

# LUIS OCADIZ

SYSTEMS ARCHITECT · FINTECH BUILDER · ONCHAIN COMPLIANCE

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## SUMMARY

15 years inside financial services operations, from loss mitigation at JPMorgan Chase during the 2008 crisis to military lending compliance at MidCountry Bank. Built automated systems that cut error rates by 67%, developed leaders at scale, and maintained strict regulatory compliance across FDCPA, ECOA, SCRA, CFPB, and REG B. Since 2024 building the alternative: a peer to peer auto lending protocol on Base Sepolia with autonomous AI voice agents, onchain compliance architecture, and a voice authentication system that protects borrower privacy at the transaction level. The vision is mortgage lending for the people banks turn away. Advanced underwriting logic and collateral architecture reserved for mainnet deployment.

## EXPERIENCE

### Founder & Systems Architect

2024 - Present

INNOVATIVE BLOCKCHAIN SOLUTIONS · LAS VEGAS, NV

- Architected and deployed Illusive Motor Concepts, a peer to peer auto lending protocol on Base Sepolia with smart contract loan vaults, autonomous AI voice servicing agents, and a compliance architecture built for regulated lending
- Designed two-layer onchain compliance code system, neutral numeric codes on-chain, human-readable decode only in authenticated admin views, eliminating FDCPA, ECOA, and GLBA exposure at the transaction level
- Built voice authentication system: borrowers generate one-time cryptographic session codes from authenticated portal before AI agent accesses any account data, patent-worthy privacy architecture
- Deployed autonomous DLO servicing pipeline: cron-triggered edge functions send compliance notices and fire outbound AI voice calls to delinquent borrowers without human involvement
- Published Nike/RTFKT Web3 post-mortem and deployed live corrective NFT drop on Base Sepolia demonstrating correct architecture, Merkle allowlist, DAO exit clause, onchain utility escrow

### Managing Partner & Founder

Mar 2021 - Jul 2024

OOAK GROUP LLP · LAS VEGAS, NV

- Founded Web3 agency specializing in NFT utility architecture, designed real world benefits into every token before mint: complimentary dining, exclusive pricing, Airbnb access, original soundtrack
- Deliberately excluded staking and P2E from Kaiseki Yuzu collection to protect holders from securities exposure, two years before regulators began enforcement actions against projects that didn't
- Marketing campaign contributed to Chef Kaoru Azeuchi receiving a James Beard Award nomination as Southwest region finalist
- Produced Las Vegas's first NFT-gated fine dining experience, featured in Yahoo Finance

### Lending Manager, Digital Support

May 2013 - Oct 2020

MIDCOUNTRY BANK / PIONEER SERVICES · LAS VEGAS, NV

- Managed dual-purpose Loan Origination and Customer Service operation, 43 agents, 4 supervisors serving active duty military borrowers
- Engineered automated Underwriter decision tool, reduced critical error rates from 12%+ to under 4%, a **67% improvement** deployed department-wide
- Redesigned entire IVR system with self-service and skill-based routing, measurably reduced handle time and improved first-call resolution
- Hand-selected by Senior Executive Team to lead customer incentives and loyalty programs
- Maintained full compliance: SCRA, CFPB, REG B, Military Lending Act

### Operations Supervisor II

Feb 2007 - Jun 2012

JPMORGAN CHASE · CHATSWORTH, CA · LOSS MITIGATION & LOAN MODIFICATIONS

- Directed Loss Mitigation operation through 2008–2010 financial crisis, 17 Underwriters, 15 Collectors, Team Leads
- Built a team with no bottom performers for several consecutive quarters across three major Chase production sites
- 7 of the first 25 agents developed went on to become leaders, consistent waitlist to work in the division
- Managed dialer campaigns and KPIs: abandon rates, wait times, QA scores, one-on-ones, performance reviews
- Full compliance: FDCPA, FCRA, Privacy Act throughout all collections and modification activities

### SELECTED PROJECTS

#### Illusive Motor Concepts (IMC)

Live DeFi auto lending protocol on Base Sepolia. Smart contract vaults, autonomous AI voice agents, onchain compliance architecture. [innovativeblockchainsolutions.live](https://innovativeblockchainsolutions.live)

#### The Artifact, A Correction

Free mint NFT drop on Base Sepolia correcting Nike's RTFKT failures. Merkle allowlist, DAO exit clause, onchain utility escrow. Live and mintable.

#### Kaiseki Yuzu NFT

Utility-first NFT collection with real world dining, sake, and music benefits. James Beard finalist chef. Grammy nominated producer. Compliance-first architecture.

#### CX Operations Dashboard

Executive analytics dashboard, 100 agents, 3 channels. Abandon rate 9.1% → 1.6%. All SLAs above 88%. CSAT 3.3 → 4.5.

### SKILLS

#### SYSTEMS & ARCHITECTURE

Solidity · Base L2 · EVM  
Autonomous AI Agents  
Onchain Compliance Architecture  
Voice Authentication Systems  
Supabase · Edge Functions  
Next.js · React · Vercel  
IVR Design · Process Automation

#### FINANCE & COMPLIANCE

FDCPA · FCRA · ECOA · GLBA  
SCRA · CFPB · REG B  
Consumer & Military Lending  
Loss Mitigation · Loan Servicing  
DeFi Protocol Design  
NFT Securities Compliance  
Nevada SB 437 · Fintech Regulation

#### OPERATIONS & LEADERSHIP

Contact Center Operations (40+ agents)  
Leadership Development  
Performance Management · KPI · SLA  
Executive Reporting  
Video Production (Final Cut Pro)  
Podcast Production  
Web3 Strategy · Community Building