

John Merrill

Co-founder and CTO

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John Merrill is the co-founder and CTO of FairPlay AI, the world's first fairness-as-a-service company. Financial institutions use FairPlay’s AI-powered tools to assess their automated decisioning models in minutes, to increase both fairness and profits.

As FairPlay’s CTO, John brings a wealth of knowledge to the company’s products with his background as a mathematician and computer scientist, with deep expertise applying AI to financial services. Before co-founding Fairplay, 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. Prior to that, he spent 10 years at Microsoft creating AI-powered virtual assistants (the infamous Clippy) and five years at Google building tools for advertisers to harness the power of machine learning. He holds 10 patents on the application of AI in consumer finance.

John received his Bachelor’s in mathematics from Hendrix College and his Ph.D. in mathematics from the University of Wisconsin-Madison. He currently resides in TOWN … and moonlights as a video game designer and opera singer.