



of New York City



## **Joyce Phillips**

*CEO & Founder,  
EqualFuture*

Joyce Phillips is the Founder and CEO of EqualFuture Corp., a San Francisco-based FinTech startup whose B2B financial wellness platform enables companies to help their customers and employees prioritize and make smarter financial decisions around life events, stages and what-if scenarios using interactive, gamified tools to determine, align and achieve financial goals.

Joyce brings significant, relevant global expertise to EqualFuture, previously holding leadership roles with some of the world's most iconic corporate brands in banking, financial services, and insurance. She held senior executive roles with global and regional responsibilities at Australia and New Zealand (ANZ) Banking Group Limited, where she was as CEO, Global Wealth Division, after serving as Group Managing Director of Innovation and Marketing. Joyce also was President and Chief Operating Officer of American Life Insurance Co. (ALICO), a subsidiary of American International Group (AIG), and Global Head of International Retail Banking at Citigroup.

An award-winning leader, innovator and marketer, Joyce pioneered the early use of artificial intelligence, machine learning and IBM Watson technology as tools for customers in the Australian financial services market. Her keen focus on innovation has won awards for product development in retail financial services, mobile banking, and payments. Joyce's thoughtful, provocative vision as a brand ambassador in the financial industry has been recognized for its creativity, messaging and the very high levels of customer engagement that it inspired, winning her several nods at the Cannes Lions, including the Grand Prix award for her branding work at ANZ.

Passionate about FinTech's disruption of industries and markets, particularly that which gives consumers greater access to financial products and services in underserved markets, and accelerating diversity, equity, and inclusion within companies and society, Joyce was named

one of the Top 100 FinTech leaders in Asia and has been ranked multiple times as one of "The 25 Most Powerful Women in Banking" by U.S. Banker (now American Banker magazine).

In addition to leading EqualFuture, Joyce serves on the Boards of Directors of The Western Union Company, Katapult, and First Interstate Bank. She also is on the National Smithsonian Board and the Board of Girls Inc. NYC, a nonprofit organization.

Joyce holds an MBA from the Stern School of Business at New York University and is fluent in Japanese.