

Vincent

FinTech and Web3 Product Lead

Email: Vincent0009@126.com Phone: 18600342899 Location: Beijing Education: Bachelor's Degree

Product leader with 10+ years of experience across fintech and Web3, spanning consumer finance, international fintech, DeFi asset management, decentralized derivatives, and tokenized securities. Proven track record of launching and scaling complex financial products, with expertise in trading, asset management, clearing and settlement, risk management, and growth.

Tokenized Securities / Decentralized Derivatives / DeFi Asset Management / Risk Management / 0-to-1 Product Leadership

Experience

D11 Labs

2025.07—2026.09.01

RWA Product Lead

Scope: Led product strategy and platform development for D11 Labs' RWA business, focused on tokenized US equities and other real-world assets. Defined the business model, product roadmap, and phased objectives, and coordinated brokerage integration, on-chain asset issuance and trading, clearing and settlement, asset reconciliation, compliance and risk management, and distribution and partner growth. Built the business from concept to launch, creating a scalable RWA platform for retail investors and institutional partners.

- **RWA Trading Platform:** Led development of the RWA equities trading platform, connecting brokerage accounts, underlying securities, on-chain assets, orders, cash, positions, and reconciliation. Established RWA token minting and burning, trade execution, and order lifecycle workflows, ensuring one-to-one backing between on-chain assets and underlying securities.
- **Asset Lifecycle, Compliance & Risk:** Built lifecycle management and risk management frameworks for tokenized securities, covering stock splits and reverse splits, dividend distributions, KYC, customer verification, risk rules, exception handling, and account reconciliation to keep trading, asset, and ledger records consistent.
- **Go-to-Market & Distribution:** Defined trading products for retail investors and integration capabilities for institutional partners, including referral commissions, membership management, and partner access. Optimized account opening, funding, trading, position management, and portfolio viewing to establish a scalable foundation for RWA distribution and partner growth.

MYX Finance

2023.06—2025.07

Product Specialist, Decentralized Derivatives

A decentralized derivatives trading platform for global Web3 users, backed by Sequoia, OKX Ventures, ConsenSys, HashKey, and other investors.

Scope: Led planning and delivery of MYX's decentralized derivatives, risk management, and growth products. The scope covered core trading workflows, multi-chain and cross-chain trading, configurable risk controls, token economics, and incentive design to support platform growth and business expansion.

Derivatives Trading Experience: Improved core trading workflows and launched gasless trading and copy trading capabilities, increasing efficiency and reliability across opening positions, copying trades, managing positions, and closing trades.

- **Multi-Chain Trading & Risk Management:** Built multi-chain and cross-chain trading capabilities, configurable risk controls, trading configuration tools, user segmentation, and growth and incentive programs to support expansion and risk management across market conditions.
- **Token Economics & Incentive Design:** Designed token economics, growth products, and incentive programs spanning the token generation event (TGE), node incentives, governance, and user rewards. Established a permissionless governance proposal framework and supported Binance Alpha campaigns and Binance Futures listing.
- **Trading Scale:** Following its May 2025 TGE, helped drive platform trading volume to a peak of **\$7B+** over 24 hours.

MetaTdex

2022.10—2023.06

Product Lead

Scope: Led product strategy and business growth during a key expansion phase, spanning trading, NFTs, internal operations platforms, and analytics. Focused on user growth, trading conversion, revenue, and operational efficiency.

- **Trading & User Growth:** Optimized trading workflows, user journeys, and growth strategies, growing the international user base to approximately **11x** its original size, improving 7-day retention among existing users by **30%**, and increasing trading revenue approximately **6.5x**.
- **NFTs, Operations & Analytics:** Built NFT products, internal operations platforms, and analytics infrastructure to support operational decision-making and growth. The NFT business generated approximately **\$4.6M** in incremental revenue.

Huobi

2020.10—2022.10

DeFi Trading Lead

Scope: Led product strategy and delivery for Huobi's DeFi portfolio, including Huobi Wallet, on-chain asset management, yield products, decentralized lending, and on-chain data and risk management. Built reusable capabilities for asset management, yield strategies, capital allocation, risk monitoring, wallet growth, and data-driven decision-making.

- **On-Chain Asset Management & Yield:** Built on-chain asset management and risk systems covering approximately **\$3.5B** in assets, with capacity to support more than **\$5B** in assets under management and more than **\$40M** in cumulative revenue. Turned yield strategies, cross-chain capital flows, and automated yield vaults into scalable products, achieving **a 365-day track record with no loss-of-funds incidents** and peak TVL of approximately **\$80M**. The products **won iF Design and Red Dot awards**.

Multi-Chain Risk Management & Asset Security: Built asset monitoring, contract parsing, position analysis, and risk alerts across **12 public chains and 72 DeFi projects**. During extreme market conditions, LP position unwinds and risk analysis reduced estimated potential asset losses by approximately **\$4M–\$6M** in a single event.

- **Lending Infrastructure:** Launched decentralized lending capabilities, including collateral ratios, liquidation mechanisms, interest-rate models, and configurable risk controls in the back office, creating a foundation for further DeFi product expansion.
- **Huobi Wallet Growth & Analytics:** Built Huobi Wallet's user segmentation, end-to-end event tracking, and business analytics models to support growth campaigns and key user journey optimization. These initiatives drove approximately **18x** growth in campaign users, a **40%** improvement in asset price accuracy, and a **20%** increase in retention for core product features.

9F Group

2019.07—2020.10

Southeast Asia Product Lead

Scope: Led cash-loan, P2P lending, and consumer installment products across Indonesia, the Philippines, Vietnam, and other Southeast Asian markets. Coordinated product, data, operations, user acquisition, and design teams to drive user and revenue growth, strengthen risk management, and improve cost efficiency.

- **Southeast Asia Expansion:** Launched credit and installment products across Southeast Asian markets, adding **1.2M+** registered users and **RMB 10M+** in incremental revenue.
- **Risk Management & Collections Efficiency:** Optimized data strategies, collection strategies, and risk rules across underwriting, servicing, and collections. Improved the overall collection recovery rate by **40%** and reduced the rate of first loans entering collections by **30%**.

Fengxiangbiao Beijing Technology Co., Ltd.

2018.06—2019.07

Senior Product Manager

Built P2P lending products for the China market, covering analytics and event tracking, asset allocation, payment integrations, and bank depository integrations. Supported regulatory compliance initiatives and improvements to financial workflows.

Guanghe Group

2015.10—2018.06

Product Manager

Developed P2P lending, consumer installment, and cash-loan products, covering regulatory compliance, asset management, payment and bank depository integrations, underwriting, servicing, collections, risk rules, and fee structures.