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JP Nicols has been internationally recognized as a leading voice for innovation, strategy, and leadership. He is Managing Director of FinTech Forge, where he helps teams build and leverage their innovation capacity through strategic partnerships and investments. He is also cohost of *Breaking Banks*, the #1 global fintech podcast on Provoke.fm. He is a trusted advisor to companies from startups to the Fortune 500, and his work has been featured in leading publications and conferences all over the world. Previously, he spent 23 years in leadership roles at Key Bank, PNC, and U.S. Bank.