

Juan Llanos

Chief Compliance Officer

New York City, NY, United States | [LinkedIn](#)

Crypto-native compliance executive and product builder with 15+ years translating novel product architectures into regulator-defensible controls, embedding compliance into product design through AI and automation.

EXPERIENCE

Chief Compliance Officer

Félix

Mar 2024 — Oct 2026

New York, New York, United States

Leading design and execution of compliance, AML, sanctions, risk, and licensing infrastructure for a Series C cross-border payments platform using stablecoins. Designed the GRC model enabling cross-border USDC remittances through third-party and non-custodial infrastructure. Directed Felix's U.S. money transmitter licensing strategy, completing 42 applications in four months with 29 approved within the first year, and engaged directly with regulators on stablecoin settlement and hybrid fiat/crypto flows. Built AML/CFT, sanctions, monitoring, and governance infrastructure supporting rapid expansion while prototyping AI-enabled compliance workflows for regulatory analysis and policy design.

Director, Global Fiat Strategy and Operations

Binance

Apr 2020 — Oct 2021

New York, USA

Designed and led global fiat onboarding and operating strategy across EMEA and Latin America during rapid global scaling. Reduced licensing implementation costs by 50% through modular global licensing methodology, enabled 3x faster time to market by standardizing banking and payments partner onboarding, and expanded regional fiat volumes by 25% through improved API features and onboarding flows. Advised executives on regulatory and banking engagement across Europe, Latin America, and the Gulf.

FinTech & RegTech Lead + Entrepreneur In Residence

ConsenSys

Mar 2017 — Oct 2018

New York, New York, United States

Translated emerging decentralized technologies into regulatory, compliance, and product frameworks during early Ethereum phase. Drove RegTech product vision, built global product team, and secured \$2.5M to create company's first AML compliance platform. Built cross-functional product governance and risk-requirements process for compliance tooling. Worked with leading global legal teams on token classification, securities-law risk, and regulatory-perimeter analysis for blockchain protocols. Collaborated with Monetary Authority of Singapore and UK FCA Innovation Hub on decentralized identity and token classification.

Founder & Managing Director

Juan Llanos Advisors

Jun 2015 — Jul 2020

New York, USA

Founded advisory firm delivering compliance and risk management strategy guidance to crypto fintech startups across three bear markets. Supported crypto wallets, exchanges, OTC desks, cross-border money transmitters, and payment processors in formulating strategy and executing product and operational design. Co-created concepts of Minimum Viable Compliant Product (MVCP) and Minimum Viable Compliance (MVC). Designed operating models, risk assessments, policies, controls, and regulator-ready documentation. Served as external compliance and policy advisor to financial regulators and blockchain associations globally.

Chief Compliance Officer + EVP of Strategic Partnerships

Bitreserve HQ, Inc. (now Uphold)

Mar 2014 — Jun 2015

San Francisco Bay Area

Founding team member responsible for global compliance strategy, go-to-market planning, money-transmitter licensing, and product controls for digital payments and cryptocurrency wallet services. Built compliance program and product onboarding controls with Product and Finance teams. Completed 22 money-transmitter license applications in three months using productized project-management methodology. Helped accelerate launch of custodial cryptocurrency wallet by designing compliant onboarding and account-opening workflows.

Chief Compliance Officer

Ripio

Nov 2013 — Jun 2023

New York, New York, United States

Served as early advisor to founders, consulting on strategy and operations over multiple years before transitioning to Chief Compliance Officer role following Series B. Provided guidance on regulatory, product, and operational strategy for the growing crypto platform.

Chief Compliance Officer | EVP of Operations | Co-Founder

Unidos Financial Services, Inc.

Aug 2006 — Mar 2014

New York, New York, United States

Co-founder managing overall operations including consumer experience, IT infrastructure, software development, and quality assurance. Recognized as early leader in launching GPR prepaid card capability in Mexico. Increased user engagement by 50% and transaction speed by 2x through POS GUI redesign. Led compliance and operations for regulated consumer financial services, owning controls across customer experience, IT, software development, and QA to improve transaction integrity and customer outcomes.

