, Professor Bob Trotter partnered with major local brands, including Beazer Homes, BlackRock, Boehringer Ingelheim, Corpay, Fiserv, Owl Practice, Synovus, The Weather Channel, Truist, and Visa, to bring their offices to

the classroom. Students participated in experiential learning projects, solving these companies' real-world business challenges.

In Fall 2023, we also kicked off the GenNext Insights program, which is an evolution of these experiential learning projects enabling corporate partners to bring an undeveloped portfolio of ideas to student-led consulting groups within colleges and universities for delivery. So far, we've been fortunate enough to have BlackRock, Fullsteam, and Visa raise their hands to work with UGA's Terry College of Business Student Consulting Group. The beauty of this program is that it adds value to both sides – real-world experience for the students and innovative solutions to help drive investment decisions for the participating businesses. The GenNext team is excited to announce that we'll be working with our FinTech for Good program on our first project of 2025. Stay tuned!

Student internships are vital to training our future workforce. FinTech Atlanta teamed up with three interns throughout 2024 who provided value across all areas of our work and ecosystem. Both were introduced to us through their participation in the Georgia Fintech Academy. We look forward to working with more future fintech leaders in 2025.



The Georgia Fintech Academy is flourishing and reaching unprecedented heights, with student engagement soaring to record levels. What sets it apart is the Academy's distinctive ability to connect with students statewide, transcending geographical boundaries through its comprehensive for-credit curriculum and impactful events. As we navigate the intersection of education and technology, the Academy's commitment to fostering a vibrant learning environment positions Georgia as a catalyst for future leaders of the fintech industry.



1,800+
students enrolled
in fintech courses



63%
of participating students are
from underrepresented groups



82%
of students are in-state



26
University System of Georgia
institutions engaged



1,300
students attended one of 42
speaker series



359
average participants per
career fair event

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FinTech Atlanta and its Board have been instrumental in the success of the Georgia Fintech Academy since its inception. Their leadership, industry insights, and unwavering support have helped us advance our mission of equipping students with the skills, knowledge, and connections needed to thrive in the fintech industry. By bridging the gap between education and career opportunities, we are ensuring that Georgia remains a global leader in fintech innovation and workforce development.”



Laura Gibson-Lamothe
Executive Director
Georgia Fintech Academy



Stories that Showcase

Metro Atlanta is fintech's global capital. With more than two-thirds of U.S. debit, credit, and prepaid card transactions being processed using the rails of companies with a significant Georgia presence, it's impossible to find a region more welcoming to fintech companies and financial service providers.

And the world is taking notice. This year, we doubled down on our mission to tell the story of fintech in Atlanta – with those both locally and abroad.

We took our mobile, **Transaction Alley Studio** on the road and convened our community at multiple global events: Fintech Meetup, FIBE (Fintech Berlin), FinovateFall, and most importantly, Atlanta's own Fintech South, produced by the Technology Association of Georgia (TAG). We captured and edited content in real time to share via social media and created additional exposure and credibility for our region. This allowed us to grow our LinkedIn followers by 64% in 2024.

We also took advantage of the vibrant fintech ecosystem in our own backyard by participating in local events like the Independent Community Bankers Association's (ICBA) ThickTECH kickoff and Demo Day, the Federal Reserve Bank of Atlanta's Payment Inclusion Forum, the Global Payments Fintech Catalyst Conference, ATPC's Future Leaders Summit, the Atlanta Digital World Summit, KSU's Digital Payments Seminar, amongst others.

Additionally, FinTech Atlanta and our partners hosted foreign trade and political delegations from eight key countries around the globe. We used these engagements to reinforce Atlanta's position as a global capital for financial technology innovation and leadership.

Innovation in Action

FinTech Atlanta hosted three of our signature Run it by the Buyers gatherings in 2024, bringing together large Georgia-based corporations with early/growth-stage fintech companies to discuss commercial collaboration, key industry issues, opportunities, and challenges.

These one-of-a-kind gatherings are designed to sustain the “entrepreneurial virtuous cycle” with a focus on helping innovators establish product-market fit more efficiently and effectively with the help of larger corporations, which cements their role as customers and partners, and thereby fosters even further innovation.

