

## **John Merrill, *FairPlay AI Co-founder and CTO***



John is a mathematician and computer scientist with deep expertise in applying AI to financial services. He spent 10 years at Microsoft creating AI-powered virtual assistants and five years at Google building tools to help advertisers harness the power of machine learning. He was the principal scientist at ZestFinance (now Zest.ai) where he was among the first to apply complex machine learning algorithms to consumer loan underwriting. He holds 10 patents on the application of

AI in consumer finance and moonlights as a video game designer and opera singer.