William (Bill) Talbot, CAMS

Financial Crime & Compliance Builder

AML · Fraud · Investigations · Sponsor Banking & BaaS · AI Workflow Design

Franklin, TN (Remote) · william.p.talbot@gmail.com · linkedin.com/in/williamptalbot · wmtalbot.com

Financial crime subject-matter expert and founder who designs and builds compliance programs end to end: operating models, frameworks, procedures, controls, workflows and the AI tools that run on them. The expertise was earned doing the work, across law enforcement, licensed investigations, banking, fintech and a BaaS sponsor bank. Built from zero repeatedly, as a founder and inside larger organizations: businesses, teams and functions, most recently an independent compliance platform with provisional patents filed.

SELECTED PRODUCT WORK

- **AI financial-crime tools (Thread Bank).** Designed and built a suite of Claude-enabled tools across fraud and customer intelligence, including fraud email triage, automated document retrieval, cashier's check processing and prohibited-terms review. Each began as an operating problem: mapping the workflow, the decision points, the evidence an analyst needs and where human judgment must stay, then encoding that domain logic into the tool.
- **Fraud Risk Unit design (Thread Bank).** Assigned to design the unit; authored the operating framework: roles, investigation standards, escalation design, case-package standards, and leadership and board reporting.
- **Gryphon Sentinel (independent).** Wrote the PRD, data model and decision architecture for a compliance platform serving the fintech side of sponsor banking, including cross-program entity resolution with source attribution. Built a working demo with React/Vite on Cloudflare using AI-assisted development. Provisional patents filed.
- **Partner Risk Program (Stripe, via AML RightSource).** Built the program end to end with Stripe risk leadership, then trained and transitioned it to Stripe's internal team, where it went into production.

EXPERIENCE

Founder — Gryphon Sentinel — Remote · 2025 – Present

- Defined the product: requirements, data model and decision architecture for compliance on the fintech side of sponsor-bank relationships
- Designed entity resolution that links the same person or business across fintech programs, with per-field source attribution for audit defense
- Built a gated working demo covering bank coordination (RFIs, escalations, 314(b), refer-up packages), program evidence, customer review orchestration, application review, and account decisions with an appeal workflow
- Built with React/Vite, Cloudflare Pages and Functions, GitHub, and Claude Code multi-agent development; provisional patents filed

BSA Analyst — Thread Bank — Nashville, TN (Hybrid) · Jan 2024 – Present

Worked across the full financial crimes compliance program at a BaaS sponsor bank carrying fintech program risk: investigations (FIU), customer intelligence (CIU), fraud risk (FRU), governance and quality control.

- **Investigations (FIU):** Worked transaction-monitoring alerts and cases through to SAR and no-SAR decisions, including narratives, across fintech programs
- **Customer intelligence (CIU):** Conducted EDD, CDD, high-risk, multiple-account, onboarding and prohibited-terms reviews; designed the review workflow behind, and built, a Claude-enabled prohibited-terms review tool; contributed to CIU review frameworks
- **Fraud risk (FRU):** Assigned to design the Fraud Risk Unit; authored its operating framework (roles, investigation standards, escalation design, case-package standards, leadership and board reporting); worked legal orders including subpoenas; and designed the workflows behind, then built, AI-enabled fraud tools for email triage, document retrieval and cashier's check processing
- **Governance and QC:** Wrote the partner oversight program and the adverse media policy and procedure; worked on policy and procedure review, complaint monitoring and quality control

Senior Analyst, Stripe Engagement — AML RightSource Remote · Nov 2021 – Jan 2024

- Built the Partner Risk Program end to end with Stripe risk leadership; trained and transitioned it to Stripe's internal team, where it went into production
- Selected to lead a cross-border analyst team across India, Ireland and Singapore
- Led the team that cleared a 5,000+ backlog of legal orders (subpoenas, levies, garnishments) for Stripe
- Point of contact for top-level escalations across Tier 4 fraud, compliance and risk operations
- Translated AML policy and regulatory requirements into operating procedures other analysts could execute; designed case management process improvements adopted across the engagement

EARLIER CAREER

- **Licensed Insurance Representative, Allstate**, Franklin, TN · 2018 – 2021 — Built and led a four-person sales and service team; client advisory with first-line KYC/AML duties; completed BSBA while working full time.
- **Founder, Wm Talbot Stores**, Franklin, TN · 2016 – 2018 — Built a home and hardware retail store from lease to opening; two teams hired and trained; $1.6M annual gross and Premier Store recognition.
- **Founder, The Talbot Agency**, Austin, TX · 2011 – 2016 — Built an insurance and financial services agency and licensed a team of five; owned regulatory compliance and AML; top-producing agency; sold at a profit.
- **JPMorgan Chase**, Austin, TX · 2007 – 2011 — Licensed personal, then small business banker; project manager for a Washington Mutual branch conversion, including compliance and AML training.
- **Founder, Protech Investigations**, Metairie, LA — Licensed investigations firm focused on insurance and workers' compensation fraud; grew to 10 investigators; served as an expert witness in fraud trials; sold.
- Also: Police Officer I → II, Maui County Police Department; private investigator (TMI); U.S. Air Force / Louisiana Air National Guard; early-stage operations at Protection Products and Axonn (employee #4).

SKILLS & TOOLS

- **Financial crime:** BSA/AML, OFAC and sanctions, transaction monitoring, KYC/KYB, case management, SAR referral, fraud typologies (card, ACH, ATO, first-party), third-party and partner risk
- **Product:** requirements and PRDs, data modeling, entity resolution, workflow and decision design, prioritization
- **AI:** Claude multi-agent workflows, Anthropic API, LLM workflow design and output review, human-in-the-loop controls
- **Risk platforms:** Unit21, Unit, Sardine, Alloy, Footprint, Actimize, Verafin
- **Data & build:** SQL, Snowflake, Power BI, REST APIs and webhooks, React/Vite, JavaScript, Git/GitHub, Cloudflare

CREDENTIALS & EDUCATION

- CAMS (Certified Anti-Money Laundering Specialist); board member, ACAMS Middle Tennessee Chapter
- Former FINRA Series 6, 7, 63, 66; former licensed private investigator
- B.S. Business Administration, Management — Thomas Edison State University (Delta Mu Delta; Arnold Fletcher Award)
- Civil Engineering coursework — The University of Texas at Austin, Cockrell School of Engineering