BSA Compliance Officer + VP of Service

Remesas Quisqueyana, Inc. (now DolEx)

Feb 2002 — Aug 2006

New York, New York, United States

EDUCATION

Mars Hill University <i>American Literature (United States)</i>	Jan 1991 — Jan 1991
Virginia Commonwealth University <i>History</i>	Jan 1991 — Jan 1991
Universidad de Palermo <i>MBA in Strategic Marketing</i>	
Universidad del Salvador <i>BAs, Graduate Diploma in English, Linguistics, Translation and Education</i>	

CERTIFICATIONS

Certificate of completion: Claude 101 , Anthropic	May 2026
Certificate of completion: Introduction to agent skills , Anthropic	May 2026
Certificate of completion: Introduction to subagents , Anthropic	May 2026
Claude Code in Action , Anthropic	May 2026
LangChain for LLM Application Development , DeepLearning.AI	Sep 2025
ACP: Agent Communication Protocol , DeepLearning.AI	Jul 2025
DSPy: Build and Optimize Agentic Apps! , DeepLearning.AI	Jul 2025
Event-Driven Agentic Document Workflows , DeepLearning.AI	Jul 2025
Build Apps with Windsurf's AI Coding Agents , DeepLearning.AI	Jun 2025
Building Agentic RAG with LlamaIndex , DeepLearning.AI	Mar 2025
Building toward Computer Use with Anthropic , DeepLearning.AI	Mar 2025
Multi-Agent Systems with CrewAI , CrewAI	Sep 2024
AI Agentic Design Patterns with AutoGen , DeepLearning.AI	Aug 2024
AI for Good Specialization , Coursera	Nov 2023
AI For Everyone , Coursera	Nov 2023
Generative AI for Everyone , Coursera	Nov 2023
TRM Advanced Crypto Investigator (TRM-ACI) , TRM Labs	Apr 2023
TRM Crypto Compliance Specialist (TRM-CCS) , TRM Labs	Apr 2023
TRM Crypto Fundamentals Certification (TRM-CFC) , TRM Labs	Apr 2023
14 NYC People in Bitcoin You Must Know , AlleyWatch	Oct 2014
Permanent Resident Status "By Reason of Extraordinary Ability" , United States Citizenship and Immigration Services	Aug 2008
Certified Anti-Money Laundering Specialist , ACAMS	Jul 2003
After BitMEX: Regulation Must Change for the Digital Age ,	
Preparing for Blockchain Regulation in the Post-Obama Era ,	
Will Bitcoin Change How We Think About Regulation? ,	
No Banking, No Bitcoin ,	
The End of Bitcoin as We Know It ,	
The Criminal Precedent that Could Curb Bitcoin's Enthusiasm ,	

SKILLS

Document Management · Process Design · Document Lifecycle Management · Money Transfers · Licensing · Advisory Board · Legal Document Preparation · Project Management · Trading Systems · Remittances · Customer Due Diligence (CDD) · Transaction Monitoring · Intercultural Communication · Partnership-building · Third-Party Vendor Management · Regulatory Technology · Employee Training · Smart Contracts · Public Key Cryptography · Entrepreneurship · Cryptocurrency · Regulatory Compliance · Analytical Skills · Emerging Trends · Internal Audits · Risk Consulting · Regulatory Examinations · Organizational Development · Risk Management · Strategy · Business Development · Financial Services · Anti Money Laundering · Business Strategy · CRM · Financial Risk · Strategic Planning · Analytics · Business Intelligence · Enterprise Risk Management · Product Management · Start-ups · Sanctions Governance · Enterprise Governance · Partner Risk · Operating Model Redesign · Decision Rights Design · Data Visualization · Agentic AI · Automation Tools · Figma · Google Workspace · Looker Studio · Miro · Notion · Python · SQL · Tableau · KYC/KYB · Stablecoin Compliance · Non-custodial Infrastructure · Money Transmitter Licensing · Compliance Product Design · Crypto/Digital Assets · Cross-border Payments · Blockchain Infrastructure · Token Models · Policy Development · Control Frameworks · Scalable Compliance · Regulator-ready Documentation · Financial Crime Risk · Licensing Strategy