

Thoa Tran

Product Owner · AI and complex B2B products

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SUMMARY

Product owner with nine years of B2B product design behind the role. For the past two and a half years, owned product scope, AI output quality and support triage for a regulated lending platform used by mortgage brokers and financial advisers. Turns vague requests into specs, data dictionaries and acceptance criteria, tests AI models against answer keys before they reach clients, and traces production issues back to the product. Earlier work spans investment analytics, supply chain and EDI, hospital operations and device financing, for clients in the UK and US. Seeking a remote product owner or technical product role at a US or UK startup.

EXPERIENCE

Product Owner & Product Designer

Mar 2024 – Present

Pioneer Finance Group · AffordX, a broker and adviser lending platform · New Zealand, remote

- **Led the move from one lender to a lender-agnostic platform.** Designed the personal loan submission flow from scratch through nine iterations, then turned it into a unified Loans module any lender can plug into. Scoped the second lender's Phase 1 to about one week by reusing existing data.
- **Wrote the integration requirements engineering built from.** Turned a lender's informal field list into a verified field dictionary and base payload, kept application status and lender status as separate fields, and added a contract-confirmation gate before any UI work.
- **Owned AI output quality** for meeting summaries, client letters and AI form filling. Designed an answer-key evaluation with three runs per model per feature. The model I recommended passed 20 of 21 checks; the default upgrade failed every form-filling check and was kept out of that feature. The team shipped my per-feature setup before the vendor retired the old model.
- Fixed meeting summaries that recorded compliance disclosures as given when they were not, across nine template variants, and consolidated maintenance to one template generation.
- Flagged product risks beyond the ticket, including long financial documents being skipped silently, which could treat self-employed income as zero, and proposed visible warnings and source rules for conflicting data.
- **Ran support triage for open banking** from go-live: hotfix in production seven days after the launch incident, root-caused missing bank statements, defended a 93-day default data window on privacy grounds, and wrote the team's support playbook.
- Ran functional and security regression testing (IDOR, API hardening) from Dev to Prod and tracked every release batch through Test, Demo and Prod.

Senior Product Designer

Jul 2019 – Dec 2023

TP&P Technology (now AGEST) · Vietnam, working directly with UK clients

- **Leonardo (UK):** designed the analytics and data visualisation interface for a capability-assessment platform that investment funds use to review a company's track record before approving capital.
- **Trustonic (UK):** owned UX for the onboarding and support channel of a device-financing platform protecting 350M+ devices in 50+ countries, with video and audio guides and technical documentation for operators' customers.
- Translated technical and business requirements into scalable designs for two flagship B2B products in an outsourcing and product hybrid model.

Professional Design Coach

May 2022 – Jan 2025

Keyframe Multimedia School · Ho Chi Minh City

- Taught product and UI design to the next generation of designers.

UI & UX Designer

Sep 2017 – Apr 2019

DiCentral (now TrueCommerce), an EDI and supply chain provider headquartered in Houston, Texas

- Owned web and mobile UI for a portfolio of B2B products, working with front-end, BA and product teams.
- Designed DiMed for a US hospital group, redesigned DiAutomotive for logistics service management, improved SmartTurn and DiWMS warehouse tools, and built DiMetric for role and contact management across the EDI ecosystem.

Earlier roles

2011 – 2017

- UI & UX Designer, Vu Thao Computer (2016–2017): web and mobile layouts for enterprise management systems.
- Graphic Designer, The Al Fresco's Group (2011–2015): menus, print advertising and posters for food and beverage brands.

SKILLS

Product	Scoping and phasing, requirements and user stories, acceptance criteria, data dictionaries and field mapping, integration requirements, prioritisation
AI quality	Answer-key evaluation, repeated-run model testing, prompt and template design, per-feature model selection
Delivery	Functional and security QA (IDOR, API hardening), release management, support triage and playbooks
Design	UX and UI, clickable prototypes in Figma and HTML, interaction and motion design
Tools	Jira, Confluence, Figma, FigJam, Claude, Gemini
Languages	Vietnamese (native), English (professional working)

COMMUNITY

- Founder & CEO, Lotus Organization
- Board representative, Nhà Cộng Đồng Thanh Liên, which provides free housing and meals for people in cancer treatment in Vietnam

EDUCATION

Graphic Design, FPT Arena, Vietnam · 2010 – 2012