**Les Whiting Bio**

Les Whiting is H&R Block’s Chief Financial Services Officer, and also leads the financial strategy for the company’s subsidiary, Wave Financial. In his role, Whiting directs the efforts across the enterprise to develop financial solutions for consumers and small business owners.

Whiting is one of the leading payments industry experts in North America, with more than 25 years of technology, banking and financial services experience. Most recently he helped transform Wave from a software startup to a fintech disruptor, and continues to guide its risk, anti-fraud, and regulatory compliance. His background in financial services and payments spans from large corporations such as First Data, one of the world’s largest payment processors, and TD Bank Financial Group, to fintech startups. He is also an active early stage investor and advisor to emerging fintech and payment startups in North America.

He holds a degree in Business and Management Studies from MacEwan University, and Certificate in Internet Marketing from the University of British Columbia Sauder School of Business.