

# ONAOLAPO (LAPO) ODUNJO

Staff Technical Product Manager | Production AI Systems | Enterprise Platforms | Forward-Deployed Products | Research Workflow  
New York, NY | +1-646-421-3781 | [omodunjo@wharton.upenn.edu](mailto:omodunjo@wharton.upenn.edu) | [linkedin.com/in/onaolapomichaelodunjo](https://linkedin.com/in/onaolapomichaelodunjo) | [github.com/Omodunjo11](https://github.com/Omodunjo11)

## EXPERIENCE

### Kinage

Philadelphia, PA

#### Staff Technical Product Manager

2025 – Present

Lead production AI systems, enterprise deployment, evaluation infrastructure, and GTM automation for regulated financial workflows, including top 10 U.S. bank design partner workflows.

- Defined 0→1 product strategy and enterprise roadmap for AI-powered decision intelligence platform, sequencing ingestion, classification, anomaly detection, workflow state management, analyst validation, GTM intelligence, and human review based on customer risk, technical dependency, and enterprise readiness.
- Architected AI financial operating system managing lifecycle state from Detected to Categorized to Due to Paid to Reconciled; made core tradeoffs across multi-source ingestion, fuzzy-matching ETL, duplicate detection, backend state integrity, and human-in-the-loop approvals to prevent UI/backend divergence and preserve system-of-record accuracy
- Built production AI evaluation infrastructure to turn noisy enterprise signals into decision-grade insights, processing 500+ weekly signals into 5–10 high-confidence outputs used in 100% of enterprise sales conversations; improved precision 22% → 50% and reduced false positives 60% → 15% through 300+ labeled examples, error taxonomy, confidence calibration, and human review.
- Embedded two days per week with top 10 U.S. bank's risk and compliance team as enterprise design partner, translating live analyst workflows, edge cases, and decision criteria into model requirements, eval cases, and product acceptance thresholds for risk, fraud, and compliance use cases
- Designed four-tier agentic workflow system across Signal Capture → Enrichment → Intelligence → Execution; centralized ICP scoring, account qualification, classification logic, transcript extraction, and next-best-action recommendations in Claude-powered governance layer exposed via API to Clay, HeyReach, HubSpot, and downstream execution tools.
- Built transcript intelligence pipeline from Google Meet to Claude API to HubSpot by defining extraction schemas, prompt logic, and make/n8n orchestration, converting discovery calls into CRM-linked account context, qualification signals, and next-best-action recommendations
- Created reusable product operating model for beta execution, including FE/BE separation rules, source-of-truth ownership, state management standards, AI evaluation gates, vendor handoff templates, and demo-readiness criteria, reducing ambiguity across engineering, data operations, and GTM
- Reduced AI workflow cost-to-serve by \$17.9K/month, or ~\$215K annually, by re-architecting tool boundaries, shifting classification from Clay to Claude API, narrowing Clay to enrichment, and validating REST API integrations against native connectors.
- Hired and managed 14-person contracted product, engineering, data operations, and evaluation team, including PM support; set product specs, acceptance criteria, QA standards, delivery cadence, and deployment accountability across Python/FastAPI backend, Next.js frontend, and GitHub Actions CI/CD

### Kova

Philadelphia, PA

#### Co-Founder, AI Credit Infrastructure Venture

2025 – Present

- Built and launched WhatsApp-first NLP system for behavioral credit infrastructure in Nigeria's informal economy, converting unstructured Ajo payment conversations into structured credit signals and deriving creditworthiness from behavioral consistency patterns; reached 5K tester-phase customers in first two months
- Designed distribution strategy embedding into existing WhatsApp workflows instead of requiring app downloads, creating upstream data layer from informal trust networks that banks and lenders can underwrite against

### Amazon

New York, NY

#### Senior Technical Product Manager Intern, Prime Subscription (1.17M+ MAU | \$8.4B initiative)

Summer 2025

Owned ML-driven personalization and lifecycle strategy for Prime subscription retention across 1.17M+ MAU.

- Owned product strategy for \$148M ARR Prime subscription initiative serving 1.17M+ monthly active users within broader \$8.4B business, translating churn analysis into activation, personalization, and lifecycle engagement roadmap
- Shipped ML-driven targeting framework for subscription personalization and retention, partnering with data science to define behavioral segments, measurement approach, and incremental lift analysis
- Instrumented usage tracking across subscription behaviors, analyzed conversion funnels and cohort patterns, and converted findings into roadmap priorities for first-week activation, habit formation, and benefit awareness

### TD Bank

New York, NY

#### Senior Product Manager, Enterprise Data Platform

2023 – 2025

Owned core enterprise data platform strategy and ML operationalization across fraud, lending, compliance, and analytics workflows for 15 business units.

