

OLIVER HAPPY | AI Product Lead

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PROFILE

Hands-on product leader with 15+ years scaling regulated B2B platforms in fintech, Web3 and AI. Scaled payments 32X for Tier 1 banks (Nationwide, Lloyds) at Form3, grew assets under custody 95% at Qredo, and grew ARR £6k to £40k as founding product hire at an AI infrastructure start-up, spanning strategy, operating model and daily delivery. Currently completing a Diploma in Transformational Coaching to deepen my impact both in role and via advisory.

EXPERIENCE

Product Lead | Rightbrain AI | Mar 2026 – Aug 2026

Founding product hire at a seed-stage AI infrastructure start-up, team of 12 (second seed round closed Mar 2026), embedding agents into partner and client workflows.

- **Grew ARR £6k to £40k in five months**, redesigning pricing with the founders from flat self-serve to platform fee plus usage for a partner-led motion
- **Pivoted from Tasks to Agents** and reset the ICP from mid-market RevOps to B2B service businesses of 50 to 200 people, on customer and competitor research
- **Rebuilt the permissions model for partners**, delivering a partner dashboard and credit management screens that unblocked the partner pipeline, and shipped an end-to-end UI overhaul
- **Established the product function**: vision, strategic bets, strategy and roadmap, and an AI-native Product OS on Claude and GitHub with spec-to-ship delivery

Product Manager, promoted to Head of Product | Vitrifi | Dec 2024 – Dec 2025 (administration)

Pre-revenue, AI-driven telco workflow automation platform. Promoted to Head of Product Apr 2025; operated at VP level within the SLT and covered the VP Engineering remit on their departure. Managed 6 product managers and mentored 3 Heads of Engineering.

- **Landed the first enterprise customer**, a UK-first 10Gb B2B internet service in London Zone 1 on fully automated, zero-touch provisioning
- **Defined the AI strategy** on a federated data mesh with cognitive orchestration, achieving 10X integration development speed
- **Designed LLM pipelines** constrained by code, policy and security boundaries for safe, explainable behaviour; piloted agentic workflow initiation over MCP
- **Rolled out OKRs and a management dashboard**, establishing internal and external reporting cycles and planning horizons

Principal Product Consultant | 101 Ways | Dec 2023 – Dec 2024

Product Practice lead at a £25m ARR engineering consultancy, working across blue-chip retail, insurance and platform engineering clients.

- **Led identity migration for M&S**, migrating 23m user credentials; the Onyx platform launch delivered an 8% conversion increase and £7.8m in its first week on CFTO, up 28% year on year
- **Delivered developer experience improvements** for 2,000+ engineers and a responsible AI framework covering data privacy and governance
- **Coached a newly established product function** at esure and rebuilt the Product Practice's ways of working

Product Director: Platform Core | Qredo | Jun 2022 – Sep 2023 (redundancy)

MPC-driven institutional digital asset custody platform, EMEA and North America. Led 8 product and engineering squads (~60 engineers) across backend, APIs, web, mobile and design.

- **Grew assets under custody 95%**, \$200M to \$390M, launching network fees, community voting and staking
- **Took a company-wide replatform from proof of concept to production in 10 months**, then migrated 51,000 institutional and retail users in two months with no security incident at cutover
- **Scaled transaction capacity from 2 to 100 TPS** in 12 months and reduced onboarding time 75% through UX redesign
- **Achieved SOC 2 compliance** and established the SDLC, environments and incident management

Senior Product Manager, promoted to Head of Product: Core | Form3 | Aug 2020 – May 2022

FCA-regulated payments scale-up, UK, EU and US.

- **Scaled transaction throughput 32X to 1,000 TPS**, taking Nationwide (14M customers) and Lloyds (26M customers) live on time without incident
- **Built and led the product organisation from 6 to 93 people** across Product, Design, DevEx, Product Ops, PMO and Tech Writing (14 direct reports), managing a £10M R&D budget
- **Launched a zero-to-one payment processing offering** at 50% gross profit uplift, research-driven, for existing customers
- **Delivered an active-active multi-cloud deployment** (AWS, GCP, Azure) in 18 months; cut incidents 10% in a quarter through observability and error budgets

EARLIER EXPERIENCE

Senior Product Manager, promoted to Head of Product | Validis | Feb 2020 – Aug 2020. Partnerships with nCino, Plaid and Accenture serving Santander and Amazon Lending across EMEA and North America.

Product Manager | Futrli | Aug 2018 – Nov 2019 (redundancy). Integration-led strategy generating six-figure revenue through Xero, QuickBooks and Sage integrations.

Product Manager, SaaS | Eurotherm by Schneider Electric | Jul 2017 – Aug 2018 (role outsourced). Took the first B2B SaaS compliance offering from beta to MVP.

Product Marketing Manager | Crunch | Jul 2016 – Jul 2017 (redundancy). 12% ARR growth to £8M. **Head of Product and Marketing | Xtravirt | Jun 2015 – Jul 2016.** 30% QoQ revenue growth to £4.5M.

Client Liaison, promoted to Head of Product | BCI Media Group | Jun 2009 – Jun 2015. Grew SaaS portfolio revenue £3M to £6M, launching 4 products across NZ, the Pacific and SE Asia.

ADVISORY

- **Hashero (cyber security) | 2026.** Founding team advisory on launch strategy, seed round and path to PMF.
- **Augmented Engineering (AI agency) | 2026.** Strategy and Go-to-market for an AI build factory.
- **DataBoots (public sector) | 2025-2026.** Strategy and execution for a housing-sector data consultancy.
- **Thane (DeFi) | 2024-2025.** ICP and pivot advisory for a two-person team building tokenised influencer index funds.
- **Panjea (GameFi) | 2022-2025.** Repositioning, chain migration and fundraising advisory through a multi-year GameFi pivot.

EDUCATION AND INTERESTS

Diploma in Transformational Coaching, Catalyst 14 (2026 - present), Blockchain Strategy Programme, Oxford University (2023) | Certified Scrum Product Owner, Agil8 (2017) | BCom (Marketing) and BA (Employment Relations), University of Auckland (2001).

Podcast host | Peer coach and co-founder (Augmented, ProdMind) | Sea shanty choir, yoga, the science of cooking