

Scarlett Sieber Chief Strategy & Growth Officer



Scarlett is the Chief Strategy and Growth Officer at Money20/20 and a bestselling author, having recently published "Embedded Finance: When Payments Become An Experience."

Scarlett's expertise has been recognized by her appointment as a senior advisor to NASA, and her diverse career spans across various roles in the finance and tech sectors. She was previously Vice President at USAA where she led their newly created business development initiative and as Chief Innovation Officer of Opus Bank, she led the digital strategy and transformation for Opus and its \$15B trust subsidiary, Pensco.

At BBVA, Scarlett, as the Senior Vice President of Global Business Development, played a key role in securing partnerships and accelerating the bank's global innovation strategy in the US. She was also the US lead for the bank's millennial initiative. Before joining BBVA, Scarlett co-founded the data visualization tech start-up Infomous, where she was Chief Operating Officer and served clients such as The London Olympics, The Economist, Super Bowl XLVII, and USA Today.

Scarlett is widely regarded as a foremost expert in the industry, often invited to offer her insights on topics such as embedded finance and the latest advancements in fintech with a social following of over 200,000.