- Managed and developed a 13-person cross-functional platform team across PMs, engineers, BSAs, and data modelers; set roadmap priorities, product operating cadence, requirements standards, and delivery accountability across 15 business units.
- Built product strategy and investment case for \$500M+ enterprise data platform by quantifying EBITDA impact of data reliability, compliance infrastructure, ML enablement, platform reuse, and capability sequencing; coordinated 170+ contributors through executive alignment and delivery governance.
- Led 0 → 1 Azure data platform build after diagnosing structural fragmentation across source systems, metadata, and model inputs that weakened ML reliability; defined canonical data model, metadata ontology, and governance architecture as system-of-record contracts for fraud, lending, and compliance workflows
- Rebuilt executive trust after fraud-lending integration failure by tracing root cause to conflicting risk score definitions; introduced metadata registry, PII classification framework, and cross-BU governance working group, preventing recurrence of the misalignment
- Resolved VP-level escalation on real-time infrastructure by showing proposed architecture created 3x cost increase for less than 5% outcome improvement; defended hybrid model that preserved detection performance while containing cost
- Operationalized fraud ML by standardizing feature pipelines and embedding model outputs into investigator workflows, eliminating manual triage across 5 systems, improving investigation throughput 29%, and reducing deployment time 30% across 40+ integrations.
- Established ML deployment approval gates with Legal, Compliance, and fraud investigation teams, creating reusable governance standards for model readiness, PII handling, operational adoption, and cross-functional accountability

#### Product Manager, Enterprise Data Platform

2023 – 2023

- Delivered foundational fraud pipelines, system migrations, PII standards, and governance frameworks enabling platform consolidation and promotion to senior role.
- Defined operating metrics across AI quality, throughput, cost-to-serve, and adoption, using precision, false-positive rate, workflow coverage, and sales usage to prioritize roadmap investments.

## Capital One

New York, NY

### Principal Associate, Data as a Service Platform

2022 – 2023

- Owned product strategy for \$270M enterprise API platform serving 200+ internal teams across consumer banking, commercial banking, and credit cards
- Drove 15% adoption growth and \$80M+ measurable value creation by expanding platform capabilities, improving developer experience, and accelerating integrations across internal customers
- Built usage instrumentation tracking API consumption, error rates, integration bottlenecks, and downstream business impact; used signal data to prioritize roadmap investments toward highest-leverage platform capabilities

## EARLIER EXPERIENCE

### Big Nerd Ranch

Atlanta, GA

#### Product Manager

2020 – 2022

- Owned delivery for \$14M Fortune 10 mobile banking engagement generating \$15M revenue within three months of launch
- Translated enterprise requirements into technical specifications, managed stakeholder expectations across client organization, coordinated cross-functional delivery

### Chevron

Lagos, Nigeria

#### Process Engineer & Financial Analyst

2018 – 2020

- Built data-driven process models improving refinery throughput 8-10%; supported \$50M+ capital investment decisions through scenario modeling, cost-benefit analysis, and structured system analysis on high-stakes infrastructure projects.

### UnoTelos (IBM)

New York, NY

#### Product Manager

2017 – 2019

- Led multi-team delivery coordination on enterprise systems for IBM clients; introduced structured dependency tracking improving execution reliability across complex programs.

### Santander Bank

Bradford, UK

#### Product Manager (promoted from QA Engineer)

2013 – 2017

- Transitioned from QA to product ownership on regulated banking systems within 12 months; promoted to project management within 2 years; built reporting and analytics systems supporting business decision-making on high-availability platform.

## LEADERSHIP & AFFILIATIONS

### Africa AI Leaders Fellowship (AAILF)

Remote

#### Co-Founding CEO

2024 – Present

- Ford Foundation and Mastercard-backed initiative building AI governance capacity across African policymaking ecosystem.

### Wharton Graduate Association

Philadelphia, PA

#### President

2024 – Present

- Lead student government with \$6M annual budget across 20+ teams serving 1,700+ MBA students; primary liaison to Wharton administration on policy and programming.

### College Together, Goldman Sachs Community Builder Fellow

Philadelphia, PA

#### Governance Strategy Lead

2025

- Designed board governance framework (four-committee architecture, operating model, three-phase roadmap) for Philadelphia nonprofit addressing philanthropic dependency concentration and key-person risk.

## EDUCATION

### The Wharton School, University of Pennsylvania

Philadelphia, PA

#### MBA, Finance & Strategic Management

2024 – 2026

### Columbia University

New York, NY

#### M.S., Chemical Engineering | GPA: 3.8

2021 – 2023

### University of Bradford

Bradford, UK

#### B.Eng., Chemical Engineering | GPA: 3.7

2015 – 2020

## TECHNICAL SKILLS

**AI/ML Systems:** AI evaluation infrastructure, LLM classification, prompt engineering, structured extraction, semantic scoring, dataset construction, error taxonomy, confusion matrix analysis, confidence calibration, false-positive reduction, human-in-the-loop review, ML operationalization

**Agentic Workflows & Enterprise Platforms:** Claude API logic layers, agentic workflow design, tool orchestration, transcript intelligence, CRM intelligence pipelines, system-of-record design, workflow state management, API platforms, enterprise data platforms

**Data Governance & Compliance:** Metadata registries, canonical data models, feature pipelines, PII classification, multi-source ingestion, fuzzy matching, duplicate detection, data governance, compliance workflows

**Product & Business Strategy:** Core platform strategy, 0→1 products, agentic workflow roadmaps, forward-deployed discovery, enterprise design partners, roadmap sequencing, architecture tradeoff analysis, cost-to-serve reduction, pricing/margin analysis, platform operating models, GTM systems architecture, EBITDA quantification.

**Tools:** Python, SQL, FastAPI, Next.js, Azure Databricks, Azure Synapse, Snowflake, AWS, OpenAI API, Claude API, GitHub Actions, HubSpot, Make, n8n

**Certifications:** CSM, CSPO, SAFe Agilist | **Languages:** English (Native), Yoruba (Native), French (Basic)