

A.J. Blackroad

Executive Leader — AI Architecture, Product Strategy, Venture

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Hybrid operator-founder who codes the agentic core, designs the product narrative, and navigates regulator, board, and investor rooms with equal fluency. Prism Console is the proving ground: patent-ready, compliance-graded, capital-efficient, and GTM-synced.

Impact Highlights

- bullet** 117-agent OS delivering CTO-grade velocity, CPO-grade adoption, and CEO-grade capital efficiency in one program.
- bullet** \$4M annualized savings, <\$1K/month LLM + cloud spend, and 99.9% audit accuracy verified across mock SEC exams.
- bullet** Product GTM loops convert compliance insights into 97% satisfaction and \$23M revenue influence across annuity, RIA, and payments partners.
- bullet** Built venture-ready proof stack: /proofs microsite, investor-grade metrics, and board dashboards refreshed nightly by agents.

Experience

Founder & Chief Architect — Prism Console — BlackRoad Labs

2022–Present

- bullet** Architected a five-layer agentic operating system orchestrating 117 autonomous specialists delivering 100+ production PRs each week with 99.9% audit fidelity.
- bullet** Converted compliance drag into a \$4M annual savings flywheel by folding SEC/FINRA policy into executable guardrails and automated attestation.
- bullet** Shrunk 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.
- bullet** 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

- 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.

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

2013–2016

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

Systems & Expertise

- bullet** Architecture & AI: Prism Console agentic core, MoE router, reflexive retrieval, quantum research adapters.
- bullet** Product & Growth: JTBD synthesis, PLG instrumentation, proof-based storytelling, revenue cockpit.
- bullet** Operations: Capital-Efficient Engineering, FinOps guardrails, audit automation, human-in-the-loop ceremonies.
- bullet** Leadership: Cross-functional orchestration across engineering, compliance, GTM, finance, and board governance.

Leadership & Advisory

- bullet** Strategic Advisor — Plaid, Ripple, ThetaRay leadership on AI compliance modernization.
- bullet** Board Room Translator — align technology, regulatory, and revenue narratives into single dashboards.
- bullet** Community Builder — RegTech founder circles, AI guilds, compliance design partnerships.

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).
- bullet** Proof Microsite: /proofs Notion workspace ready for redacted SOC 2, audit logs, video demos.