

Zahir is the Chief Executive Officer of Wave Financial, Inc., a subsidiary of H&R Block and a comprehensive platform that provides award-winning accounting, invoicing, payroll and payment software solutions, as well as bookkeeping services. In this role, Khoja leads the growing fintech disruptor focused on transforming how small business owners manage their finances with products like Wave Money, a mobile-first, small-business bank account and bookkeeping solution, that manages bookkeeping automatically.

Khoja has decades of executive experience, most recently as General Manager for Afterpay North America, and previously as Executive Vice President at Mastercard. He joined Mastercard in 2012 as Chief Executive Officer for Mobile Payment Solutions (MPS) where he was responsible for deploying mobile solutions in Brazil, Argentina, Egypt, Indonesia, Philippines, India and Turkey.

Khoja has always had a passion for small business and enabling financial access for all. This led him to serve four years as President and CEO of M-Paisa Afghanistan, bringing banking and financial education to underserved communities.

He holds a bachelor of commerce degree in marketing and management information systems from the University of Ottawa in Ottawa, Ontario, Canada. Khoja also serves on boards for Kudos, Inc. and Vintro.