

A.J. Blackroad

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

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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

- Pioneering CEE** by replacing traditional DevOps teams with proprietary AI agentic systems that self-tune uptime and spend.
- 99.95% uptime** with autonomous incident command, synthetic monitoring, and signed deployment attestations.
- Cloud + LLM run cost** held under \$1K/month while supporting 20+ production services and 250+ integration endpoints.
- 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

- 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 3.4x 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

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

Systems & Expertise

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

Leadership & Advisory

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

Education & Credentials

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

Activation & Proof Stack

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