

WILLIAM TALBOT

FINANCIAL-CRIME + COMPLIANCE BUILDER / ARCHITECT

Fintech • Sponsor Bank / BaaS • AI-Enabled Operations • Program Architecture • Executive Intelligence

BUILDER PROFILE

2026

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01 // BUILDER THESIS

I ARCHITECT, BUILD, AND SCALE THE OPERATING MODEL.

I am most useful where the problem is messy, cross-functional and still being invented. I understand the system, architect the operating model, build the workflows, controls and technology around it, then make it repeatable, measurable and able to scale.

OPERATING RANGE

FINANCIAL CRIME + COMPLIANCE
SPONSOR BANK / FINTECH
PROGRAM BUILD-OUT
AI WORKFLOW AUTOMATION
GOVERNANCE + CONTROLS
EXECUTIVE / BOARD INTELLIGENCE

02 // SELECTED BUILDS

BUILD_01

BANK-SECURITY TECHNOLOGY OPERATIONS // PROTECTION PRODUCTS

Built core operating systems for an early-stage security-technology company whose dye-pack products were used against bank robbery: shipping/receiving, purchasing, electronic-parts inventory and subcontractor-management processes.

EARLY TECH BANK SECURITY OPERATIONS BUILD

BUILD_02

EARLY-STAGE TECHNOLOGY SCALE-UP // AXONN

Joined the technology company as employee #4 and helped build the operational infrastructure needed to support an early-stage business as it grew, gaining direct experience inside a startup that later scaled significantly.

STARTUP EMPLOYEE #4 SCALE-UP

BUILD_03

INVESTIGATIONS COMPANY // PROTECH INVESTIGATIONS

Founded and built a licensed investigations firm from zero: investigative procedures, evidence/reporting standards, compliance protocols, staffing, client operations and quality controls. Grew the team to 10 investigators plus two office staff, served as an expert witness and later sold the company.

FOUNDER INVESTIGATIONS TEAM BUILD EXIT

BUILD_04

PARTNER RISK PROGRAM // STRIPE

Selected to help architect, build and lead a Partner Risk Program spanning governance, workflows, escalations, communications, SLAs, reporting, case management and policies/procedures.

FINTECH PARTNER RISK TPRM

BUILD_05

LEGAL ORDERS + EVIDENCE OPS // STRIPE

Helped clear a 5,000+ legal-order backlog by improving evidence/document workflows, case structure, operational discipline, handoffs and throughput.

EVIDENCE WORKFLOW SCALE

BUILD_06

FINANCIAL-CRIME PROGRAM ARCHITECTURE // THREAD BANK

Cross-functional sponsor-bank work across FIU, Fraud, Customer Intelligence and Governance. Built financial-crime operating structures, investigation and escalation models, governance processes, reporting frameworks and partner-oversight concepts while supporting high-risk review and investigations.

FINANCIAL CRIME COMPLIANCE SPONSOR BANK

BUILD_07

AI-ENABLED FINANCIAL-CRIME OPERATIONS // THREAD BANK

Designed and built Claude-enabled workflow automation across fraud and customer-intelligence work, using AI to reduce repetitive steps, improve consistency, accelerate evidence assembly and support structured human decision-making.

CLAUDE AUTOMATION HUMAN-IN-THE-LOOP

BUILD_08

GRYPHON SENTINEL // INDEPENDENT

Founder, product architect and builder of a working multi-interface financial-crime operational-intelligence platform for sponsor-bank, fintech and middleware environments. Designed role-based workspaces, persistent Sentinel Files, entity/network intelligence, executive intelligence surfaces and orchestration-first AI concepts. Built the React/Vite demo using Claude Code, Cowork and MCP-integrated tooling; established an authenticated private demo environment and filed two provisional patent applications.

FOUNDER PRODUCT ARCHITECTURE FINTECH AI/DATA SYSTEMS
PRIVATE DEMO // gsi.demo.gryphonsentinel.com // ACCESS REQUIRED

03 // HOW I WORK

01

UNDERSTAND

Find the actual problem.

02

ARCHITECT

Design the operating model.

03

BUILD

Create the workflows, tools and controls.

04

AUTOMATE

Use AI/data where it adds value.

05

MEASURE

Make outcomes visible to leadership.

