

Ray Nakada

Product Manager, AI

New York City, NY, United States | [LinkedIn](#) | [Portfolio](#)

Product manager who builds B2B platforms end to end, with 5+ years in fintech and embedded lending. Hands-on with systems and engineering, focused on turning manual operations into API-first infrastructure.

EXPERIENCE

Product Manager, AI

May 2026 — Present

amptalk

Tokyo, Japan

Own the amptalk agent end to end, an AI copilot that drafts prospect communication and books meetings with human approval built in. Rebuilt the AI system by replacing a monolithic prompt with a dynamic, semantics-driven architecture, wrote the eval suite, and built agent loops. Repositioned the product from a narrow email agent to a broader platform integrated into Gmail and Outlook, featured in Nikkei. Achieved 40+ enterprise prospects engaged, 10+ existing customers in free trials, and 85% completion on core workflows.

Tinkering...

May 2026 — Present

Career Break

Took some time to tinker away on some ideas I had & invest in my own growth

Product Manager, Enterprise Data

Sep 2024 — May 2026

Capital One

New York City Metropolitan Area

Owned the consumer data-sharing platform for external-account connectivity and data aggregation, covering backend APIs and frontend. Scaled the platform to 100K+ new users monthly by integrating with other Capital One systems. Cut the platform error rate from 10% to 0.7% through investigation and vendor routing. Lifted NPV \$3M annually by setting clear product boundaries and determining which features all customers would use.

Product Manager, Platform

Jul 2023 — Sep 2024

OatFi

New York City Metropolitan Area

First PM at an embedded-lending and capital-as-a-service platform, owning underwriting, capital markets, and payments end to end. Automated the full underwriting flow, cutting costs 27% and lifting approvals 10%. Operationalized capital markets workflow, reducing processing from 2.5 days to 1 day. Led partner integrations including a 3-way issuing-bank integration for white-label charge cards, growing partner volume 14% and revenue 8%. Designed REST and GraphQL APIs reaching 95% automation at 99% uptime.

Product Manager, Platform

Jul 2022 — Jul 2023

Imprint

New York City Metropolitan Area

Sole PM for a co-branded credit-card platform covering ledger, risk, fraud, and underwriting across 4 to 5 live brand programs. Built and maintained a proprietary ledger for full transaction control, integrating Lithic, Marqeta, Visa, and Mastercard at 99.9% on-time processing. Automated charge-offs to reduce cancellation-driven churn, cutting manual interventions 25%. Implemented credit-bureau reporting and credit policies, reducing delinquencies 2% month over month.

Senior Product Analyst

Apr 2021 — Aug 2022

Petal

Senior product analyst role at fintech consumer credit company.

Senior Product Data Analyst

Feb 2020 — Apr 2021

Embrace.io

Los Angeles Metropolitan Area

Product owner role focused on mobile product development and strategy.

Associate Consultant

Oct 2017 — Jan 2020

Triage Consulting Group

San Francisco Bay Area

Consulting work providing strategic and operational guidance.

Summer Research Intern under Kyuson Yun, PhD

May 2016 — Aug 2016

The Jackson Laboratory

Bar Harbor, Maine

Investigated the role of YAP protein on medulloblastoma development in mice.

Developed/refined Chromatin Immunoprecipitation (ChIP) protocol for Yun Lab.

Biology Research Assistant in Microbiology/Genetics Lab

Sep 2014 — Feb 2017

Colby College

Worked with Professor Ron Peck on the interactions of proteins in halophilic archaea - *Halobacterium salinarum*. The lab primarily focuses on proving the interaction between two inter-membrane proteins, bacterioopsin and lycopene-elongase.

During my time in this lab, I've gained experience in the following techniques:

PCR

DNA/RNA/Protein isolation

HPLC

Constructing Recombinant DNA

Plasmid genetic engineering in Archaea (H. sal) and Bacteria (E. coli)
Western Blot
Use of computer programs such as: Geneious, Galaxy, and Stata

EDUCATION

Colby College

Jan 2013 — Jan 2017

Bachelor's degree in Biology, General

PROJECTS

Bimolecular Fluorescence Complementation for the interaction of inter- membrane proteins

Asian American Studies At Colby College

iOS app for personalized restaurant menu guidance, Eat Out Better

iOS app built with React Native and Expo that transforms a restaurant menu into personalized ordering guidance.

Personalized interactive learning for young children, Kids Learning Episodes

Personalized, interactive learning episodes designed for 5 to 6 year-olds. Playable prototype developed.

CERTIFICATIONS

Colby Coin, Issued by Colby College

May 2016

Mental Health First Aid,

SKILLS

Product Analytics · API Development · Technical Product Management · Credit · Credit Risk Management · Product Strategy · Customer Journeys · User Experience (UX) · Stakeholder Management · Product Road Mapping · Research · Microsoft Word · Microsoft Office · Microsoft Excel · PowerPoint · Editing · Teamwork · Event Planning · English · Community Development · SQL · dbt · Looker · Postman · REST · GraphQL · LLM prototyping · evals · Claude Code · fintech · platform design