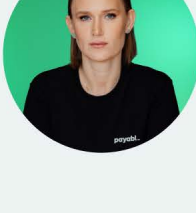


C-levels bios



Ugne Buraciene

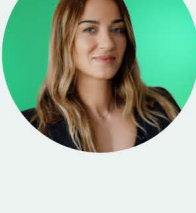
Group CEO at payabl.

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Ugne Buraciene is Group CEO of payabl., a European financial technology provider helping businesses take control of their money flow. Since joining in 2020, Ugne has led the company through a period of rapid growth, expanding its reach across Europe and broadening its product suite with payabl.one, the unified financial platform that brings acquiring, business accounts, and card issuing together in one connected view.

With almost 20 years of leadership experience in fintech and banking, Ugne has built her career on navigating complex regulatory environments and scaling cross-border operations.

Beyond payabl., Ugne actively champions the growth and innovation of the payments industry. She serves as a board member of TechIsland and CYENS Centre of Excellence, an advisor to Bivial AG, the Cyprus Country Ambassador for the European Women Payments Network, and a Money20/20 Europe RiseUp mentor.



Christia Evagorou

Deputy Group CEO at payabl.

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Christia Evagorou is Deputy Group CEO and Group Chief Corporate Officer at payabl., a European financial technology provider helping businesses take control of their money flow. She plays a central role in shaping corporate strategy and leading the execution of key initiatives across global operations.

A Chartered Accountant (FOCA, ICAEW) and qualified lawyer (Cyprus Bar Association), Christia has more than 15 years of experience spanning tax advisory, M&A, and financial services regulation. Before joining payabl. in 2024, she held senior leadership roles at PwC and KPMG UK, advising global clients on complex cross-border matters.

Alongside her executive role, she serves on the Board of the Cyprus Investment Funds Association, where she contributes her expertise to advancing and strengthening the country’s investment funds sector.



Kristaps Zips

Chief Executive Officer at payabl. UK

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Kristaps Zips is UK CEO of payabl., a European financial technology provider helping businesses take control of their money flow. He is responsible for driving payabl.’s growth in the UK market, and ensuring merchants have the visibility, control, and reliability they need to manage and scale their money flows with confidence.

Kristaps brings over 20 years of experience across corporate and retail banking, payments infrastructure, and regulated financial services. He began his career in banking, holding roles spanning sales, financial institution relationships, brokerage, custody, and foreign exchange trading. Over time, his focus shifted to building and operating payment infrastructure, where he led acquiring, issuing, and banking payment operations, and oversaw complex integrations across regulated environments.



Nikolett Palinkas

Group Chief Growth Officer (Acquiring)

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Nikolett Palinkas is Group Chief Growth Officer (Acquiring) at payabl., a European financial technology provider helping businesses take control of their money flow. She leads global acquiring strategy, merchant growth, and client performance, and since joining the business in 2021 has played a key role in its rapid expansion across Europe and international markets.

Nikolett brings nearly 20 years of experience in financial services, including almost a decade in payments and FX. She has worked closely with brokers, PSPs, and cross-border merchants to optimise approval rates, strengthen risk management, and support scalable growth into new regions. Based in Limassol, she is a recognised industry leader and regular speaker on acquiring, growth strategy, and cross-border payments.



Thekla Paschali

Chief Technology Officer at payabl.

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Thekla Paschali is Chief Technology Officer at payabl., a European financial technology provider helping businesses take control of their money flow. She spearheads payabl.’s technological vision and infrastructure, focusing on innovation, strategic partnerships, cybersecurity, and regulatory compliance.

Thekla has built her career in technology leadership within financial services, and holds an MBA from CIIM and a Master’s Degree in Internet Technologies and Enterprise Computing.



Oleg Stefanets

Chief Risk Officer at payabl.

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Oleg Stefanets is Chief Risk Officer at payabl., a European financial technology provider helping businesses take control of their money flow. He leads the company’s global risk strategy and fraud prevention strategy.

