Germaine Chin

Product Manager | Fintech & Trading Platforms | Certified Scrum Master & Product Owner

germainecwc@gmail.com | +65 86712275 | linkedin.com/in/germainecwc

PROFESSIONAL SUMMARY

Product Manager with 2+ years leading end-to-end digital product delivery for regulated fintech platforms in Singapore and Malaysia. Proven track record shipping OAO v2.0 (Online Account Opening), Client Portal, and SSO integration for a MAS-licensed brokerage, with 8+ account journey types delivered and 100+ production issues resolved. Skilled in Agile/Scrum, MAS/SFA/AML-CFT compliance, and stakeholder alignment across Engineering, Operations, Compliance, and Finance. Prior experience managing ERP systems across 3 global regions (AMER, EMEA, APAC) for a Fortune 500 manufacturer brings additional technical depth to data-heavy product environments.

WORK EXPERIENCE

Product Manager | Philip Nova | Jan 2024 – Present

Online Account Opening (OAO v2.0) & Client Portal — Singapore

- Reduced manual handling by ~25% for onboarding and compliance teams by automating document rework flows, eligibility logic, and email notification pipelines across 50+ tracked issues.
- Delivered 8+ end-to-end client journey types - including individual, joint, and risk-based onboarding, product financing, and dashboard journeys - by authoring user stories, acceptance criteria, and QA test cases across two platforms.
- Cut production issue resolution time by ~20% by standardising triage quality with reproducible diagnostics, CX impact assessments, and structured incident retrospectives.
- Improved account-opening funnel completion by ~5–10 percentage points by identifying and removing critical blockers - login failures, session timeouts, and document generation defects — guided by funnel metrics (Started → Submitted).
- Reduced recurring support escalations by ~30% across 100+ resolved issues by delivering permanent root-cause fixes rather than workarounds, covering document generation, compliance data handling, and ledger anomalies.
- Owned full product lifecycle roadmap, backlog prioritisation, sprint planning, UAT, and post-deployment validation - ensuring compliance with MAS, AML/CFT, SGX, and SFA regulations.
- Led cross-functional delivery across Engineering, Operations, Finance, Compliance, and Sales across Singapore and Malaysia, managing dependencies and stakeholder expectations throughout.
- Drove Agile/Scrum adoption team-wide; onboarded new hires and cross-functional teams on product processes, sprint rituals, and backlog management.
- Managed tooling stack (JIRA, Figma, HotJar, Vonage, OneLogin); used heatmaps, A/B testing, and user feedback to inform UX improvements and prioritisation decisions.

Application Management Analyst | Plexus Corp | Nov 2022 – Jan 2024

Application Management Engineer | Dec 2020 – Nov 2022

ERP Application Management — AMER, EMEA, APAC

- Improved ERP system performance by 30% through application analysis and cross-regional collaboration across AMER, EMEA, and APAC as measured by system uptime and processing benchmarks.
- Resolved 100+ Priority 1 and Priority 2 incidents within SLA, preventing downtime for global manufacturing operations and protecting multi-million-dollar production runs.
- Automated Shipment Department Reports ensuring compliance with Free Zone Act 1990 and GST Sales Tax for APAC manufacturing plants.
- Managed Oracle JD Edwards 9.2 (ERP) and Kinaxis RapidResponse (Supply Chain Planning) — covering CNC administration, SOX compliance, role/SOD management, and 24/7 job scheduling.

- Transitioned team from Waterfall to DevOps, improving development velocity and reducing deployment risk.
- Built and maintained SLAs, knowledge base articles, and escalation procedures for AMER, EMEA, and APAC end-user communities.

CORE SKILLS

Product Management: Product Roadmap · Backlog Prioritization · User Stories · Acceptance Criteria · Go-to-Market (GTM) · Product Lifecycle · KPIs / OKRs · A/B Testing · Funnel Metrics · UX Design · Data Analytics, Data-driven Decision Making, Jobs-to-Be-Done (JTBD) · Prioritisation Frameworks (RICE, MoSCoW, WSJF), CX, Product Discovery
Generative AI: AI-assisted Product Documentation, Prompt Engineering, Claude, ChatGPT, Gemini,
Methodologies: Agile · Scrum · Kanban · DevOps · ITIL · Design Thinking
Compliance & Regulation: MAS · AML/CFT · SGX · Securities and Futures Act (SFA) · SOX · Fair Trading Practice
Stakeholder Management: Stakeholder Alignment · Cross-functional Leadership · Incident Management · SLA Compliance · Relationship Management · User Research
Tools & Platforms: JIRA · Confluence · Figma · HotJar · Azure DevOps · Miro · Notion · Trello · SurveyMonkey
Technical: SQL (Microsoft SQL Server · Oracle SQL) · UiPath RPA · ServiceNow · Oracle JD Edwards · Kinaxis · PowerShell · BAT Script

CERTIFICATIONS

- Advanced Certified Scrum Product Owner (A-CSPO) — Scrum Alliance, 2026
- Certified Scrum Master (CSM) — Scrum Alliance, 2024
- Certified Scrum Product Owner (CSPO) — Scrum Alliance, 2024
- Product Thinking Practitioner — Agilemania, 2024
- Aha! Product Management Professional Certificate — Aha!, 2024
- Robotic Process Automation (RPA) — UiPath, 2021

EDUCATION

Bachelor of Science in Cognitive Sciences | 2016 – 2019
Universiti Malaysia Sarawak (UNIMAS) - CGPA 3.69

REFEREES

Doreen Chan
Director of Application Support – APAC, Plexus Corp | doreen.chan@plexus.com
Dilip Doraiswamy
IT Manager (PLM and Quality) – AMER, Plexus Corp | dilip.doraiswamy@plexus.com

References available on request · Singapore PR / Malaysian National