RAY NAKADA

Product Manager · Fintech Platforms

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SUMMARY

Product manager who builds platforms end to end, for the consumers who use them and the developers and partners who integrate them. 5+ years across B2B platforms, fintech, and consumer credit. As first PM at an embedded-lending startup, I turned manual credit operations into API-first infrastructure that partners plug into to launch lending, and owned the underwriting, capital-markets, and integration layers behind it. I stay hands-on with the systems, and work closely with engineering to define a clear product vision. Based in NYC.

EXPERIENCE

Amptalk · Product Manager, AI · Tokyo, Japan — May 2026–Present

AI-native B2B SaaS for sales enablement. Joined during a planned relocation, now returning to NYC.

Own amptalk agent end to end, an AI copilot that drafts prospect communication and books meetings on approval, with a human in the loop by design.

- Rebuilt the AI system. Replaced a single monolithic prompt with a dynamic, semantics-driven prompt architecture, wrote the eval suite, built the agent loops, and own model selection and the model P&L.
- Repositioned the product from a narrow email agent to the broader amptalk agent. Made the case to the C-suite, rebuilt the roadmap and customer messaging, and shipped a Gmail and Outlook-integrated beta that was featured in Nikkei.
- Stood up a free trial for existing customers so they could feel the agent working against their own usage data, and made the platform-native bet to live inside the tools AEs already use rather than adding another tool to learn.
- Early traction: 40+ enterprise prospects engaged, 10+ existing customers in free trials, and roughly 85% completion on the agent's core workflows.

Capital One · Product Manager, Enterprise Data · New York, NY — Sep 2024–May 2026

Owned the consumer data-sharing platform for external-account connectivity & data aggregation both backend APIs and frontend.

- **Scaled the platform to 100K+ new users a month** and roughly 10x monthly active users by reworking the consent flow to plug into other Capital One systems like Shopping and accounts, which made it easy for any internal team to integrate.
- **Cut the true platform error rate from 10% to 0.7%.** Led an investigation into unexplained drop-offs where there was no prior visibility, then separated real platform errors from user error & third-party failures that needed routing to vendors.
- **Lifted NPV $3M a year by setting clear platform boundaries**. Drew a hard line on what belonged in the platform, judging each ask by whether all customers would use it and the revenue at risk if we passed, setting clear product vision.

Oatfi · Product Manager, Platform (First PM) · New York, NY — Jul 2023–Sep 2024

First PM at an embedded-lending and capital-as-a-service platform. Owned underwriting, capital markets, and payments end to end, from customer discovery through shipped systems. Helped grow the loan book from ~$5M to $20M+.

- **Automated the full underwriting flow**. Turned a manual process into integration-ready APIs that ingest and standardize messy borrower data to drive underwriting. Cut costs 27% (~$250K) and lifted approvals 10% in the process.
- **Prototyped and operationalized capital markets workflow**. Ran lender agreements against the daily loan tape to generate borrowing bases, cutting process down from 2.5 days to 1 day.
- **Owned partner integrations directly with sales and leadership,** from closing deals to leading the technical build. This included a 3-way issuing-bank integration offering white-label charge cards via Oatfi's capital stack. Grew partner volume 14% and revenue 8%.
- **Designed and shipped REST and GraphQL APIs**, **and owned developer experience**, reaching 95% automation at 99% uptime.

Imprint · Product Manager, Platform · New York, NY — Jul 2022–Jul 2023

Sole PM for a co-branded credit-card platform, covering the ledger, risk, fraud, and underwriting across 4 to 5 live brand programs.

- **Built and maintained a proprietary ledger** for full control over transaction data. Integrated Lithic, Marqeta, Visa, and Mastercard at 99.9% on-time processing.
- **Automated charge-offs to stop cancellation-driven churn** that was hitting reviews and the loan book. Cut manual interventions 25%.
- **Implemented credit-bureau reporting, and other credit policies and reduced delinquencies 2% month over month**.

Earlier · Petal (Sr. Product Analyst, 2021–2022) · Embrace.io (Product Owner, 2019–2021) · Triage Consulting (2017–2019)

PROJECTS

- Eat Out Better: an iOS app that turns a restaurant menu into personalized ordering guidance. Built with React Native and Expo.
- Kids Learning Episodes: personalized, interactive learning episodes for 5 to 6 year-olds. Playable prototype.

EDUCATION

Colby College · B.S., Biology and Anthropology · 2013–2017

SKILLS

SQL · dbt · Looker · Postman · REST and GraphQL · LLM prototyping and evals · Claude Code