Oleg brings nearly 15 years of experience in risk and compliance. He joined payabl. in 2020 and has served as CRO since 2022.



Esfira Zakas

General Manager (Lithuania) and Group Chief Marketing Officer at payabl.

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Esfira Zakas is Group Chief Marketing Officer and General Manager (Lithuania) at payabl., a European financial technology provider helping businesses take control of their money flow. As CMO, she leads the company’s global marketing strategy, driving brand growth and positioning payabl. at the forefront of the fintech industry. As General Manager in Lithuania, she is responsible for building and scaling operations in a key European market, supporting payabl.’s wider expansion ambitions.

Esfira brings over 15 years of experience in marketing and business development, with a proven track record of crafting compelling narratives that resonate with diverse audiences and generate meaningful engagement. Prior to payabl., she held senior marketing and communications roles across technology, oil and gas, and insurtech.



Jolita Strasunskaitė

Group Chief People Officer at payabl.

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Jolita Strasunskaitė is Group Chief People Officer at payabl., a European financial technology provider helping businesses take control of their money flow. She leads the company’s global people strategy, focusing on cultivating a strong organisational culture and delivering an excellent employee experience.

Jolita brings over a decade of HR expertise across fast-paced industries, with a proven track record in talent development, organisational growth, and fostering collaboration. Prior to payabl., she held several leadership roles in HR, driving people-first initiatives and navigating complex challenges.



Marios Tsiallis

Group Chief Financial Officer

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Marios Tsiallis is Group CFO at payabl., a European financial technology provider helping businesses take control of their money flow. He leads the company’s financial strategy, planning, and corporate finance function, focusing on maintaining a healthy financial environment that underpins continued expansion across Europe and beyond.

Marios brings over a decade of finance leadership experience, built across PwC Cyprus and PwC UK. Most recently, he served as Director in the Deals division at PwC Cyprus, advising clients on corporate finance, strategic planning, and complex transactions across multiple sectors.



Breno Oliveira

Chief Product Officer at payabl.

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Breno Oliveira is Chief Product Officer at payabl., a European financial technology provider helping businesses take control of their money flow. He leads payabl.’s product strategy and delivery, managing the company’s product portfolio from vision through to execution.

Breno brings nearly 15 years of experience in product engineering and leadership across banking, fintech, and communications. Prior to payabl., he held senior roles at UBS, Vodeno, and EPAM Systems. He holds an MBA in IT Management and an MSc in Professional Communication.



Bruno Carneiro Leao

Chief Regulatory Compliance

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Bruno Carneiro Leao is Chief Regulatory Officer at payabl., a European financial technology provider helping businesses take control of their money flow. He leads global regulatory compliance across payabl.’s European and UK entities, and drives strategic initiatives that support the company’s expansion into new markets and jurisdictions.

Bruno brings around 20 years of experience in regulatory compliance, AML, and risk management across financial services. He joined payabl. in 2024 as Deputy Chief Corporate Officer before stepping into the CRO role in 2025. Prior to payabl., he was Head of European Compliance at Nuvei, and earlier held senior roles at Hellenic Bank, EY, PwC (Brazil and Cyprus), and Barclays Wealth and Investment Management.



Dmitry Kalashnikov

Group Chief AMLCO

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Dmitry Kalashnikov is Group Chief AMLCO at payabl., a European financial technology provider helping businesses take control of their money flow. He leads the company’s global anti-money laundering and financial crime prevention programme, overseeing onboarding, monitoring, and risk controls across all entities and product lines.

Dmitry brings over a decade of experience in AML and compliance within financial services and payments. He joined payabl. in 2021 as Head of AML & Compliance / AMLCO, and was appointed Group Chief AMLCO in 2024. He holds a BBA in General Management and Accounting from the University of Nicosia, and is certified by the Cyprus Securities and Exchange Commission (CySEC) in both AML and Advanced qualifications.

