

Vincent

FinTech and Web3 Product Lead

Product leader with 10+ years of experience across FinTech and Web3, spanning consumer finance, overseas FinTech, DeFi asset management, decentralized derivatives, and RWA securities trading. Experienced in building product systems for trading, assets, clearing, risk control, and growth, with a strong track record of taking complex financial products from 0 to 1 and scaling them across teams.

FOCUS / 2026

RWA SECURITIES

DERIVATIVES & DEX

ASSET · RISK · CLEARING

RWA Securities

Decentralized Derivatives

DeFi Asset Management

Financial Risk Control

0→1 Complex Products

Personal Info

Email: Vincent0009@126.com

Phone: 18600342899

Gender: Male

Birth: 1992

Location: Beijing

Marital Status: Single

Education: Bachelor's Degree

01 Experience

SELECTED EXPERIENCE • 2015–PRESENT

TIKO Product Lead

A D11 Labs-backed RWA platform that connects directly with brokerage infrastructure to provide on-chain US equities trading for retail users and business partners.

2025.07–Present

Scope: Led the RWA US equities business from 0 to 1, covering product strategy, trading architecture, compliance and risk controls, growth operations, and cross-functional delivery.

- Integrated the underlying brokerage layer and connected on-chain order placement, broker-side execution, RWA token minting and burning, order lifecycle management, cash balances, positions, trade records, and reconciliation, ensuring one-to-one mapping between on-chain assets and underlying securities.
- Built lifecycle management and compliance risk controls for securities assets, including stock splits and consolidations, dividends, KYC, user verification, risk rules, and exception handling to keep trading, assets, and accounting consistent.
- Built growth and trading-experience capabilities including referral commissions, membership management, and partner-channel access, while optimizing registration, account opening, deposits, trading, and portfolio views.

MYX Finance **Product Expert**

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

2023.06–2025.07

Scope: Planned and delivered core derivatives trading, risk, and operations products to support trading growth and business scale-up.

- Built trading, risk, and operations infrastructure, with a focus on gasless trading, copy trading, multi-chain and cross-chain trading, configurable risk controls, and tiered user incentives.
- Contributed to Token TGE, node incentives, governance, and user incentive mechanisms; designed a permissionless token proposal mechanism and supported Binance Alpha campaigns and Binance Futures listing.
- Supported the platform in reaching a post-TGE peak of **\$7B+** in 24-hour trading volume in May 2025.

MetaTdex **Product Lead**

2022.10–2023.06

- Owned product strategy and business growth across trading, NFT, operations platforms, and data systems, with responsibility for user growth, retention, and revenue outcomes.
- Drove overseas user growth by about **11x**, improved 7-day retention by **30%**, increased trading revenue by about **6.5x**, and generated about **\$4.6M** in new NFT revenue.

Huobi DeFi Trading Lead

2020.10–2022.10

Scope: Built a DeFi product portfolio across on-chain asset management, yield products, lending, wallets, on-chain data, and risk management, coordinating product, engineering, quant, risk, and data teams.

- Led HERMES.FI decentralized asset management and yield products. The asset management and risk systems covered about **\$3.5B** in assets and generated more than **\$40M** in cumulative revenue. On-chain yield products reached peak TVL of about **\$80M** and operated for 365 days without any fund security incident.
- Built asset monitoring, contract parsing, and risk response capabilities across **12 public chains and 72 DeFi projects**; during extreme market conditions, position analysis helped reduce potential losses by about **\$4M-\$6M** in a single event.
- Led collateral ratio, liquidation, interest-rate model, and risk-control back-office design for decentralized lending; advanced Huobi Wallet event tracking, user segmentation, and data models, with related campaigns driving about **18x** user growth.

9F Group Southeast Asia Product Lead

2019.07–2020.10

- Led cash loan, P2P, and consumer installment products across Indonesia, the Philippines, Vietnam, and other Southeast Asian markets, coordinating product, data, operations, user acquisition, and design teams around growth, risk, revenue, and cost.
- Drove **1.2M+** new registered users and **RMB 10M+** in incremental revenue; improved overall collection recovery rate by **40%** and reduced first-loan delinquency by **30%**.

Fengxiangbiao Beijing Technology Co., Ltd. Senior Product Manager

2018.06–2019.07

Built domestic P2P products covering data tracking, event instrumentation, asset allocation, payment channels, and bank depository modules, while supporting platform compliance transformation and financial process optimization.

Guanghe Group Product Manager

2015.10-2018.06

Worked on P2P, consumer installment, and cash loan products, covering business compliance, asset management, payment and bank depository integrations, loan lifecycle workflows, risk rules, and fee models.