



ENTERPRISING WOMEN: BUILDING A BUSINESS AND BEATING THE ODDS

Tuesday, April 11

5 - 7p

The Herald

1307 New York Ave NW, Washington D.C.





AGENDA

PROGRAM & SPEAKER DETAILS

Welcome Remarks by

Amy Friend

ALLRISE DC, Co-founder

John Beccia

FS Vector, CEO and Co-Founder

Moderated Discussion with Q&A Featuring

Sarah Elliott

ONE, Founding Team; Anchorage Digital Bank, Independent Director

Sima Gandhi

Creative Juice, CEO and Founder

Melissa Koide

FinRegLab, CEO and Founder

Dale Pfeifer

Goodworld, CEO and Founder

Kate Flocken

Moderator and Principal, FS Vector

Closing Remarks by

Sally Milley

ALLRISE, Co-founder

Reception

BIOGRAPHIES



Sarah Elliott

ONE, Founding Team; Anchorage Digital Bank, Independent Director

Sarah is an independent director and Chair of the Audit Committee on the board of Anchorage Digital Bank, the first federally chartered digital asset bank. From inception until acquisition by Walmart and Ribbit Capital in 2022, Sarah was the General Counsel (GC), Chief Compliance Officer (CCO), and Corporate Secretary at ONE, a digital banking platform that integrated spending, saving, borrowing, and sharing in one account using one card.

Sarah was also the first GC and CCO at Azlo, a bank-owned tech company providing banking services to small businesses, and the first lawyer and Head of Compliance at Blend, a digital platform providing mortgage and banking products to banks and lenders. In 2017 Sarah founded the 94104 Exchange, a San Francisco-based forum for fintech lawyers and compliance professionals that facilitates “the unregulated exchange of ideas.” Before moving to San Francisco to build things, Sarah was an attorney at the Office of the Comptroller of the Currency and at Buckley LLP, and a Principal at Promontory Financial Group, in Washington, DC.



Sima Gandhi

CEO and Founder of Creative Juice

Sima is the CEO and founder of Creative Juice, a Forbes top 50 fintech company and Fast Company Most Innovative Company. Creative Juice provides creator businesses with the banking and business tools they need to grow. Juice has raised 20M in funding and is backed by Index, Inspired, and Acrew as well as leading creators like MrBeast, Shelby Church, and Justin Kan.

Prior to founding Creative Juice, Sima served on the exec team as the Head of BD & Strategy at Plaid. She scaled the company from 15 to 500 people and built out their global policy, bank, and partnership teams. Plaid democratized access to financial services by providing consumers access to their financial data. At Plaid, Sima led the \$5.3B acquisition to Visa, one of the largest fintech exits in the industry. After the DOJ challenged the acquisition, Plaid went on to one-year later raise at a 13B+ valuation.

Sima has extensive experience running P&L, product, strategy, partnerships, and go-to-market approaches across leading companies of various sizes, from start-up to large corporate. She is one of the few executives with experience building technology businesses within heavily regulated industries.

Earlier in her career, Sima led co-brand business development and consumer lending strategy for American Express, where she launched Bluebird (one of the industry’s first neobanks) with Walmart, drove Amex’s financial inclusion approach, and led strategy for new lending products. Prior to Amex, she oversaw the creation of the Consumer Financial Protection Bureau and managed White House/regulatory relationships at the US Treasury Department. She also led tax policy initiatives for the Center for American Progress and started her career as a corporate tax attorney at Simpson Thacher.

Sima graduated from Stanford University with a BS in engineering and a BA with honors in Science, Tech, and Society. She also holds a JD and LLM in tax law from New York University. Sima lives in Washington D.C. with her husband and son.





Melissa Koide

CEO and Founder, FinRegLab

Melissa Koide is the CEO of FinRegLab, a nonprofit research center that tests new technologies and data and facilitates dialogue to inform public policy and drive the financial sector toward a responsible and inclusive financial marketplace. FinRegLab evaluates how technology and data can be safely used to increase financial inclusion and improve financial services for consumers, small businesses, and communities. FinRegLab is currently evaluating the explainability of complex machine learning algorithms in credit underwriting for fairness, model governance, adverse action notices, and inclusion.

Prior to establishing FinRegLab, Melissa served as the U.S. Treasury Department's Deputy Assistant Secretary for Consumer Policy. In that role, Melissa helped to build the first government offered preretirement savings product, the myRA. She also established the \$5 million Innovation Fund to support research and strategies to improve consumers' financial health and their access to safe and affordable financial products and services. Melissa has testified before the Senate Banking and House Financial Services Committees, and she has spoken extensively to policy, industry, and consumer advocacy audiences. She is also a member of the New York State Department of Financial Services' Financial Innovation Advisory Board.



Dale Pfeifer

CEO and Founder, Goodworld

Dale Nirvani Pfeifer is the CEO of Goodworld, an award winning Social Impact Platform used by hundreds of inspirational brands including Mastercard, Citi and Lyft. The all-in-one platform helps companies build a purpose-driven culture, engage employees and customers, and track & report CSR activities. Goodworld was named a World Changing Idea and one of the World's Most Innovative Companies by Fast Company magazine as well as one of the top 25 veteran founded companies by Forbes.



