

Akhila Rao is a seasoned C-Suite executive with deep expertise in the financial services industry, end-to-end client experience, and business transformation. Directly assisted founders in building a de novo personal loan product and loan originations platform and launched a fintech start-up before the Great Recession with a complete end-to-end digital experience. Re-hired by the same founders to lead integration of LightStream into SunTrust Bank (now Truist Bank) and grew the loan portfolio to \$8 Billion. Appointed to SunTrust Operating Council (most senior leadership team

representing ~20 executives). Led several business and technology transformations throughout career and across multiple geographies (Americas, EMEA, Asia) such as digital innovation & automation, offshoring, building risk and control frameworks. In her current role as Chief Digital Officer at Encore Capital Group, Akhila is responsible for the Digital Strategy, Web Product Development, Digital and Direct Mail Marketing and is leading the implementation of machine learning and AI models to improve consumer acquisition, engagement, and retention. Servant leadership style that is known for maximizing "IQ" and "EQ" to be successful across a myriad of platforms.