

DELICIA REYNOLDS HAND

[LinkedIn](#)

Consumer financial services professional with more than 20 years of experience in consumer financial protection, digital financial services, and financial services governance, including prior service at the Consumer Financial Protection Bureau.

CURRENT POSITION

Senior Director, Digital Marketplace

Consumer Reports | 2022 – Present

- Leads research and policy work on digital finance and AI governance, including direction of AI in Financial Services initiative and development of evaluation frameworks used in regulatory and Congressional contexts

PREVIOUS EXPERIENCE

Acting Associate Director / Deputy Associate Director / Staff Director

Consumer Financial Protection Bureau | 2012 – 2022

Legislative Director

National Association of Consumer Advocates | 2011 – 2012

General Counsel

Center for Community Change

Legislative Counsel

U.S. House of Representatives

Skadden Fellowship

EDUCATION

J.D., American University • **M.A.**, Cambridge University (Davies Jackson Scholar) • **B.A.**, Saint Peter's University (Magna Cum Laude) • *Admitted to practice law (jurisdiction available upon request)*

SELECTED PUBLICATIONS & PUBLIC ENGAGEMENT

- Consumer Reports policy report, evaluation frameworks and evaluation reports on digital finance and AI governance
- Articles on consumer protection and AI in financial services (American Institute for Regulation; Open Banker)
- Speaker at industry, academic, and regulatory forums including Money20/20, FinRegLab AI Summit, and the Center for Financial Inclusion, FinTech South
- Peer reviewer for research on AI and fairness in financial services

ADVISORY ROLES

Conference of State Banking Supervisors – AI Working Group • Consumers International – Fraud & Scams Coalition; Fair Digital Finance Advisory Group • Aspen Institute - National TaskForce for Fraud & Scams • NCRC Innovation Advisory Council • Financial Data Exchange, NCO member