

**Company:** Citizens, Johnston, RI

**Company Description:** Citizens Financial Group, Inc. is one of the nation's oldest and largest financial institutions, with \$217.5 billion in assets as of December 31, 2024. Headquartered in Providence, Rhode Island, Citizens offers a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations, and institutions.

**Nomination Category:** Individual Awards Categories

**Nomination Sub Category:** Most Innovative Woman of the Year - Accounting & Finance

**Nomination Title:** Jo Wyper



1. Which will you submit for your nomination in this category, a video of up to five (5) minutes, explaining the achievements since July 1, 2023 of the nominated woman, OR written answers to the questions? (Choose one):

Written answers to the questions

2. Briefly describe the nominated individual: history and past performance (up to 200 words):

**Total 200 words used.**

Jo Wyper, head of Commercial Digital & Operations, is a visionary leader and strategic banking executive responsible for both digital capabilities and the onboarding and servicing functions that serve over 50,000 Business and Corporate clients at Citizens.

Wyper's operational oversight spans a diverse range of [corporate finance solutions](#) including Commercial Lending and Real Estate, Cash Management, Liquidity, Corporate Cards, Trade Finance, Asset-Based Lending, Syndicated Lending, and Risk Hedging products. In recognition of her successful leadership, [she now also drives](#) Commercial digital strategy, innovation, and transformation efforts, and both Intelligent Automation and Operational Excellence teams serving the entire enterprise.

Since joining Citizens in 2009, Wyper has led transformative initiatives that have fundamentally improved operational performance and client experience. These include launching a best-in-class client concierge service, migrating the commercial lending portfolio to a modern loan accounting platform, aligning onboarding and servicing into a seamless end-to-end operation, and pioneering a market-leading robotic process automation program.

Her exceptional leadership earned industry recognition, including being named to American Banker's prestigious "[Women to Watch](#)" list in 2019. Today, Wyper serves on the Citizens Executive Leadership Group and is a Board Member at [Pine Street Inn](#), the largest provider of homelessness services in New England.

3. Outline the nominee's achievements since July 1 2023 that you wish to bring to the judges' attention (up to 250 words):

**Total 246 words used.**

Since July 2023, Wyper has led a transformative wave of innovation that reshapes how Citizens delivers new client and colleague experiences within the Commercial Bank. Under her direction, the award-winning [Citizens Digital Butler®](#) - a patented, AI-powered client onboarding and servicing platform – has been enhanced with a mobile application, product activation tracking via a 'pizza tracker', and secure document management capabilities.

These supplement a host of highly personalized self-service and secure communication features that actively support clients across all commercial product categories. The platform's advancements continue to garner industry acclaim, winning several global banking industry awards from [Datos Insights](#), [BAI](#), [Celent](#), and (shortlist) [Banking Tech Awards USA](#) (late 2023 to 2025).

Wyper also accelerated enterprise-wide automation, now maintaining 500+ active automations saving 1.2M hours of work annually, through scaled Robotic Process Automation.

To future-proof operations, Wyper launched the [Commercial AI Program](#) in 2024, embedding GenAI into workflows ranging from Sales Summaries to intelligent Service Replies - while making Microsoft Copilot available to all colleagues.

Simultaneously, she spearheaded a refresh of the [Commercial Digital Strategy](#) - including a full AI roadmap to 2028 - aligning initiatives with business goals, regulatory requirements, and resources. To further accelerate delivery, she established a scalable [Innovation Delivery Capability](#), ensuring faster execution of high-impact ideas.

Wyper's delivery of significant business value while fostering an agile, innovative, and continuous improvement culture has made her a true change catalyst and a clear contender for the Most Innovative Woman of the Year award.

4. Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

**Total 178 words used.**

- o [Corporate Finance](#) - Commercial Banking | Citizens - Webpage outlining Citizens' corporate finance capabilities
- o [Citizens Names Commercial Banking Executives](#) to New Roles – Citizens Bank - Press release announcing Wyper as Head of Commercial Digital and Operations
- o Previous recognition of Wyper and her team:
  - [Women to Watch 2019 | American Banker](#)
  - [Citizens Digital Butler™](#) Honored by BAI and Datos Insights with Innovation, Customer Experience Awards – Citizens Bank
  - [Citizens Financial Group Digital Butler: Exceeding Client Expectations | Celent](#)
  - [The Shortlist | Banking Tech Awards USA](#)
- o [Leadership - Pine Street Inn - Website for the Pine Street Inn, where Wyper is a board membe](#)
- o [Citizens Digital Butler](#) - Empowering our Clients - Allego - A brief video outlining the key features of our patented client onboarding and servicing platform, Citizens Digital Butler
- o [Citizens Commercial AI Journey.pdf](#) - Allego - Overview of Commercial AI program launched by Wyper
- o [Inno Strat.png - Allego - Visualization of Citizens' innovation delivery capability](#)
- o [Digital Oasis Image.png](#) - Allego - Screen grab of Citizens' alternate reality Commercial Digital Oasis platform for colleagues

5. If you are submitting a video of up to five (5) minutes in length, provide the URL of the video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video. If you are submitting written answers to the questions for this category, provide them in the spaces below:

6. Explain why the achievements you have highlighted are unique or significant. If possible compare the achievements to the performance of other players in your industry and/or to the nominee's past performance (up to 250 words):

**Total 250 words used.**

Wyper exemplifies the caliber of leadership that will shape the future of commercial banking.

As Head of Commercial Digital & Operations at Citizens, she has consistently delivered a massive portfolio of enterprise-scale transformation with foresight, precision, and measured impact. Post-pandemic, Wyper advanced the bank's innovation agenda through strategic initiatives that transcend operational improvement and drive truly systemic change.

Her leadership in customer experiences and platforms - now bringing cutting edge capabilities like client-facing GenAI and real time product activation to reality – drive Citizens' industry-leading client satisfaction and Net Promoter Scores (70+), while underscoring her deep commitment to client-centric human and digital experiences.

Simultaneously, Wyper scaled innovations in colleague experiences that eliminate mind-numbing swivel-chair activities like data entry and manual document reviews, while creating new employee experiences such as the Alternate Reality (AR) [Commercial Digital Oasis](#) to educate and upskill colleagues on the future of work in the AI age.

What distinguishes Wyper is not only her ability to deliver results, but her inherent understanding of how to align innovation with people, long-term business strategy, regulatory frameworks, and cultural transformation. Her AI roadmap to 2028 and the establishment of a scalable innovation delivery capability reflect a leader who goes well beyond change delivery – she proactively architects, communicates and executes it.

Wyper's earned position on the Citizens Executive Leadership Group is a testament to her influence, vision, and sustained excellence. She is a transformative force in a legacy industry and a gold standard for Most Innovative Woman of the Year.

## Attachments/Videos/Links:

[Jo Wyper](#)

[REDACTED FOR PUBLICATION]