OLIVER HAPPY

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PROFESSIONAL PROFILE

Product Leader with 15+ years scaling teams and portfolios in regulated B2B SaaS. Translates vision into velocity through strong PM craft, operating discipline, and cross-functional partnership. Remote-first leadership across FinTech, Web3, AI, and enterprise platforms.

KEY ACHIEVEMENTS

• **Scaled product organizations from 6 to 89 people**, managing up to 14 direct reports (Senior PMs and engineering leads), embedding OKRs, PM craft standards, and sustainable operating cadence across 14 squads.

• **Hyperscaled a cloud-native payments platform** 1M to 6M+ transactions (32X uplift) and processed up to 1,000 TPS while onboarding Nationwide and Lloyds at Form3.

• **Delivered an 8-squad, 60-engineer fintech re-platforming** at Qredo, delivering a new Web3 custody stack end-to-end in 9 months, growing AUC 95% from $200M to $390M.

• **Defined and executed AI-driven product strategy** at Vitrifi, leading 6 PMs and 60+ engineers across 10 squads, embedding OKRs, and delivering first 10GB service in London.

• **Successfully launched new products and revenue lines**, including a payment processing offering at 50% GP uplift, APIs generating six-figure revenue, integrations with Xero, Plaid.

PROFESSIONAL EXPERIENCE

Head of Product | Vitrifi | 2024–Present

TELCO | AI-DRIVEN AUTOMATION

Redefined product vision and strategy; implemented product-led approach for AI-driven Business Process Automation platform

- Led and developed 6 Product Managers and 60+ Engineers across 10 squads; embedded OKRs across leadership and product planning; established product rhythm and frameworks

- Developed data-driven, agentic AI roadmap with clear success metrics; discovery culture

- Launched first customer: B2B world-first, delivering 10GB internet to Zone 1 London

Product Principal | 101 Ways | 2023–2024

CONSULTING | COACHING | PRODUCT PRACTICE LEAD

Established and led Product Practice for boutique consultancy; developed service offering and team capability

- Delivered PM craft assessments and capability building for product teams; coached newly-established product functions; embedded product ways of working (PRDs, prioritization frameworks, stakeholder alignment)

- Delivered assessments, workshops, and advisory for Carnival UK, loveholidays, Recharge, M&S, and esure insurance

Product Director: Platform | Qredo | 2000–2022

WEB3 | DEFI | FINTECH | CUSTODY

Owned platform strategy for Web3 custody startup; delivered institutional and B2C self-custody solutions

- Led 8-squad, 60-engineer re-platforming effort mid-stream; delivered in 9 months: blockchain migration, API-centric architecture, SDKs, new UX
- Established steering committee and cross-team coordination; managed stakeholder alignment through high-assurance delivery
- Grew Assets Under Custody (AUC) 95% ($200M → $390M) in 18 months via supported assets, community voting, and staking
- Led onboarding discovery and UX redesign; reduced time-to-onboard by 75%
- Initiated internal and external penetration testing; achieved SOC2 compliance

Head of Product: Core Platform | FORM3 | 2000–2022

PAYMENTS | FINTECH | CLOUD-NATIVE

Defined strategy and scaled capacity for world leader in cloud-native payments platform serving Tier 1 & 2 banks

- Owned Core Platform (APIs, Payments, Admin portal, Product Ops); managed £10M R&D budget
- Grew team from 6 to 89 people (14 direct reports managing Senior PMs and engineering leads, 75 engineers, 14 squads); defined portfolio strategy balancing enterprise requirements with platform reliability
- Delivered industry first: active-active multi-cloud deployment (AWS/GCP/Azure) in 18 months
- Scaled transaction throughput 32X to 1,000 TPS in 2 years; enabled migration of Nationwide Building Society (14M customers) and Lloyds (26M customers)
- Launched zero-to-one Payment Processing offering at 50% gross profit uplift; migrated customer fraud and AML logic to cloud
- Introduced observability and error budgets; dropped incidents 10% in single quarter
- Established Roundtable peer mentoring programme for new joiners and high-potential talent

Head of Product | Validis | 2020

FINTECH | ACCOUNTING ANALYTICS

- Led product strategy for accountancy analytics platform during COVID-19
- Delivered automated chart of accounts for Audit teams and risk scores for Lending teams
- Implemented API-driven architecture, Scrum/Jira, and new UI

EARLIER EXPERIENCE

Product leadership across FinTech (Validis, Futrli), IoT (Schneider Electric), and SaaS (Xtravirt, Crunch, BCI, NEC), covering API platforms, integrations, and globally distributed teams across EMEA, APAC, and North America.

Key outcomes:

- Enabled Tier-1 financial institutions to make instant lending decisions (Validis)
- Delivered API-driven integrations with Xero, QuickBooks, Sage, Plaid (Futrli)
- Launched first SaaS offering for iconic hardware manufacturer (Eurotherm/Schneider)
- Generated 12% product revenue growth to £8M, managed £1.2M marketing budget (Crunch)

ADVISORY EXPERIENCE

Product Advisor | Thane | 2024–2025

WEB3 | *DEFI*

Strategic product guidance to pre-seed DeFi startup; advising on activation optimization and indexed portfolio product

Product Advisor | Panjea | 2022–2025

WEB3 | *SOCIALFI*

Strategic product advice for early-stage SocialFi startup; supporting ICP pivot and onboarding optimization

EDUCATION & CERTIFICATIONS

Harvard University – CS50 Intro to Computer Science (in progress) | 2024

Oxford University – Blockchain Strategy | 2023

University of Auckland – Marketing & Employment Relations Degree (A-) | 2001

Certifications: Sycamore Executive Peer Coaching (18 months) | Gibson Biddle Product Strategy | Certified Product Owner (PSPO)

SIDE PROJECTS & INTERESTS

- Coaching: Happy by name – peer coaching and mentoring (The Roundtable)

- Podcasting: Panjcast, Distributed, 101 Ways, Problem Busters, Cloud Insiders

- Parenting our energetic adopted twins

- The science of cooking: sourdough, kefir, air fry and slow cook