

The Future of Fintech: How Emerging Technologies Are Shaping Our Financial Lives

Speaker Biographies

Opening Remarks

Karolina Ramos is a policy program manager in the Research to Action Lab at the Urban Institute, where she manages partnerships and research projects on topics related to inclusive economies and equity-driven policymaking in communities, including work on upward mobility from poverty, equitable local uses of federal funding, affordable housing, and transportation. Previously, Ramos worked to advance gender data in policymaking to improve outcomes for women and girls as a senior associate at the United Nations Foundation, and she researched civic technology and the social safety net with the Aspen Institute Financial Security Program. She has also served as a fellow with the University of Michigan's Poverty Solutions center; in community development roles for the City of Burlington, Vermont; and as a White House intern during the Obama administration. Ramos earned a bachelor's degree in political science from the George Washington University and a master's degree in public policy from the University of Michigan, where she was a Rackham Merit Fellow.

Research Presentation: Consumer Insights

Thea Garon is a director in the Family and Financial Well-Being Division at the Urban Institute, focusing on households' financial stability and economic security. She leads the division's Financial Well-Being practice area and directs the Financial Well-Being Hub, an initiative that informs evidence-based solutions to advance equity and improve households' financial well-being. Garon has nearly two decades of experience researching financial health and well-being. Before joining Urban, she founded and led the Financial Health Network's Financial Health Pulse, a national research initiative. She also led the development of the FinHealth Score, a measurement framework that has become recognized as an industry standard. Garon's research has been featured in the *New York Times*, the *Atlantic*, *Forbes*, the *Associated Press*, *The Hill*, and *Vox*. Garon graduated magna cum laude from Carleton College with a bachelor's degree in history and holds a master's degree in urban planning from New York University's Robert F. Wagner School of Public Service.

Panel Discussion: Industry Trends

Jonathan D. Cohen leads gambling policy at the American Institute for Boys and Men. He is the author of *Losing Big: America's Reckless Bet on Sports Gambling* (2025) and *For a Dollar and a Dream: State Lotteries in Modern America* (2022). His writing has appeared in *The New York Times*, *The Wall Street Journal*, *The Washington Post*, and other publications. He previously served as a senior program officer at the American Academy of Arts and Sciences, and he holds a doctorate in history from the University of Virginia.

Delicia Reynolds Hand serves as Senior Director, Digital Marketplace at Consumer Reports and leads the development of reliable and iterative testing frameworks, standards, and policies for the digital marketplace to shape the code for social good innovation. Her work encompasses critical emerging areas including agentic AI systems and governance frameworks for autonomous technologies in consumer contexts. This effort builds on her work launching a digital finance testing and ratings program as CR's Director of Financial Fairness. She previously served for ten years at the Consumer Financial Protection Bureau (CFPB), and prior to that was Legislative Director at the National Association of Consumer Advocates, General Counsel at the Center for Community Change and Center for Community Change Action, and Senior Counsel for former U.S. Rep. John Sarbanes of Maryland.

Adrienne A. Harris is Of Counsel and Policy Advisor to Sullivan & Cromwell, and a member of the Firm's Financial Services Group. Her practice focuses on advising financial services firms on diverse regulatory and policy issues, as well as on complex litigation and enforcement matters. Adrienne has held government positions at the state and federal level. Prior to re-joining S&C, where she began her legal career, Adrienne was the longest-serving Superintendent of the New York State Department of Financial Services (2021-2025). During her tenure, Adrienne was a member of the Financial Stability Oversight Council, chaired by Treasury Secretary Janet Yellen—a post to which she was elected by her fellow state banking regulators; a member of the Board of Directors of the Conference of State Banking Supervisors; and a member of the National Association of Insurance Commissioners. Adrienne also served as a Senior Advisor to the Deputy Secretary of the U.S. Treasury Department and Special Assistant to President Obama for Economic Policy at the White House National Economic Council. Her portfolio included financial reform, financial technology, cyber security, consumer protection, and housing finance. At the White House, she spearheaded the development of the Administration's fintech strategy, establishing and chairing both the Interagency Fintech Working Group and the Administration's Distributed Ledger Technology Task Force. Adrienne also has private practice and academic experience, having held roles as a founding executive at DOMA, an artificial intelligence-based insurtech company based in San Francisco; Professor of the Practice and Faculty Co-Director at the Gerald R. Ford School of Public Policy's Center on Finance, Law and Policy at the University of Michigan; early- and growth-stage investor and advisor; and a Senior Advisor at the Brunswick Group in Washington, D.C. She is a member of the Psaros Center for Financial Markets and Policy Advisory Board.

