

# Latisha Grady Fintech Compliance & Operations Professional

BSA/AML | AI-Native Workflows

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## SUMMARY

Fintech compliance and operations professional with hands-on experience in BSA/AML frameworks, vendor governance, and cross-functional program coordination across banking, blockchain payments, and regulated fintech environments. Proven ability to manage third-party onboarding, review compliance documentation, track issue resolution, and maintain governance accountability across fast-moving product and operations teams. Currently developing AI-native compliance workflows — applying agentic tools to regulatory gap analysis, policy review, and audit prep to deliver compliance-grade output at accelerated timelines.

## CORE COMPETENCIES

- BSA/AML & OFAC Compliance
- Third-Party Vendor Governance
- Launch Readiness Support
- Partner Risk Assessment
- UDAAP & Consumer Protection
- Issue Tracking & Remediation
- Contract & MSA Governance
- Cross-Functional Coordination
- AI-Native Compliance Workflows

## TECHNICAL TOOLS

Jira · Confluence · Asana · Notion AI · Excel · MS Dynamics · Workday · Kronos · Google Workspace · Slack · Figma · Zip (Legal Workflow) · Claude · Perplexity AI

## PROFESSIONAL EXPERIENCE

### Ripple Labs — Compliance Aligned Operations Specialist (Contract-Remote)

2023-2024 Industry: Fintech - Blockchain Payment Solutions

- Owned end-to-end vendor onboarding compliance process, coordinating with Legal and Accounting to validate Master Service Agreement execution, documentation completeness, and adherence to internal governance policies — functioning as the operational link between external partners and legal counsel.
- Evaluated and strengthened internal process workflows using Asana and Jira, increasing governance transparency and cross-functional accountability across product and operations teams.
- Built and maintained centralized compliance documentation hub in Confluence, ensuring structured access to regulatory references, process maps, and project governance materials.
- Led action item tracking, meeting documentation, and status reporting to maintain issue visibility and escalation accountability across stakeholders.
- Completed BSA/AML compliance training, reinforcing working knowledge of regulatory controls, risk escalation protocols, and AML program frameworks in a fintech payment environment.

### Moen —HR Operations & Compliance Support Specialist, New Bern, NC

2019-2021 Industry: Manufacturing

- Delivered compliance training modules on conduct and policy requirements to new hires, ensuring documentation of completed training and maintaining required records.
- Authored standard operating procedures for the coordinator role, improving consistency and auditability of daily operations.
- Managed employee system and facility access controls, ensuring proper authorization governance and maintaining audit-ready records.

- Generated multi-system reports from Workday, Kronos, and Excel to support internal review and decision-making.

### **Bank of America — Fraud Analyst, Atlanta- GA**

*Prior to 2019 Industry: Banking - Risk Operations & Customer Service*

- Reviewed customer transaction activity to identify suspicious patterns, applying BSA/AML, OFAC, and CFT compliance frameworks in a live fraud operations environment.
- Escalated high-risk cases following established regulatory procedures and documented case findings to support investigation and audit review.
- Completed required BSA/AML, OFAC, and CFT compliance training as a condition of fraud operations role.
- Recognized as Voice of the Customer award recipient for excellence in customer communication and case resolution.

### **Operations & Administrative Consultant (Freelance-Remote)**

*2016-2019 Industry: Small Business in Real Estate, Blockchain, Wellness*

- Supported small business clients with workflow design, documentation management, and operational process implementation across regulated and compliance-adjacent industries.

### **King Industrial Realty — Lead Accounts Payable Specialist, Atlanta, GA**

*2014-2016 Industry: Commercial Real Estate*

- Reviewed invoices and supporting documentation for accuracy prior to payment processing, identifying and resolving discrepancies with vendors and internal teams.
- Maintained organized financial records to support month-end close, general ledger accuracy, and internal audit trails.

## **ADDITIONAL**

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- Currently developing a AI-native compliance portfolio to include BSA/AML gap analysis workflows, regulatory policy drafting pipelines, and audit prep automation using Claude and Perplexity AI.
- Active candidate for North Carolina State Legislature — bringing direct exposure to financial regulatory policy, constituent-level banking access issues, and state legislative networks relevant to fintech compliance environments.

## **INDUSTRY PERSPECTIVE**

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Active retail investor in digital assets with a working understanding of the competitive and regulatory forces reshaping fintech payments — including the GENIUS Act stablecoin framework, the pending CLARITY Act, and the emerging role of BIN sponsor banks as the critical infrastructure layer for exchanges and fintechs seeking card rails and stablecoin issuance pathways. Tracks how competition between stablecoin platforms and traditional deposits is likely to accelerate sponsor bank demand and compliance requirements.

## **EDUCATION**

**Bachelor of Science:** University Studies | East Carolina University (ECU)

**Concentration:** Business Systems | **Minor:** Business Administration