OLIVER HAPPY

Chief Product Officer — DeFi Infrastructure to Enterprise Platform

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EXECUTIVE SUMMARY

CPO-level product leader with 15+ years building regulated financial platforms and Web3 infrastructure. Proven track record bridging crypto-native innovation with institutional-grade product discipline. Experience grounded in Qredo replatforming led to taking DeFi protocols to enterprise markets through integration, compliance-ready architecture, and institutional go-to-market.

Core value proposition for Perena: Turn stablecoin infrastructure into an enterprise-grade money platform that fintechs, treasuries, and institutions can trust and deploy at scale.

WHY PERENA + WHY ME

What Perena has achieved: Built world-class stablecoin liquidity infrastructure and strong product-market fit.

What Perena needs next: A CPO who can execute the next stage—translating DeFi-native innovation into enterprise products that satisfy institutional buyers' requirements for compliance, transparency and risk.

What I bring:

- **Regulated FinTech scale:** Built payments infrastructure serving Tier-1 banks (Nationwide 14M customers, Lloyds 26M customers) with zero-incident go-lives
- **Web3 institutional delivery:** Led £500M AUM custody platform re-architecture and 51k user migration across institutional and retail segments
- **Enterprise productization:** Consistent track record turning technical infrastructure into revenue-generating B2B products with proper RBAC, reporting, SLAs, and compliance hooks
- **Execution in ambiguity:** Successfully navigated multiple strategic pivots, joining mid-stream and delivering clarity and results

PROFESSIONAL EXPERIENCE

Product Advisor (CPO-level) — Web3 Startups | 2022–Present

Thane (DeFi Trading Platform — Pre-seed)

- Advising founding team through platform pivot from Telegram mini-app to standalone product
- Reduced onboarding friction and first-use barriers through systematic UX iteration
- Established product operating model: roadmap cadence, PRD frameworks, decision-making processes
- Supported delivery of market-first feature: influencer-curated funds with daily rebalancing
- ***Relevance to Perena:*** *Hands-on CPO-level guidance through product strategy ambiguity and enterprise ICP validation*

Panjea (SocialFi/GameFi Platform — Seed)

- Advised on re-platforming from Aleph Zero to Sonic for improved scalability and UX
- Supported successful pivot from SocialFi to GameFi based on market signals and user data
- Coached CEO on product positioning, execution trade-offs, and go-to-market
- ***Relevance to Perena:*** *Strategic advisory through platform architecture decisions and market repositioning*

Platform Product Director — Qredo | 2022–2023

Web3 Custody | DeFi | Institutional Finance

Led 9-month re-platforming of £390m AUM Web3 custody platform, and 51,000 institutional and retail users.

Strategic context: Joined programme mid-stream during critical blockchain migration; platform served both institutional custodians and retail self-custody users requiring different compliance and UX approaches.

Delivery scope:

- Led 8 squads, ~60 engineers across backend microservices, API architecture, mobile SDKs, RBAC, web/mobile UX
- Delivered new API-centric architecture, developer SDKs, and institutional-grade admin controls
- Implemented scrum-at-scale: scrum-of-scrums, steering committee, board-level reporting
- Successfully migrated 51k users with zero incidents or asset loss

Commercial outcomes:

- Grew Assets Under Custody (AUC) 95% from $200M → $390M in 18 months
- Scaled transaction capacity 50x (2 TPS → 100 TPS)
- Achieved SOC2 compliance and established penetration testing programme
- Reduced onboarding time 75% through UX redesign

Relevance to Perena: *Led institutional-grade custody platform delivery with regulatory compliance, risk controls, and enterprise buyer requirements.*

Head of Product: Core Platform — Form3 | 2017–2020

Cloud-Native Payments | FinTech | Regulated Infrastructure

Product lead for core services of world-leading cloud-native payments platform serving Tier-1 and Tier-2 banks across UK, EU, and US markets.

Platform scope: Core APIs, payments processing, admin portal, product operations; managed £10M R&D budget.

Team building: Grew organisation from 6 to 89 people (14 direct reports, 75 engineers, 14 squads).

Infrastructure scaling:

- Delivered industry-first active-active multi-cloud deployment (AWS/GCP/Azure) in 18 months
- Scaled transaction throughput 32x to 1,000 TPS over 2 years
- Enabled migration of Nationwide Building Society (14M customers, 30x volume uplift) and Lloyds (26M customers) with zero-incident go-lives

Product innovation:

- Launched zero-to-one Payment Processing offering at 50% gross profit uplift
- Migrated customer fraud and AML logic to cloud-native architecture
- Introduced observability and error budgets; reduced incidents 10% in single quarter

Leadership & culture:

- Founding member of Senior Leadership Group (SLG) for cross-functional growth initiatives
- Established "The Roundtable" peer mentoring programme for high-potential talent

Relevance to Perena: *Built and scaled regulated financial infrastructure for institutional buyers with stringent compliance, risk, and SLA requirements.*

Head of Product — Vitrifi | 2024

AI-Driven Automation | Telco SaaS

Redefined product vision and strategy for AI-driven Business Process Automation platform during strategic pivot from wholesale to direct market.

Leadership scope: Led 6 Product Managers and 60+ Engineers across 10 squads (interim VP Engineering role).

Strategic delivery:

- Developed data-driven, agentic AI roadmap with embedded OKRs across leadership and product planning
- Launched first B2B customer: delivered world-first 10GB internet service to Zone 1 London
- Drove product-market fit initiatives alongside CEO and exec team

Relevance to Perena: *Recent experience as player-coach CPO navigating strategic pivot and first enterprise customer delivery.*

Product Principal — 101 Ways | 2023–2024

Consulting | Coaching | Product Practice Lead

Established and led Product Practice for boutique consultancy serving enterprise clients.

Client delivery:

- Product strategy advisory for scale-ups and enterprises (Carnival UK, loveholidays, M&S, esure)
- Implemented DevEx improvements for national retailer serving 2,000+ engineers
- Coached newly-established product functions; assessed and upskilled teams
- Delivered product assessments, executive workshops, and strategic advisory

Relevance to Perena: *Demonstrates ability to assess product maturity, establish operating models, and coach leadership through ambiguous strategic territory.*

Earlier FinTech & SaaS Leadership | 2009–2017

Head of Product — Validis (FinTech / Accounting Analytics)

- Led product strategy for accountancy analytics platform serving Tier-1 lenders (Santander, Amazon)
- Delivered automated chart of accounts for Audit teams and risk scores for Lending teams

Product Manager — Futrli (FinTech / Predictive Analytics)

- Delivered API-driven integration strategy with Xero, QuickBooks, Sage 50, Google Analytics
- Built cross-platform newsfeed delivering natural language financial insights

Head of Product — Xtravirt/Sonar (Cloud Infrastructure SaaS)

- Defined go-to-market strategy for SaaS analytics offering
- Delivered 30% QoQ revenue growth to £4.5M

EDUCATION & CREDENTIALS

Harvard University — CS50: Introduction to Computer Science | In progress

Oxford University — Blockchain Strategy Programme | 2023

University of Auckland — BCom (Marketing) & BA (Employment Relations) | 2001

PERSONAL

UK-based (Shoreham-by-Sea), remote-first. Father of adopted twin toddlers. Podcast host (Distributed, Panjcast, Problem Busters). Peer coach and mentor (The Roundtable). Into yoga, sea swimming, sourdough, and the science of cooking.

Availability: Immediate start. Happy to work EST-core hours with evening syncs for key meetings/launches.