Alex Johnson is the founder of Fintech Takes, a media brand that focuses on the intersection of finance, technology, and public policy. Alex has 20+ years of experience in financial services, with a particular focus on lending, open banking, and financial health and resilience.

Panel Discussion: Innovative Strategies

Alex De Marco is the founder and CEO of MoneyStack, the developer of GamFin, a specialized financial counseling software and services platform for individuals and families navigating gambling addiction. By partnering with behavioral healthcare providers nationwide, GamFin integrates financial counseling into problem gambling treatment and recovery programs in order to help clients rebuild their financial lives, heal, and thrive. A veteran of the tech industry, Alex spent over two decades in leadership roles, notably as a Director of Engineering at The New York Times. Today, he leverages his experience in systems design and

at venture-backed startups to innovate at the intersection of financial health and mental health. Alex holds a Master of Applied Science in Telecom Software Engineering and a Bachelor of Engineering from Concordia University in Montreal, Canada.

Roy Elis is Director of Economic Insights and Impact at Chime. Roy and his team focus on measuring members' financial health, understanding how macroeconomic conditions shape their financial lives, and assessing the impact of Chime's products on their financial progress.

Alex McLeod is the Founder and CEO of Parlay Finance, an AI-native Loan Intelligence System backed by investors including JAM FINTOP, Fenway Summer, and Commerce Ventures. Parlay serves as the intelligence layer for banks and credit unions, transforming how they handle small-business and SBA intake through smarter, faster AI-powered intake. A three-time founder, technologist, and TEDx speaker, Alex has partnered with lenders nationwide to expand access to capital and modernize lending operations. She writes and speaks on the future of AI in finance, believing it will transform banking if designed right -- or be its undoing.

Alexandra Villarreal O'Rourke is the founder and CEO of Alumbra, an AI startup partnering with nonprofits, state and local governments, and businesses of all sizes to democratize access to effective and responsible AI. A lawyer by training, Alex has spent over a decade at the intersection of AI and financial services advising on the development, implementation, and governance of AI systems. Her roles have included AI legal lead for the CFPB, lead attorney for Bank of America's digital bank, and General Counsel of Valon, one of the earliest successful adopters of Generative AI among established fintechs. Alex is a graduate of Harvard Law School, a permanent member of the federal Fourth Circuit Judicial Conference, and a Certified AI Governance Professional. She is originally from Monterrey, Mexico, and now lives in Charlotte, NC, with her three daughters and her husband, Allen.

Vikas Raj is the Co-Founder and Managing Partner of ResilienceVC, a U.S.-focused venture capital firm that invests in highly innovative startups that leverage technology to help all Americans achieve long-term financial resilience. Over his career, Vikas has invested in more than 80 fintech startups, helping them raise over \$1 billion and create more than \$5 billion in value, with a singular focus on innovative and inclusive fintech solutions. Prior to founding ResilienceVC, he was Managing Director at Accion Ventures, where he led the fund's global investment strategy. Vikas began his career in investment banking at Evercore Partners and Deloitte Consulting. In addition to his investment work, Vikas is an Adjunct Professor in the finance department at Columbia Business School, where he teaches an early-stage venture capital course. He serves as Chair of the Investment Committee for The Catalyst Fund, an early-stage fund supporting climate resilience in Africa and is a Board member of the Accion Opportunity Fund, the US' leading nonprofit small business lender. He is also the Chair of the South Asian Impact Foundation, a leading nonprofit organization focused on fostering civic engagement among South Asian Americans. Vikas holds a BA in Philosophy, Politics, and Economics from the University of Pennsylvania and an MBA from Columbia Business School. He lives in Washington, D.C., with his wife and two sons.