MELISSA KOIDE, FinRegLab, CEO and Founder

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.