

# Executive Bios

**EarnIn is a first-of-its-kind financial hub<sup>1</sup> that gives on-demand access to earnings.** With the power of a paycheck, EarnIn empowers anyone to use the money they've earned when they want or need. There are no credit checks, interest rates, or mandatory fees.<sup>2</sup>



**Ram Palaniappan**  
Founder and Chief Executive  
Officer (CEO)

Ram Palaniappan is the founder and CEO of EarnIn, which aims to build a more equitable financial system and free people from the traditional payment cycle, giving them control of their money, starting from when they earn it.

An innovative entrepreneur, Ram's career spans over two decades, founding multiple fintech startups, with a passion for helping people achieve more financial peace of mind. Ram was inspired to start EarnIn after he helped his employees at his previous company when they needed money before payday by writing them personal checks.

A regular speaker on fintech, financial services, start-ups, entrepreneurship, and financial well-being at top industry events, including Startup Grind Global Conference, Montgomery Summit, Startup Week Cincinnati, Purdue University's Krannert Executive Forum, and FinTech Silicon Valley, among others. His insights have been featured in top media, including The New York Times, The Wall Street Journal, Forbes, CNBC, Fox Business, and more.

In 2021, Ram was honored as the Gold Globee winner of "Innovator of the Year" for empowering community

members to confront financial challenges exacerbated by the pandemic.

Ram earned an MMS from the Birla Institute of Technology and Science and an MBA from Purdue University's Krannert School of Management.



**Sean Delehanty**  
Chief Financial Officer (CFO)

Sean Delehanty is the Chief Financial Officer at EarnIn and is responsible for ensuring that the company is resourced to deliver on its goal of a more equitable financial system.

Prior to joining EarnIn, Sean was SVP Finance at Symantec, responsible for Corporate FP&A, Treasury, and Corporate Development, and was instrumental in the transformation of the business into a pure-play consumer company.

Earlier in his career, Sean was an investor at Silver Lake, where he invested in market-leading technology and technology-enabled companies and helped drive Silver Lake's expansion into new categories and geographies.

Sean earned a B.S.E in Mechanical Engineering from Duke University.



**Brittanie Williams**  
Chief Marketing Officer (CMO)

As Chief Marketing Officer at EarnIn, Brittanie is a trusted leader in charge of the expansion and enhancement of EarnIn’s marketing strategy to bolster visibility for its products that free its community members from the traditional payment cycle.

Throughout her career, Brittanie has led marketing and communications efforts and helped build immersive storytelling and strategic, integrated communications that put customers at the forefront. Prior to EarnIn, she served as the Director of Marketing Operations and also led the driver strategy and special projects teams at Uber for over five years, playing a vital role in building the global brand and ushering in the new era of gig workers. She has a keen understanding of how to scale organizations – from start-ups to global corporations – with a specific interest in financial services technology.

An award-winning marketer who thrives on building impactful brand experiences, Brittanie Williams brings deep experience and expertise in the advancement of technological solutions that support the unique needs of people living paycheck to paycheck.

Brittanie studied Mass Communications at the University of Utah.



**Ofer Shaked**  
Chief Technology Officer (CTO)

As Chief Technology Officer at EarnIn, Ofer Shaked leads the technology division and is focused on optimizing existing EarnIn products and innovating advanced products in development.

With over 20 years of leadership experience in technology, Ofer most recently held the position of vice president of engineering & data at Intuit, working on large-scale data streaming and processing, and automated data quality measurement approaches. Previously, he founded the marketing data and analytics company, Origami Logic, to garner insights from large and complex data for enterprise customers such as Procter & Gamble, Wells Fargo, American Express, and Visa. Origami Logic was later acquired by

Intuit to transform how large amounts of valuable data are collected, organized, and analyzed.

A serial entrepreneur with incredible experience building and enhancing platforms along with understanding and analyzing data, Ofer also founded tech companies such as FareChase and held several key positions at enterprises like Current TV and Yahoo, modernizing the technology stacks and operations as well as focusing on uplifting the customer experience. Prior to that, he held multiple senior roles in the elite Israeli Intelligence technology unit.

Ofer earned an M.S. in Computer Science and a B.S. in Mathematics and Computer Science, Cum Laude, from Tel Aviv University.



**Yair Rivlin**  
Chief Product Officer (CPO)

As Chief Product Officer, Yair Rivlin is focused on scaling EarnIn’s robust product roadmap aligned with EarnIn’s customer-first approach to offer financial wellness products that work for people.