04 // TECH + AI STACK // HANDS-ON + WORKING ENVIRONMENT

AI / LLM / AGENTIC WORK Claude • Claude Code • Cowork • multi-agent workflows • Claude artifacts • MCP integrations • filesystem-connected tooling • browser automation against localhost • Anthropic API • ChatGPT • Hatz AI • prompt/workflow design	AVATAR / VIDEO / HUMAN INTERFACE HeyGen • ElevenLabs • avatar-driven interface concepts • scripted AI video interactions • multimedia product/demo content
FINANCIAL CRIME / IDENTITY / FINTECH Unit21 • Unit • Footprint • Sardine • Alloy • Verafin • Abrigo • Actimize • Gaia • Salesforce / Service Cloud • Front • Zendesk	DATA / ANALYTICS / INTEGRATION Snowflake • Power BI • SQL / Hubble • JSON • APIs • REST/API integrations • webhooks/integration concepts • structured data mapping • event/data-flow design
BUILD / DEVELOPMENT / CLOUD React • Vite • JavaScript • HTML • CSS • Node.js / npm • ESLint • Git • GitHub • Visual Studio / VS Code • Chrome DevTools • Terminal / CLI • Cloudflare Pages / Functions / R2 / Zero Trust • AWS deployment architecture	ENTERPRISE / PRODUCTIVITY / OPERATIONS Microsoft 365 / Office • Excel • Word • PowerPoint • Outlook • Teams • Access • SharePoint • Asana • Monday.com • Jira • Confluence • Google Workspace • Slack • NetSuite • Workday • Acrobat/PDF tools • PDF Filler • QuickBooks • Zoom • Google Meet • Chrome • Dropbox

RECENT HANDS-ON USE // fraud triage • document retrieval • cashier's-check automation • prohibited-terms review • operating-model architecture • GS demo build • API-connected AI • Cloudflare deployment

05 // COMPLIANCE OPERATING DOMAINS

AML / BSA Investigations • SAR/NSAR • risk analysis	KYC / KYB / CDD / EDD High-risk review • escalations • context	SPONSOR BANK / BaaS Bank • fintech • middleware operating model
PARTNER OVERSIGHT / TPRM Governance • controls • accountability	POLICY / PROCEDURE / QC Standards • workflows • consistency	REGULATORY + EXECUTIVE READINESS Evidence • metrics • reporting • decisions

06 // EXPERIENCE ANCHORS

THREAD BANK
2024 - NOW

Financial Crimes, Compliance & AI Program Architect / Builder
Official title: **BSA Analyst | FIU • FRU • CIU • Governance | currently FRU**
Sponsor-bank operating experience across fraud, financial intelligence, high-risk customer review, governance, partner oversight, AI-enabled operations and executive reporting.

STRIPE / AMLRS
2021 - 2023

Partner Risk Program Architect & Senior Fraud Investigator
Official title: **Senior Analyst - Fraud Investigations**
Built partner-risk operating structure, led complex fraud decisions, improved legal-order/evidence workflows, served as TPRM/governance SME and worked across global teams.

PROTECH
FOUNDER / EXIT

Founder & Fraud Manager
Private investigations / fraud
Built and led a licensed investigations company with 10 investigators and 2 office staff; developed investigative systems, evidence/reporting standards and compliance protocols; served as expert witness; company later sold.

JPMORGAN CHASE
BANKING

Licensed Business Bank Officer
Business banking / KYC / BSA / AML
Commercial and small-business banking experience, customer due diligence responsibilities, team mentoring and project management during a Washington Mutual-to-Chase branch conversion.

EARLY TECH
STARTUP OPS

Early-Stage Operations / Systems Builder
Axonn (employee #4) + Protection Products Corporation
Built operational systems inside early technology companies; experience included security technology, purchasing, shipping/receiving, inventory, subcontractor management and scale-up operations.

07 // CREDENTIALS + SIGNALS

CAMS Financial crime	ACAMS BOARD Middle Tennessee	BSBA Thomas Edison State	FORMER SERIES 6 • 7 • 63 • 66
LAW ENFORCEMENT Police Officer II	MILITARY Air Force / LA ANG	2 BUSINESS EXITS Built + sold	30+ YEARS Investigations to fintech

PUBLIC PROFILE NOTE // Employer work is intentionally described at a high level; no confidential data, customer information or proprietary employer materials are included.

MORE DATA ISN'T THE ANSWER. MORE AI ISN'T THE ANSWER. BETTER UNDERSTANDING CREATES BETTER DECISIONS.