In 2024, Run it by the Buyers set record-breaking attendance numbers and engagement. We packed the rooms at Cisco’s Innovation Center, UPS, and The Home Depot, connecting audiences of nearly 200 attendees per event, 14 earlier-stage companies (“Sellers”), eight updates from past-presenters, and “Buyers” representing Aflac, BlackRock, Corpay, Deluxe, First Century Bank, FIS, Georgia Banking Company, Global Payments, The Home Depot, InComm, InComm Go Studio, Mastercard, NCR Voyix, Synovus/Maast, Truist, UPS Capital, Visa, Waystar, Wells Fargo, and Worldpay. We’re delighted to say that these events have resulted in follow-up meetings, critical introductions, and pilot programs signed.

We mixed things up a little bit at the final event of 2024 by partnering with the Georgia Fintech Academy on “Run it by the Buyers, Juniors.” Three student groups from the University System of Georgia pitched their creative fintech and payment solutions to our panel of “Buyers.” We’re delighted to report that the winning group from the University of Georgia was awarded \$4,000 in scholarship money. Runners-up from Georgia State University and Kennesaw State University left with fantastic experience, feedback, and \$1,000 in scholarship money each.



FinTech Atlanta's Run it by the Buyers continues to make a powerful impact on Georgia's fintech ecosystem. Since presenting at the event, 88 companies have gone on to raise more than \$2 billion in funding. We look forward to continuing our program throughout 2025, building on this year's success, and encouraging potential "Buyers" and "Sellers" alike to get involved! You might be a good fit as a "Seller" if you are a growing or scaling fintech of customer of a fintech with existing customers, employees, and a user case for working with one of our buyers. Please reach out to FTA Executive Director, Ania Lackey at alackey@fintechatlanta.org for more information.

An enormous amount of thanks and gratitude goes out to the Run it by the Buyers program team, who volunteer their time to develop this community that brings new and innovate solutions to financial institutions: Marcelo Bernal, Fintech Specialist, Ali Raza, Senior Advisor, Payments, Cards & Fintech at Protiviti, Chris Stanley, SVP, Payments & Technology Banking at Georgia Banking Company, and Qazi Haq, Strategy and Transactions Consultant at EY-Parthenon.

In 2024, we also generated momentum for one of our newest programs, Ask An Advisor, or A³. This program leverages the insights, skills, and networks of fintech's most experienced and successful executives and experts to help startups and early-stage companies to prove out their business model and grow faster.

A³ continued to build momentum in 2024, adding to its roster of Advisors, with 20 now available to support startups from Atlanta and the wider Georgia community. These Advisors represent a fantastic cross-section of skills and experiences, allowing us to be ready to engage and help young fintech companies to grow.

Five entrepreneurs have now benefited from the program, and we continue to receive great feedback on the program from both sides of the Advisor/Advisee relationship.



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Atlanta’s fintech ecosystem was instrumental in shaping my career, and I’m honored to give back by supporting FinTech Atlanta’s mission and community work. FinTech Atlanta plays a critical role in fostering innovation, connecting industry leaders, and driving meaningful growth for both startups and established companies. I’m excited to help expand our impact and ensure Atlanta remains the global capital of financial technology.”



Jonathan O'Connor

Vice Chair, FinTech Atlanta
Division President, Third-Party
Payments, Synovus



Legislation that Works

Atlanta is built for business, as is all of Georgia. There is a reason Area Development Magazine recognized Georgia as the #1 state for doing business each year for the past decade. And from the beginning, our state, county, and local governments have remained strong supporters of the fintech industry.

FinTech Atlanta and our member organizations regularly collaborate with our founding partners, American Transaction Processors Coalition (ATPC), Metro Atlanta Chamber (MAC), and Technology Association of Georgia (TAG) to stay connected with elected officials, educate them on our industry's economic impact, and advocate for positive industry legislation. Below are a couple of notable updates from 2024 and priorities for 2025.

Governor Brian Kemp's Priorities

In January, Governor Kemp proudly proclaimed Georgia as being the top state for business for 11 years in a row but also stressed the need for improvement in workforce development – a key FTA priority. With constant and consistent input from leaders inside FTA, he introduced his plan to align education with high-demand career opportunities. He noted that the Georgia MATCH program has led to a 9% increase in enrollment growth for the Technical School System. He also discussed investments in infrastructure, including roads, freight, water, and wastewater. Governor Kemp has identified insurance reform as a top priority, with a focus on improving Georgia's legal climate for businesses.

