

A.J. Blackroad

Chief Technology Officer (CTO) / VP Engineering — FinTech & RegTech

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

Inventor of the Capital-Efficient Engineering (CEE) framework for scaling AI-intensive FinTech platforms with ruthless cost discipline. Prism Console delivers CTO-grade reliability, regulator-grade observability, and founder-grade speed on <\$1K/month cloud spend.

Impact Highlights

- bullet Pioneering CEE by replacing traditional DevOps teams with proprietary AI agentic systems that self-tune uptime and spend.
- bullet 99.95% uptime with autonomous incident command, synthetic monitoring, and signed deployment attestations.
- bullet Cloud + LLM run cost held under \$1K/month while supporting 20+ production services and 250+ integration endpoints.
- bullet Deployed Rust/GCP core with zero critical vulnerabilities across 24-month rolling penetration tests and SOC 2 drills.

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: Capital-Efficient Engineering framework, Rust microservices, Go control plane, Python agent workers.
- bullet Platform: GCP Cloud Run, GKE, Pub/Sub, BigQuery, Cloud Build, Cloud Armor, Anthos Config Sync.
- bullet Reliability: Autonomous SLO guardians, canary + blue/green orchestrator, feature flag lattice, observability via OpenTelemetry + Grafana.
- bullet Security: Secretless service mesh, hardware-backed keys, policy-as-code for SOC 2, PCI, SOX.
- bullet Operations: Automated board reporting, FinOps runway modeling, scenario testing for capital plans and regulator reviews.

Leadership & Advisory

- bullet Fractional CTO — Series B/C FinTechs seeking platform hardening and CEE deployment.
- bullet Advisor — Google Cloud FinOps Council: championed agent-led efficiency rituals.
- bullet Speaker — QCon, Money20/20 engineering track on AI-first operations.

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.