Yair’s proven track record of successfully driving initiatives that prioritize customers and employees and drive impact will further strengthen EarnIn’s suite of tools to help stabilize and grow people’s financial futures.

With over 15 years of experience driving significant revenue growth through product development, go-to-market and customer acquisition strategies, Yair joins EarnIn from his previous position as director of home productivity for Alexa at Amazon’s famed innovation unit, Lab126. In his role, he designed Alexa’s productivity offerings helping customers manage their schedule and daily tasks via programs such as calendars, reminders, timers, alarms, notes, and weather. Prior to this, he was the general manager for Amazon Transparency, a product serialization and counterfeit prevention program that ensured the integrity of the Amazon marketplace. He also worked on Amazon’s Payments team, leading product for the U.S. and global gift card business across all distribution channels.

Yair earned an MBA in Finance, Strategy, and Marketing from Northwestern University’s Kellogg School of Management and a B.Sc., in Electrical Engineering from Technion – Israel Institute of Technology.



**Rohan Kohli**  
Chief Compliance Officer (CCO)

Rohan Kohli is Chief Compliance Officer at EarnIn, and leads EarnIn’s Compliance, Financial Crimes, Fraud, Disputes, Third Party Risk Management, and Bank Partnerships functions.

Rohan is a senior risk and compliance executive with over 20 years of progressive leadership and management experience in the global financial services industry at firms such as American Express, Morgan Stanley, GE Capital, Capital One and TIAA. Rohan has extensive experience delivering sustainable results, overseeing risk management functions effectively and efficiently in various circumstances including complex transformations, crisis management, mergers and acquisitions integrations, and scale-ups. Prior to a career in risk management, Rohan spent over four years at Credit Suisse in various roles including investment banking, and equity research covering the technology industry.

Rohan earned a B.A. in Political Science and Economics from Queens College – City University of New York. Rohan is based in New York, NY.



**Gaurav Bhargava**  
Chief Risk Officer (CRO)

Gaurav Bhargava is Chief Risk Officer at EarnIn, joining in July 2019. He is responsible for credit risk and fraud risk models and strategies.

Gaurav has over 15 years of experience in the consumer financial industry. Prior to EarnIn, Gaurav worked as VP of Risk at Tala, a consumer financial startup. Gaurav has advised multiple startups and worked at global institutions like HSBC, Citi, Barclays and Capital One. He has worked on portfolios spanning four continents and products ranging from credit cards, personal loans, mortgages, microloans to deposit accounts.

Gaurav earned a Bachelor’s of Technology from IIT- India, a Masters in Operations Research from NCSU and MBA from Wharton School of Business.



**Stan Lee**  
Chief Information Security Officer (CISO)

As CISO, Stan Lee helps manage cybersecurity risks and works to align EarnIn’s security strategy with its product and business strategies, focused specifically on safeguarding trust with both Community Members and employers through the protection of customer data while remaining a strategic partner in EarnIn’s overall business growth.

As a technologist with over 25 years of experience, Stan has a career that spans multiple industry sectors, including financial services, cybersecurity, silicon designs, telecommunications, biotechnology, and education. His experience includes building security programs and strategies as a competitive advantage for hyper-growth companies. Stan joins EarnIn from prior roles leading security organizations at Paypal, Intuit, and the University of California campuses, as well as Palo Alto Networks, where he served as the Head of Security Architecture and Product Security during its hyper-growth period from 2015 to 2020. During his tenure, he developed the company’s first security organization, enabling the company to expand into cloud-based services.

Stan earned a Bachelor of Science from the University of California, Los Angeles.



**David Durant**  
General Counsel

As General Counsel, David Durant oversees all aspects of EarnIn's legal, regulatory, and government relations matters and represents the company in dealings with outside law firms and government representatives and agencies. He serves as a key partner to EarnIn's business leaders, responsible for developing and managing the implementation of legal strategy, policies and procedures and government affairs, as well as facilitating and supporting the company's plans to scale products and services.

David has over 30 years of expansive legal experience and 20 years in the financial services industry. Prior to joining EarnIn, he served as the Secretary, General Counsel and Chief Administrative Officer at Yapstone, a global provider of online and mobile payment solutions for global marketplaces and large vertical markets, where he leveraged his deep experience building and leading international legal and compliance teams. Previously, David served as Secretary and General Counsel for Blackhawk Network, a leading international gift card and branded payments company, where he led the legal, compliance, and government affairs functions.