H.R. 1135 Study Committee Recommendations

The House Study Committee on Credit Card Fees on State Sales and Excise Tax and its Impact on Georgia Merchants and Consumers was appointed in 2024 by House Speaker Jon Burns and released its final recommendations at the beginning of January 2025. The committee included a bipartisan group of legislators as well as private sector representatives. Its recommendations include:

- Increasing Georgia's Vendor Compensation Rate.
- Studying how any changes made to the card transaction process and related fees impact state revenue.
- Studying and implementing best practices to prevent card transaction fraud.

2025 Georgia General Assembly Convened Under the Gold Dome

On Monday, January 13, the Georgia General Assembly convened for its 158th legislative session. Over the next 40 days, FTA closely observed legislators as they worked to pass a balanced budget and debated the merits of hot topics like insurance reform, public safety, and sports betting. Once again, FTA members will participate with industry leaders in helping educate legislators about “transaction alley” and its impact on solid economic development in Georgia.



FinTech Atlanta Board Members



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At Arketi, we recognize the vital role FinTech Atlanta plays in fostering innovation and growth within Georgia’s technology ecosystem. By connecting industry leaders, entrepreneurs, and investors, they are driving forward the fintech sector, ensuring our state remains a hub for cutting-edge financial technology and economic opportunity.”



Mike Neumeier, APR
CEO
Arketi Group



FinTech Atlanta Leaders

FinTech Atlanta Executive Committee



Oliver Burns
Chief Growth Officer
Corvia Payments
FTA Chair



Jonathan O'Connor
Division President, Third-Party Payments
Synovus
FTA Vice Chair



Jane Elliott
Chief Human Resources Officer
NCR Voyix



Keith Hartford
President
WNA Ltd



Joe Radest
Founder
1 Step Technologies



H. West Richards
Executive Director
American Transaction Processors Coalition



Nandan Sheth
CEO & Board Director
Splitit



Grant Wainscott
FTA Founding Board Member



Larry Williams
President & CEO
Technology Association of Georgia

FinTech Atlanta Team



Ania Lackey
Executive Director
FinTech Atlanta



Kelly Moyer
Chief Accounting Officer
Deluxe
FTA Chief Financial Officer



Scott White
Vice President, Demand Generation
Fullsteam
FTA Chief Marketing Officer

Welcoming Ania Lackey as FinTech Atlanta's New Executive Director

FinTech Atlanta is thrilled to welcome Ania Lackey as our new Executive Director. With over a decade of experience in Atlanta's business and startup ecosystem, Ania has been a driving force in building strategic partnerships that fuel innovation and economic growth.

Most recently, at Atlanta Tech Village (ATV), Ania played a pivotal role in connecting founders, investors, and corporate partners, fostering collaborations that drive real impact. Her expertise in helping startups gain traction, secure funding, and scale strategically has positioned her as a leader in Georgia's innovation landscape.

Ania's background also includes roles with the Georgia Department of Economic Development and the Metro Atlanta Chamber, where she

helped both U.S. companies expand internationally, and foreign startups navigate entry into the U.S. market. Her deep understanding of global fintech ecosystems and her ability to bridge the gap between startups and enterprise organizations make her a perfect fit to lead FinTech Atlanta into its next chapter.

At her core, Ania is a connector and advocate for founders, passionate about providing fintech startups with the networks, insights, and resources they need to thrive. As she steps into this role, she is committed to expanding FinTech Atlanta's reach, strengthening industry partnerships, and driving the growth of Georgia's fintech ecosystem.

We are excited for the impact Ania will bring to FinTech Atlanta and look forward to her leadership in shaping the future of fintech in Georgia.

New Members of the Board of Directors

2024 was a year of record growth for FinTech Atlanta with the addition of the following members to our Board of Directors.

Kathi Klawitter

Chief Operating Officer
Allied Payment Network

Debbie Guerra

Chief Payments Officer
EasyPark Group

Keith Smith

Chief Executive Officer
Payouts Network

Saurav Bhandari

Chief Operating Officer/Founder
Arbo

Seamus Smith

EVP, Group President
FIS

Jonathan O'Connor

Division President, Third-Party
Payments
Synovus

Monica Eaton

Chief Executive Officer
Chargebacks911

Advancing our Organization



Run it by the Buyers

FinTech Atlanta hosts Run it by the Buyers events to encourage commercial collaboration between large corporations (“Buyers”) and promising Georgia fintech companies building innovative new products, solutions, and services (“Sellers”).

