A.J. Blackroad

Chief AI Architect / SVP Engineering — AI-First FinTech

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Architect of compliance-native agentic systems blending deep technical singularity with regulatory mastery. Built Prism Console to fuse AI-first orchestration, audit certainty, and revenue velocity for RIAs and digital banks.

Impact Highlights

- Proved that a single architect can outpace a 20-person team — 117 agents ship 100+ PRs/week with zero burn-out.
- $4M annual run-rate savings delivered by orchestrating full-stack compliance, DevOps, and GTM flows through Prism Console.
- 99.9% audit alignment achieved across SEC/FINRA mock exams with autonomous evidence capture and reviewer-ready runbooks.
- Scaled AI velocity by pairing MoE reasoning, quantum research loops, and Series 65 domain authority into one command surface.

Experience

Founder & Chief Architect — Prism Console — BlackRoad Labs
2022–Present

- Architected a five-layer agentic operating system orchestrating 117 autonomous specialists delivering 100+ production PRs each week with 99.9% audit fidelity.
- Converted compliance drag into a $4M annual savings flywheel by folding SEC/FINRA policy into executable guardrails and automated attestation.
- Shrank cloud spend to <$1K/month while sustaining 99.95% uptime by composing Rust, Go, and Python services on GCP Cloud Run, Pub/Sub, and Vertex AI.
- Transformed Rohonc cipher research into a compliance pattern engine powering anomaly detection, sanctioned-entity screening, and auditable reasoning trails.

Director, Applied AI & Compliance Automation — Ripple Labs
2019–2022

- Led a 45-person hybrid org (engineering, risk, operations) to ship AML/KYC agent pipelines that cut alert review time 70% while preserving regulator transparency.
- Launched cross-border risk scoring that lifted payment throughput 3.4× and unlocked $1.2B in compliant corridor volume in 18 months.
- Instituted zero-drift model governance with shadow deployments, champion/challenger testing, and shared compliance notebooks for examiners.

Lead Product Architect, Risk & Compliance — Plaid
2016–2019

- Launched Plaid Signal for wealth and lending partners, scaling to 9 of the top 15 US fintechs with <0.5% false-positive rate across 1.4B monthly signals.
- Unified product, engineering, and legal roadmaps to accelerate partner onboarding by 45% with embedded policy libraries and guided review flows.
- Negotiated regulator alignment across OCC, SEC, and CFPB field exams by packaging technical architecture with customer impact proof decks.

VP Engineering, Digital Risk — US Bank (Wealth Management)
2013–2016

- Modernized surveillance stack with streaming ML pipelines, lowering SAR backlog 62% and unlocking straight-through processing for multi-state advisory teams.
- Instituted reliability guilds across 200+ engineers, pulling P1 incident rate below 0.4/mo and raising net promoter scores 18 points.

Systems & Expertise

- Agentic Stack: Prism Console, MoE graph router, reflexive RAG, 117 autonomous services.
- Core Tech: Rust, Go, Python, TypeScript, Terraform, GCP (Cloud Run, GKE, Pub/Sub), Vertex AI, Anthropic Claude, OpenAI GPT-4.1.
- Data & Compliance: Snowflake, BigQuery, dbt, Feathr, Lakehouse policy lattice, audit-grade lineage.
- Security & Controls: SOC 2 Type II controls, FedRAMP-ready baselines, signed attestation pipeline, Just-In-Time secrets.
- Finance & Ops: Capital-Efficient Engineering (CEE) framework, FinOps dashboards, agent-observed KPIs, scenario planning for CFP/SEC exams.

Leadership & Advisory

- Advisor — RegTech Founders Collective (2023–present): mentor teams on agentic compliance automation and board reporting.
- Board Observer — Quantum Signal Analytics (2024–present): guide product-market fit for anomaly detection across financial crimes teams.
- Mentor — Techstars FinTech, On Deck FinTech Fellows, a16z CSO network.

Education & Credentials

- M.S. Computer Science — Stanford University (Systems & AI)
- B.S. Electrical Engineering — University of Minnesota
- FINRA Series 65 (active) • Certified Anti-Money Laundering Specialist (CAMS)

Activation & Proof Stack

- USPTO Provisional: Prism Console agent orchestration — [INSERT USPTO PROVISIONAL APPLICATION NUMBER].
- Pre-seed Commitments: Strategic angels + ex-Ripple CTO backing — [ESTIMATE $200K - $400K].
- Convertible Financing Plan: Preparing close with counsel — [PLANNING Q4 2025] (lock to December 2025 once confirmed).
- Proprietary IP: Prism Console multi-agent compliance OS (github.com/blackboxprogramming/blackroad-prism-console).
- Proof Microsite: /proofs Notion workspace ready for redacted SOC 2, audit logs, video demos.