

# Future of Payments and Collections Forum

## June 14, 2022

### Panel 2

#### IMPACT ON CONSUMER FINANCIAL PROTECTION

**Xinxin Wang , Acting Director, Office of Consumer Policy at Treasury (Moderator)**



Xinxin Wang is an Assistant Professor of Finance at UCLA Anderson School of Business. She is currently on leave as a senior advisor in the Office of Capital Access at the Treasury and is the acting director of the Office of Consumer Policy. The Office of Consumer Policy (OCP) provides policy analysis on developments in financial services including products and services by banks and non-bank institutions, payments, credit, financial technology, and related topics. OCP also coordinates the Financial Literacy and Education Commission (FLEC), an interagency commission that focuses on improving the financial well-being of American households.

**Robert Mahari, JD-PhD Student at Harvard Law School and MIT**



Robert Mahari is pursuing a joint JD/PhD degree at Harvard Law School and the MIT Media Lab's Human Dynamics Group. His work focuses on how technology can and should affect the practice of law by broadening access to justice and increasing judicial efficacy. Robert's work includes exploring how Central Bank Digital Currencies can be designed to be inherently resilient to money laundering, creating theoretical and empirical models to understand the effect of third-party litigation funding on access to justice, designing natural language processing techniques to predict judicial precedent and proposing computational antitrust devices to promote competitiveness in data-driven markets.

**Rafe Mazer, Director of Consumer Protection Initiative at Innovation for Poverty Action**



Rafe Mazer leads IPA's Consumer Protection Research Initiative, conducting experimental research to develop consumer protection policies in the context of financial inclusion. The Initiative collaborates with policymakers, providers, and civil society to develop new methods for consumer protection policy development. Prior to joining IPA, Rafe worked for 10+ years to improve financial advice, pricing transparency, data protection, and competition. He has created innovative experiments with financial service providers and regulators to integrate consumer protection into both product design and policy-making processes. He has a BA from Pomona College and an MA in International Development Policy from Duke University.

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### **Alexandra Rizzi , Senior Research Director of Consumer Data Opportunities and Risks at Center for Financial Inclusion**



Alexandra (Alex) Rizzi is a Senior Research Director at the Center for Financial Inclusion. She manages the responsible data practices research portfolio at CFI which focuses on opportunities and risks for low-income consumers from data-driven financial services. Previously, she was a senior director for CFI's Smart Campaign initiative, where she managed consumer-protection learning agendas and helped launch the Client Protection Certification Program. Alex is a graduate of Princeton University and holds a master's degree from Georgetown's Foreign Service School.