Program Director



Ali Raza

Director – Payments, Cards & Fintech
Protiviti



Chris Stanley

SVP, Payments & Technology
Georgia Banking Company



Marcelo Bernal

Fintech Specialist



Ask An Advisor

Ask An Advisor (A³) provides startups and early-stage fintech companies with direct access to the best and brightest individuals leading the fintech industry. A³ is designed to connect these companies with those who make things happen – senior execs versed in the complexities of our industry.

Program Director



Ian Stuttard

Program Director
FinTech Atlanta



Matt Nicholson

Senior Vice President
CarlQ



FinTech Atlanta Ambassadors

The FinTech Atlanta Ambassadors program consists of a diverse group of executive leaders who help us share the story of both FinTech Atlanta and our robust ecosystem – with audiences locally and overseas.

Program Director



Nandan Sheth

CEO & Board Director
Splitit



Grant Wainscott

FTA Founding Board Member



GenNext Insights

GenNext Insights creates opportunities for university students to gain real-world experience working with businesses to develop solutions and ideas for emerging business problems. These student-led consulting groups help businesses drive investment decisions while building their own portfolios and resumes.

Program Director



Bob Trotter

Sr. Executive Partner, Gartner
Assistant Director, FinTech Certificate
Program, University of Georgia



FinTech Forward

FinTech Forward is a sponsorship initiative that connects Atlanta-based fintech startup founders with corporate leaders in the ecosystem. Through the program, sponsors select a founder to join the FinTech Atlanta board of directors, gaining access to board-level insights, networking opportunities, and ongoing mentorship. FinTech Forward is designed to foster deeper engagement between high-potential founders and the region's established fintech community.



FinTech for Good

FinTech for Good is a collaborative initiative bringing together leaders across the financial services industry to drive positive change. Focused on four key pillars – fighting financial crime, increasing value chain trust, advancing financial inclusion, and promoting sustainability. The program leverages the collective expertise and resources of the fintech community to build a safer, more equitable, and sustainable financial future for all.

Program Director



Amy Barbieri

Co-Founder & President
Vital4



Last year also marked a year of continued learning and education for FinTech Atlanta and our board of directors. At each of our quarterly board meetings, we hosted guest speakers and industry experts, including:



Katie Kirkpatrick
President & CEO
Metro Atlanta Chamber



Jon Birdsong
CEO
SoDo Atlanta



Emmaline Aliff
SVP – Risk and Analytics Executive
Equifax



Jessica Washington
AVP, Research
Federal Reserve Bank of Atlanta



Lali Shaffer
Director, Payments Forum
Federal Reserve Bank of Atlanta



Jay Morgan
Founder
JL Morgan Company Inc.



Laura Gibson-Lamothe
Executive Director
Georgia Fintech Academy



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FinTech Atlanta plays a critical role in fostering innovation and accelerating growth within Georgia’s fintech ecosystem. Through initiatives like Ask an Advisor (A³), we’re not just connecting startups with experienced mentors, we’re building a stronger, more dynamic industry where collaboration drives real results. My experience advising through A³ has reinforced the power of strategic partnerships in navigating challenges and unlocking new opportunities for both startups and seasoned professionals alike.”



Steve Nigri
Co-Founder
NXTMoves





Investing in the Cause

FinTech Atlanta would not be here without its 40+ corporate representatives on our board and three founding partners – American Transaction Processors Coalition, Metro Atlanta Chamber, and Technology Association of Georgia – plus a dedicated group of volunteers representing fintech companies and affiliates across Georgia.

We can do more together than we can apart. Engagement in FinTech Atlanta enables you to have a seat at the table and take full advantage of our initiatives that accelerate talent and innovation for you and your company.

For more information on the role you can play in FinTech Atlanta, please contact our Executive Director, Ania Lackey, alackey@fintechatlanta.org





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Produced by Arketi Group
arketi.com

FinTech Atlanta is a coalition of companies working to advance Atlanta as the recognized global capital of financial technology.

Led by seasoned industry executives, the group's priorities are to drive fintech industry growth, talent expansion, innovation acceleration, and public policy influence in Atlanta and across the state of Georgia.

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