

# A.J. Blackroad

## Founder / CEO / Operating Partner — FinTech & RegTech Ventures

San Francisco, CA • aj@blackroad.ai • linkedin.com/in/ajblackroad • github.com/blackboxprogramming/blackroad-prism-console

Venture builder converting breakthrough math and compliance research into defensible FinTech platforms. Prism Console proves IP-first business design: patent-pending agentic OS, capital-efficient operations, and regulator-trusted automation.

### Impact Highlights

- bullet** Transforming compliance from a cost center into a core technological advantage for RIAs, broker-dealers, and AI-first banks.
- bullet** \$4M annual efficiency unlocked while sustaining <1% variance in audit outcomes and <24h regulator response time.
- bullet** Raised and stewarded [ESTIMATE \$200K - \$400K] in strategic capital with zero headcount burn and compounding revenue ops.
- bullet** Built multi-prism IP moat: Rohonc cipher engine, agent orchestration kernel, and quantum research pipeline ready for licensing.

### Experience

#### Founder & CEO — BlackRoad Labs

2022–Present

- bullet** Launched Prism Console as compliance automation venture — patent-pending agentic OS delivering 117-swarm productivity.
- bullet** Structured capital deployment, vendor negotiations, and GTM alliances to keep runway >24 months while scaling ARR.
- bullet** Negotiated lighthouse customer and partner agreements with AI-first RIAs, unlocking data co-creation rights and reference loops.

#### Director, Applied AI & Compliance Automation — Ripple Labs

2019–2022

- bullet** 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.
- bullet** Launched cross-border risk scoring that lifted payment throughput 3.4x and unlocked \$1.2B in compliant corridor volume in 18 months.
- bullet** 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

- bullet** 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.
- bullet** Unified product, engineering, and legal roadmaps to accelerate partner onboarding by 45% with embedded policy libraries and guided review flows.
- bullet** Negotiated regulator alignment across OCC, SEC, and CFPB field exams by packaging technical architecture with customer impact proof decks.

### Systems & Expertise

- bullet** Operating Model: IP-first venture design, licensing scaffolds, cross-functional OKR loops tied to compliance SLOs.
- bullet** Capital Strategy: Rolling SAFE orchestration, FinOps instrumentation, scenario planning for board + LP reporting.

- bullet Go-to-Market: Proof microsites, regulatory storytelling, enterprise procurement automation, investor data room rituals.
- bullet Product & Tech: Prism Console agentic stack, quantum R&D interface, compliance analytics marketplace.

## Leadership & Advisory

- bullet Operating Partner (fractional) — VC FinTech portfolios aligning AI + compliance.
- bullet Founder-in-Residence Mentor — a16z Seed, Bessemer Fellows, Lightspeed GTM Council.
- bullet Keynote — Founder Summit on capital-efficient intelligence companies.

## Education & Credentials

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

## Activation & Proof Stack

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