Kate Flocken

Principal, FS Vector

Katherine has wide-ranging experience, both inside and outside of government, in policy areas that include financial services, fintech, consumer protection, and energy & environment issues. Her policy background includes regular interaction with Capitol Hill and collaboration with multiple agencies including the FDIC, CFPB, EPA, and the Treasury Department. She has also advised a range of clients, including technology firms, nonprofits, NGOs, global banks, and community banks. This experience has positioned her as a leader on financial inclusion, improved access, green finance and climate policy for fintechs.

Before entering the government relations space, Katherine was Head of Policy for a nonprofit focused on consumer financial health. During that time she led federal and state policy strategy, also supporting the nonprofit's technology innovation incubator. Katherine also worked as a Legislative Aide and Principal Advisor for Senator Rob Portman. Her experience with the U.S. Senate focused on energy, environment, financial services, budget, tax, government affairs, agriculture, international relations, and homeland security issues.





John Beccia III

CEO and Co-Founder, FS Vector

John Beccia provides a wide range of regulatory and compliance solutions for financial services, fintech, banks and cryptocurrency firms. He was most recently General Counsel and Chief Compliance Officer of Circle Internet Financial, Inc., a global crypto finance company that is seeking to help change the global economy.

John currently serves as the Head of US Regulatory Affairs for Global Digital Finance and is a founding member of the Advisory Council for the Alliance for Innovative Regulation (AIR). He was appointed to the Massachusetts Secretary of State's Fintech Working Group and previously served as a member of the US Department of Treasury's Bank Secrecy Act Advisory Group (BSAAG) and the European Cybercrime Centre's (EC3) Financial Services Advisory Group.

He also has served as Chairman of the In-House Counsel and Compliance Subcommittees of the American Bar Association's (ABA) Banking Law Committee and is currently Adjunct Professor at Boston University School of Law, where he teaches financial services, fintech and cryptocurrency regulation.



Amy Friend

Sr. Advisor, FS Vector and Co-Founder, ALLRISE DC

Amy has over 25 years of experience shaping banking and consumer financial protection law and regulation. Amy was Senior Deputy Comptroller and Chief Counsel at the Office of the Comptroller of the Currency (OCC) from February 2013 to November 2017 where she served on the agency's executive committee and oversaw all of the agency's legal activities and licensing functions. Amy led the team that developed the OCC's strategic initiative on responsible innovation resulting in the establishment of the Office of Innovation and the Special Purpose National Bank charter for fintech companies.

Before taking on this role at the OCC, Amy was a Managing Director at the Promontory Financial Group where she advised financial services companies about regulatory compliance and governance. Amy also held a number of positions in the US Congress, including Chief Counsel to the Senate Committee on Banking, Housing, and Urban Affairs where she led the Committee's work in crafting responses to the financial crisis, including the Dodd-Frank Act, and Minority General Counsel to the House Committee on Banking, Finance and Urban Affairs (now the House Committee on Financial Services).

Amy is the current Board Chair at FinRegLab and also serves on the Board of Directors of Varo Bank, NA, the first fintech to receive a full-service national bank charter. She also serves on the advisory council at the Alliance for Innovative Regulation (AIR), a nonprofit dedicated to modernizing the financial regulatory system and served as an adjunct professor at the Wharton School of the University of Pennsylvania.



Sally Miller

Sr. Advisor, FS Vector and Co-Founder, ALLRISE DC

Until April 2018, Sally was the CEO of the Institute of International Bankers (IIB), a trade association representing international banks conducting business in the US. As CEO, Sally led the IIB's advocacy efforts regarding the banking, broker-dealer, tax and BSA/AML issues faced by the IIB's constituency. In her seven plus year tenure, Sally managed the surge in the volume and complexity of regulation. Sally also strategically restructured the IIB, successfully positioning the association for long-term growth and viability, in part by boosting the IIB's dues and program revenue by 44%.

Before joining the IIB, Sally served as Senior Vice President at the ABA where she led regulatory implementation efforts regarding wholesale banking, asset management and brokerage on behalf of the banking industry. Her work during this time focused on corporate governance and executive compensation issues impacting publicly-traded banks of all sizes. Sally also served as Executive Director and General Counsel of ABASA, the ABA's securities affiliate.

Since July 2019, Sally has served as a member of the Board of Directors of ROX Financial Inc., a technology driven asset manager disrupting the \$16 trillion commercial real estate market with category defining NYSE listed securities that make targeted portfolios and single property investing accessible, transparent and liquid for everyone.



ALLRISE DC is a Washington, D.C.-based organization working to lift women's careers in financial services through mentoring, networking, and education.

ALLRISE DC was founded by Amy Friend, Senior Advisor to FS Vector and former Chief Counsel of the Office of the Comptroller of the Currency, and Sally Miller, former CEO of the Institute for International Bankers.

Both Sally and Amy remain actively involved in financial services, including serving on boards of directors.



FS Vector is a strategic consulting firm for financial services clients in a rapidly evolving industry and complex regulatory environment. Since its inception, the firm has been dedicated to serving as a trusted partner at each stage of growth – from early stage ventures to global organizations.

We provide unique expertise at the intersection of technology, government, and traditional finance. Our team delivers a variety of resources our clients need in one firm, including advisory, advocacy, and training services.

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