

# OLIVER HAPPY | Product Leader

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## PROFESSIONAL PROFILE

Hands-on Product leader with 15+ years scaling B2B SaaS platforms in regulated environments (FinTech, Web3, AI). Track record of joining at 50-150 employees pre-PMF or Series A, achieving PMF, scaling product teams from 6 to 89 people, and companies to Series C/D. Adopted father to twin toddlers, Podcaster and Startup Advisor.

## KEY ACHIEVEMENTS

- **Hyperscaled cloud-native payments platform 32X** (1M to 32M transactions/month, 1,000 TPS) onboarding Nationwide and Lloyds (40M customers)
- **Delivered Web3 re-platforming**, delivered in 9 months (8 squads, 60 engineers), growing AUC 95% £200M- £390M
- **Launched zero-to-one payment processing product** at 50% GP uplift, generating six-figure API revenue
- **Scaled product organisations 6 to 89 people** across Product, Design, DevEx, Product Ops, PMO (14 direct reports, managing £10M+ budgets)

## PROFESSIONAL EXPERIENCE

### Product Manager → Head of Product | VitriFi | Dec 2024 – Dec 2025 (promoted month 3)

*AI-driven telco BSS/OSS automation platform | Owned by Fern Trading (£3B fund, Octopus Investments), pre-revenue, pre-PMF, £25M annual burn, ~100 employees*

**Customer problem:** Tier 3 ISPs facing 80% manual support ticket volume for basic provisioning tasks. **Solution:** Identified support ticketing automation as first use case; designed agentic AI workflow using MCP servers and LLM pipelines constrained by policy/security boundaries, achieving 10X integration development speed. **Impact:** Secured first enterprise customer delivering 10GB internet to Zone 1 London. Led product and engineering (6 PMs, 3 Heads of Engineering, 60+ engineers, 10 squads). Stepped up as interim VP Engineering. Embedded OKRs and product-led operating model across leadership.

### Product Principal | 101 Ways | May 2023 – Dec 2024

*Boutique product consultancy serving large UK retailers, insurers, and enterprises | Series B-C clients (M&S, esure, loveholidays, Carnival UK)*

**M&S Identity Migration – Customer problem:** Aging auth system creating 24% basket abandonment at checkout. **Solution:** Led identity migration to modern provider. **Impact:** Increased sign-in completion +1.5% driving £3.6m annual uplift in basket completions on £1bn e-commerce platform. **DevEx improvements:** Improved development experience for M&S 2,000+ engineers. Developed a Responsible AI framework. Coached esure's newly-established product function. Led Product Practice winning key enterprise accounts.

### Product Director: Platform | Qredo | Jun 2022 – Sep 2023

*Web3 institutional custody platform | Series A, £200M AUC, ~100 employees*

**Customer problem:** Institutional crypto clients (exchanges, hedge funds, institutional trading desks) needed multi-sig custody without single points of failure; existing monolith couldn't scale beyond 2 TPS. **Solution:** Rescued failing re-platforming mid-stream; delivered microservices architecture with MPC-driven custody (backend, APIs, SDKs, web, mobile UX) in 9 months. **Impact:** Grew AUC 95% (£200M → £390M) through supported assets, community voting, staking. Led 8 product/engineering squads (~60 engineers) across backend, APIs, web, mobile, design. Safely migrated 51,000 institutional and B2C users in 2 months. Scaled transaction capacity 2 to 100 TPS. Achieved SOC2 compliance. Reduced onboarding time 75%.

## **Senior Product Manager → Head of Product: Core Platform | Form3 | Aug 2017 – May 2022 (promoted month 2)**

*Cloud-native payments infrastructure for banks | Series A → D, £4M → £100M+ ARR, 50 → 300 employees*

**Customer problem:** Tier 1 banks (Nationwide 14M customers, Lloyds 26M customers) needed to migrate from legacy payment rails to cloud-native infrastructure with zero downtime. **Solution:** Delivered industry-first active-active multi-cloud deployment (AWS/GCP/Azure) in 18 months enabling rapid scaling. Launched zero-to-one Payment Processing offering moving fraud/AML logic to cloud. **Impact:** Scaled transaction throughput 32X to 1,000 TPS enabling Nationwide (30X volume uplift) and Lloyds migrations at 50% gross profit uplift. Built product org 6 to 89 people across Product, Design, DevEx, Product Ops, PMO, Tech Writing (14 direct reports: PMs, Designers, Tech Writers, BAs; 75 engineers, 14 squads) managing £10M R&D budget. Dropped incidents 10% via observability. Established Roundtable peer mentoring programme.

## **Head of Product | Validis | Feb 2020 – Aug 2020**

*Accounting data standardization for lending/audit | Series B, ~30 employees*

**Customer problem:** Top 4 accountants and Tier 1 lenders (Santander, Amazon Lending) needed standardized accounting data from 100+ different formats. **Solution:** Delivered automated chart of accounts for Audit teams and risk scores for Lending teams during COVID-19. Implemented API-driven architecture and new UI. **Impact:** Managed partnerships with ncino, Plaid, Accenture serving EMEA and North America markets.

## **EARLIER ROLES (2009–2017)**

**Product Manager SaaS | Eurotherm (Schneider Electric) | Jul 2017 – Aug 2018**

**Product Marketing Manager | Crunch | Jul 2016 – Jul 2017**

**Head of Product and Marketing | Xtravirt (Sonar) | Jun 2015 – Jul 2016**

**Head of Product (Contract) | BCI Media Group | Feb 2014 – Jun 2015**

**Product Manager | BCI Media Group | Jan 2012 – Feb 2014**

**Client Liaison / Product Manager | BCI Media Group | Jun 2009 – Jan 2012**

## **ADVISORY EXPERIENCE**

**Product Advisor | Thane (DeFi Trading) | 2024–2025** – CPO-level guidance during Telegram mini-app to standalone platform transition

**Product Advisor | Panjea (SocialFi/GameFi) | 2022–2025** – Strategic pivot SocialFi to GameFi; platform re-architecture; founder coaching

## **EDUCATION**

Harvard CS50 (in progress) | Oxford Blockchain Strategy | Auckland BCom Marketing & BA Employment Relations (A-)

## **INTERESTS & SIDE PROJECTS**

- Podcast host (Distributed, Panjcast, Problem Busters)
- Mentor (The Roundtable peer coaching)
- Father of adopted twin toddlers
- The science of cooking (slow cook, sourdough and air fry)