David earned a J.D. degree from University of Chicago Law School and a BA in Political Science from Rutgers University. With a passion for service, helping people and building teams, he served as a Board member for both Legal Assistance for Seniors and Youth Alive! for 20 years and served as a public servant for 20 years, serving on the City of Pleasant Hill, California's Planning Commission and City Council from 1999 until 2016, serving three times as Mayor.



**Simone dos Santos**  
Associate General Counsel

As Associate General Counsel, Simone dos Santos supports EarnIn's legal, regulatory, compliance and government relations matters. She collaborates with the General Counsel in developing and implementing legal policies and procedures, as well as facilitating and supporting the company's plans to scale products and services.

Most recently serving as Assistant General Counsel for Fair Lending in the Consumer Banking division at Bank of America, dos Santos brings over 20 years of legal experience across a range of administrative law, banking law, statutory, regulatory and legislative matters. While at Bank of America, dos Santos was also counsel responsible for the company's Community Reinvestment Act program. In her prior role as Assistant General Counsel for the Office of the General Counsel at the D.C. Department of Insurance, Securities & Banking (DISB), she provided legal and advisory services related to DISB's regulation and supervision of financial institutions and managed independent and broad-ranging legal research projects on unique and specialized issues.

Additionally, dos Santos was a consumer financial services Associate at Buckley Sandler LLP where she assisted clients in litigation, enforcement, and regulatory matters.

Simone earned a J.D. from Columbia Law School and a BSFS in International Affairs from Georgetown University. Simone has done extensive work developing educational and cultural exchanges to support Afro-descendant communities in Brazil. She is both the founder and board member of Levantamos: The Center for Afro-Brazilian Cooperation, a non-profit based in Bahia, Brazil that provides grants to community-based organizations in Brazil. In her spare time, she is part of the team that runs the Brazilian-American Cultural Center in Washington, D.C. She speaks French, Portuguese and Spanish, in addition to English.



**Anne Marie DePaul**  
Vice President of People

Anne Marie DePaul Haddock is the Vice President of Human Resources at EarnIn, focused on continuing to strengthen the company’s positive, mission-focused culture. Haddock has in-depth expertise in global HR strategy with a particular specialization in organizational development and design, executive coaching, and change management.

Prior to EarnIn, she was the Head of HR for Amazon Music and pursued her Ph.D. in industrial and organizational psychology at Florida Institute of Technology.



**Ratesh Dhir**  
Vice President of Business Development & B2B

Ratesh Dhir serves as Vice President of Business Development & B2B at EarnIn, which builds products designed to help employers support their employees’ financial wellness. He is responsible for building brand partnerships to help employers reduce employees’ financial stress and improve retention and business productivity.

Prior to joining EarnIn, Ratesh served as VP of Business Development at Even, in addition to serving as CEO of iTeleport. He also held various leadership roles at companies in the software and mobile device development space. Ratesh obtained his bachelor’s degree in economics from the University of Liverpool.



**Angela Hung**  
Head of Research

As Head of Research, Angela Hung focuses on managing EarnIn’s UX Research team to help inform product direction. She spearheads the research of financial tools and opportunities to support people on their financial journey and builds a culture of being human-centered by connecting all employees to customer insights and research.

Angela brings over 15 years of experience building and developing research teams to execute high-quality research for diverse stakeholders across financial decision making. Prior to joining EarnIn, Angela was the founding director of RAND’s Center for Financial and Economic Decision Making, a research center dedicated to pinpointing solutions that improve the financial well-being of individuals, families, and nations, and most recently served as the Behavioral Insights Researcher at Robinhood, where she designed and implemented a research agenda to better understand investor behavior.

Angela earned a Ph.D. in behavioral economics from Caltech, an M.A. in Economics from the University of Virginia and a B.A. in economics from Rice University. She is a member of the G35 Financial Literacy Research Network, which comprises a diverse group of researchers from all over the world with a track record of research excellence and promoting financial literacy and personal finance.

## Media Contacts

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1. EarnIn is a financial technology company, not a bank. The Deposit Account, Secured Account, and EarnIn Card are issued by Evolve Bank & Trust, Member FDIC. The EarnIn Card is issued pursuant to a license from Visa USA Inc
2. Subject to your available earnings, Daily Max and Pay Period Max. EarnIn does not charge interest on Cash Outs. EarnIn does not charge a hidden or mandatory fee for use of its services. Restrictions and/or third party fees may apply, see EarnIn.com/TOS for details.