

BRADLEY W. SMITH

Data, Product & Platform Executive | Automotive | FinTech | Blockchain
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Product and data executive who commercializes regulated records—title, registration, credit, household, and custody events—into software OEMs, dealers, auctions, lenders, and agencies will buy. Builds under DPPA and FCRA. Sole inventor on U.S. Patent 11,210,276 (assigned to Experian). On-chain since 2017. Author of white papers and market studies on consumer retention. Now President and CEO of Block Bridge, building Trust Bridge: identity, chain of custody, and an event log used to bill and reconcile vehicle movement.

EDUCATION

M.S., Administration — Central Michigan University	2012
B.S., Organization Administration — Central Michigan University, cum laude	2009

MILITARY

United States Air Force — Special Vehicle Mechanic (AFSC 47231A), honorably discharged	1994
National Defense Service Medal; Air Force Overseas Short Tour Ribbon	1994

PROFESSIONAL EXPERIENCE

Founder, President & CEO — Block Bridge, Inc. <i>Indian River, Michigan. Trust Bridge product: identity, PII-safe credentials, and a decentralized event log for vehicle transportation.</i> • Own company strategy, product vision, roadmap, commercialization, partnerships, and capital strategy. • Zero-to-one prototypes: Dealer, Auction, Transport, and Command Center — digital identity, verifiable credentials, chain of custody, transaction verification, auditability. • Entry market: shipment fraud and identity at the gate. Durable value: a shared event history used for billing and reconciliation. Next layer: pay on accepted delivery via traditional and stablecoin rails. • On-chain practice since 2017: Bitcoin and Ethereum, then Cardano, Avalanche, Solana, and Algorand; swaps, DeFi, NFTs; operates a node.	2025 – Present
Founder & Principal Consultant — Leroy Lynn, LLC <i>Data, AI, and blockchain advisory practice.</i>	2024 – Present
Vice President, Product Management — Experian Automotive <i>Home office. \$130M+ portfolio: market intelligence, credit, identity, vehicle history, and loyalty.</i> • Ten direct reports; cross-functional engineering, data science, and analytics. • Data acquisition, governance, and monetization of DMV title/registration, OEM sales, and vehicle history; FCRA, DPPA, CCPA compliance. • Sole inventor, U.S. Patent 11,210,276. Generative AI product work (2023). Loan/lease performance reporting (2021). Automotive News data and marketing agreement (2020). Expert witness, Braman Motors, Inc. v. BMW of North America, LLC (2019). BI and credit products with \$20M+ incremental revenue (2018). BMW NA market benchmarking (2015).	2014 – 2024
Senior Vice President, Client Analytic Partner — UM Worldwide <i>Birmingham, Michigan. Analytics for Nationwide inside a \$300M+ media portfolio.</i> • Connected media investment to brand health, lead generation, consumer behavior, and sales outcomes.	2013 – 2014
Senior Director, Product Management — R.L. Polk & Co. (second tour) <i>Southfield, Michigan. Recruited back. \$65M analytics and market-intelligence P&L; 60+ person organization.</i> • First-year 70% revenue and profit growth. Loyalty, consumer-behavior, market-intelligence, and dealer-measurement products. • Public voice of the Polk Automotive Loyalty Awards; quoted in 2012–2013 OEM releases from American Honda, Hyundai Motor America, Volkswagen of America, Ford Motor Company, and Chrysler Group.	2010 – 2013
Senior Manager, Product Management — Automotive Lease Guide / DealerTrack <i>Orange County, California. Residuals, consumer pricing, post-acquisition integration.</i> • Company-wide business intelligence capability. Launched Smart Buyer, a consumer-facing valuation product.	2009 – 2010
Product Development, Solution Consulting & Analytics — R.L. Polk & Co. (first tour) <i>Southfield, Michigan. First of two tours.</i>	2005 – 2009

• Dealer-loyalty measurement later used by GM, Volkswagen/Audi, Nissan/Infiniti, Toyota/Lexus, Honda/Acura, Mazda, Hyundai, and Porsche (program span 2005–2013). Waterfall-to-agile transition.	
Director, Research & Business Development Services — Minacs <i>Farmington Hills, Michigan.</i>	2004 – 2005
• Customer Value Index (recency, frequency, monetary value) for Honda and Mazda service marketing.	
Manager, Business Performance Analysis — MSX International <i>Southfield, Michigan.</i>	2001 – 2004
• Ford Quick Lane data applications (2003). Delco-Remy supply-chain redesign across three plants in Mexico (2002). Navistar field-data Standards Validation System (2002). Ford University Program Group and Salaried Tuition Assistance sites (2001).	
Founder — Cloud Hill Interactive	c. 1999 – 2001
• Y2K database conversion for The State Bank (1999). IVR and web training for NAPA Institute of Automotive Technology (2000). Content management for WDET-FM and Greektown Casino (2001).	
Ride and Handling Technician — General Motors Proving Grounds	1994 – 1998
• On-track ride and handling tests of the GM EV1 and C5 Chevrolet Corvette.	

