

STEVEN D. BOMS

EXECUTIVE PROFILE

Strategic **Fintech Policy Expert and Executive Leader** with over 20 years of experience navigating the intersection of financial technology, government affairs, and public policy. A recognized global authority on fintech, open banking, and consumer-permissioned data access. Expert at bridging the gap between innovative financial services and complex regulatory frameworks to drive industry-wide modernization.

PROFESSIONAL EXPERIENCE

FINANCIAL DATA AND TECHNOLOGY ASSOCIATION (FDATA) | Washington, DC | Executive Director | 2018 – Present

- Lead a global trade association representing more than 30 leading fintech firms and data access platforms.
- Serve as the primary spokesperson and advocate for consumer-permissioned data rights, fostering competition and innovation across the financial services ecosystem.
- Advocate before policymakers in Canada and the United States on issues related to financial services innovation, consumer protection, data empowerment, privacy, and security.
- Elevate public understanding of open finance through media commentary, public speaking, and collaboration with other industries, advocates, and market stakeholders.

ALLON ADVOCACY, LLC | Washington, DC | President and Founder | November 2017 – Present

- Lead a premier public policy firm focused on helping fintech and financial services organizations develop holistic product, compliance, and policy engagement strategies at the federal, state, and international levels.
- Advise clients on the application of the federal, state, and international policy frameworks to their specific businesses.
- Provide expert counsel on the financial technology market and global compliance trends.

ENVESTNET | YODLEE | Redwood City, CA / Washington, DC | Vice President, Government Affairs | September 2016 – November 2017

- Led global advocacy efforts and managed public policy teams for a leading data aggregation and analytics platform.
- Developed strategic positions on data privacy and security during a pivotal period of regulatory scrutiny for the fintech sector.

CAPITAL ONE FINANCIAL CORP. | McLean, VA | Senior Director / Head of Federal Government Relations | April 2011 – September 2016

- Managed federal government relations strategy for one of the largest U.S.-based financial institutions.
- Collaborated with internal business units to assess the impact of legislative and regulatory changes on retail and commercial banking.

INTERNATIONAL SECURITIES EXCHANGE LLC | New York, NY / Washington, DC | Government Relations Director | September 2010 – April 2011

- Led advocacy for equity options exchange on market structure and securities regulation.
- Coordinated with various internal and external stakeholders, including senior management, Board of Directors, and members of the exchange, to align business and compliance strategies with evolving regulatory frameworks.

U.S. HOUSE OF REPRESENTATIVES | Washington, DC | Legislative Director | June 2005 – September 2010

- Advised a senior member of the House Financial Services Committee through the 2008 financial crisis and the drafting of the Dodd-Frank Wall Street Reform and Consumer Protection Act.
- Managed a legislative team and oversaw a diverse policy portfolio with a primary focus on banking and financial services.

RECENT PUBLICATIONS & MEDIA CONTRIBUTIONS

- “How Open Finance Impacts Competition, Inclusion, and Fintech Growth in the U.S.,” [*FinTech Weekly*](#), February 25, 2026.
- “The Fractured Frontier: The Risks of Financial and Technology Regulatory Balkanization in 2026,” [*Open Banker*](#), February 17, 2026.
- “Canada to advance Open Banking, a wake-up call for Washington,” [*The Paypers*](#), November 13, 2025.
- Frequent contributor to various media outlets on financial services and fintech issues, including [*Marketplace Morning Report*](#), [*Bloomberg Law*](#), [*Financial Times*](#), [*Axios*](#), [*Fortune*](#), and [*American Banker*](#).

EDUCATION

- **Master of Business Administration (MBA)** | Pennsylvania State University
- **Bachelor of Arts (BA), International Economic Policy** | American University