A.J. Blackroad

Head of Product / Chief Product Officer — RegTech & AI SaaS

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Product leader who transforms compliance friction into revenue acceleration. Prism Console packages compliance-by-design, PLG onboarding, and operator delight into a SaaS engine tuned for regulated financial ecosystems.

Impact Highlights

- Solved the critical industry problem of compliance friction — cut onboarding lag 45% and review cycles 99%.
- 97% operator satisfaction across multi-tenant pilots with embedded coaching, explainable AI, and trust dashboards.
- $23M in new annuities influenced by Prism-led GTM motions that paired proof microsites with board-ready metrics.
- Launched compliance PLG loops that convert policy updates into in-app revenue moments and automated upsell triggers.

Experience

Head of Product & Growth — Prism Console — BlackRoad Labs
2022–Present
- Defined compliance-by-design roadmap blending agent orchestration, human review, and policy versioning into a single PLG experience.
- Activated GTM engine with live /proofs microsite, role-based demos, and boardroom metrics — 65% win rate in regulated enterprise cycles.
- Scaled voice-of-customer program (RIAs, digital banks, broker-dealers) to prioritize features that unlocked $23M annuity pipeline.

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.

Group Product Manager, Financial Crime — Chainalysis
2019–2022
- Shipped KYT intelligence modules that increased investigation throughput 2.8× and opened Tier-1 bank partnerships.
- Built product analytics + policy feedback loop, lifting NRR to 132% by pairing insights with audit-ready narratives.

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.

Systems & Expertise

- Product Systems: JTBD research, roadmap fractals, dual-track discovery/delivery, monetization experiments.
- Experience Layer: React/Next.js Prism web, design system tokens, compliance journey analytics, AI co-pilot instrumentation.
- Growth Stack: PLG telemetry, SaaS billing instrumentation, RevOps automation, layered proof microsites.
- Customer Insights: Regulator councils, Series 65 knowledge base, guided ROI storytelling, trust dashboards.

Leadership & Advisory

- Product Mentor — Techstars RegTech, FinTech Sandbox accelerator.
- Speaker — RegTech Summit, Product-Led Alliance on compliance UX.
- Advisor — ThetaRay product guild on AI explainability adoption.

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.