

**Tracy Chin**  
**Director for Payments Systems Risk Policy**

Tracy Chin is Director for Payments Systems Risk Policy at the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Chin manages a team responsible for assessing and monitoring payment systems risk and developing policy for the OCC's supervision of payment systems risk. Ms. Chin and her team also monitors developments in new technology and delivery channels for payment products and services. She assumed this role in February 2020.

Before joining the OCC, she served as Assistant Deputy for Supervision and Supervising Attorney Advisor at the Consumer Financial Protection Bureau, where she oversaw the development and implementation of supervisory policy for the deposits, prepaid, remittances, and emerging payments markets. In addition, she formerly served as an Attorney Advisor for the Consumer Financial Protection Bureau's Office of Supervision Policy.

Ms. Chin was an attorney at Cleary Gottlieb Steen & Hamilton, where she worked on financial litigation and regulatory matters; a law clerk to the Honorable Eric N. Vitaliano for the U.S. District Court for the Eastern District of New York; and a law clerk to the Honorable John D. Bates for the U.S. District Court for the District of Columbia. She was also a risk underwriter at a large insurance company.

Ms. Chin holds a bachelor's degree from the Gallatin School of Individualized Study at New York University and law degree from the New York University School of Law.