BOARD & INDUSTRY LEADERSHIP

Awakon Federal Credit Union — Supervisory Committee	Present
Indian River Golf Club — Director-elect (term begins January 2027)	Elected 2026
Automotive Remarketing Alliance — AI Committee	Present

PATENT

Smith, B.W. Database System for Automated Event Analysis and Detection. U.S. Patent 11,210,276 B1. Filed 13 July 2018; priority 14 July 2017; granted 28 December 2021. Sole inventor. Assigned to Experian Information Solutions, Inc.

WHITE PAPERS

Leveraging Measurable Behaviors to Enhance Dealer Loyalty	2013
Strategic Business Questions for Automotive Business Planners	2012
What’s in Your Garage? Driving Owner Loyalty and Customer Conquests	2011
Improving Sales Volume Forecasting by Adding Loyalty to the Mix	2011
U.S. Automotive Market Share and Loyalty	2011
Online Shopping Impact on Automotive Purchase Behaviors and Loyalty	2010
Mining a Hidden Asset to Increase Brand Loyalty and Sales	2009

PRESENTATIONS & COMMENTARY

Guest, The EVs for Everyone Podcast, Ep. 155 — What’s Blockchain Got To Do...	2025
Auto Remarketing — commentary on blockchain in automotive sales, service, and industry structure	2024–2025
Panelist, Auto Intel Council, Auto Intel Summit	2021
Panelist, Three Dragons Debate — COVID-19 Impact, AASA Vision Conference	2020
Keynote, Models, Metrics & Results, Thought Leadership Summit	2018
Keynote, Exploring Market Realities, Used Car Week	2016
Presentation, Spanning the Globe, SEMA	2016
Keynote, The Data-Powered Engine, Used Car Week	2015
Keynote, Brand Loyalty Metrics and Applications, Polk Loyalty Summit	2010

SELECTED INITIATIVES (CHRONOLOGICAL)

On-track ride and handling: GM EV1 and C5 Corvette	1994–1998
Y2K database conversion, The State Bank	1999
IVR and web training, NAPA Institute of Automotive Technology	2000
Ford University Program Group and tuition-assistance sites; WDET-FM and Greektown Casino CMS	2001
Navistar Standards Validation System; Delco-Remy supply-chain redesign, three plants in Mexico	2002
Ford Quick Lane data-management reengineering	2003
Honda/Mazda Customer Value Index	2004

Dealer loyalty measurement programs across major OEM networks	2005–2013
BMW North America market-benchmarking solutions	2015
Business intelligence and credit products, \$20M+ incremental revenue	2018
Expert witness, Braman Motors, Inc. v. BMW of North America, LLC	2019
Automotive News data-access and marketing agreement	2020
Loan/lease performance reporting product	2021
Experian Automotive generative AI product and marketing initiatives	2023
Founded Leroy Lynn, LLC	2024
Founded Block Bridge, Inc.; Trust Bridge product development	2025

CREDENTIALS

Pragmatic Institute — Product Manager Certification	2014
Institute for Leadership Fitness — Certificate in Leadership Fitness	2012
R.L. Polk & Co. — Monday Morning Leadership	2008
American Society of Employers — Accounting & Finance for the Non-Financial Manager	2003
Proforma — Business Process Modeling & Monte Carlo Simulation	2003
Commerce One — Trading Partner Operations	2002

TECHNICAL

Programming: Python, R, SQL, PL/SQL, JavaScript, HTML, PHP. Analytics and AI: Tableau, TensorFlow, PyTorch, Scikit-learn. Data platforms: Oracle, Netezza, MySQL, Apache. Cloud: AWS, Azure. Systems: macOS, Windows, Linux. Distributed ledgers: public-chain operations since 2017 (BTC, ETH, ADA, AVAX, SOL, ALGO); credentials and event-log design for enterprise.

OTHER

Hobbies: alpine skiing, simulation racing, poker, golf, boating. Interests: technology, real estate, digital assets.