

Max Kon

Senior Product Manager | Fintech | Institutional PMS | Crypto / CeFi | Derivatives & Post-Trade Management

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Profile

Senior Product Manager with 8+ years in financial services and 5+ years in product management, focused on institutional financial systems, post-trade workflows, portfolio management, complex derivatives, crypto trading, and operational infrastructure.

Currently Product Owner for the CeFi business line at 1Token, leading institutional PMS (Portfolio Management System) products and related trading, asset operations, risk management, and reconciliation capabilities for institutional clients.

Background spans traditional finance and crypto. Previously owned post-trade and complex derivatives management products serving 100+ commercial banks, and held financial analysis and operations roles at Bank of America Merrill Lynch and GAIN Capital. Passed CFA Level III, with academic training in Mathematics and Financial Analysis.

Knowledge & Skills

Financial Products	Institutional PMS, CeFi products, post-trade management, portfolio operations, risk and reconciliation workflows, derivatives modeling knowledge, structured product valuation, reporting analysis
Product Practice	Institutional client discovery, PRD writing, prototyping, rule abstraction, roadmap planning, cross-functional delivery, UAT, product launch
Data & Valuation	SQL, VBA, Python, data cleansing, data monitoring, valuation parameter configuration, Monte Carlo result validation, Greeks and payoff analysis
AI & Automation	Codex, Claude, Trae, OpenClaw, AI-assisted research, PRD drafting, knowledge management, SOP design, MCP workflows, automated reconciliation

Experience

1Token	Jul 2024 - Present Shanghai
Product Owner / Senior Product Manager, CeFi Business Line	
- Lead institutional PMS products for the CeFi business line, covering crypto trading, portfolio management, asset operations, risk control, and reconciliation workflows for hedge funds, market makers, family offices, and high-net-worth clients. - Own the full product lifecycle from client discovery, requirement breakdown, solution design, PRD, prototype, engineering collaboration, testing, acceptance, launch, and iteration. - Design core institutional workflows across multi-account asset views, trading and position management, P&L; and risk analysis, exception monitoring, asset reconciliation, operations reporting, and workflow configuration. - Translate traditional post-trade and portfolio operations experience into digital asset products, improving usability around security, capital efficiency, liquidity management, auditability, and institutional-grade risk control. - Apply AI tools across daily product work, including market research, competitor analysis, PRD drafting, requirement decomposition, engineering communication, SOP design, and knowledge management. - Helped build an MCP-based asset reconciliation workflow covering assets, accounts, transaction records, and exception handling, reducing related process time by approximately 50%.	
Shanghai CFETS Financial Data / ComStar	Mar 2021 - Jul 2024 Shanghai
Product Specialist / Financial Product Requirement Analyst	
- Designed and analyzed post-trade management system requirements for 100+ commercial bank clients, covering interbank structured products, FX, precious metals, futures, and complex derivatives management. - Delivered 40+ system features and quarterly releases, including front-to-middle office integration, post-trade management, risk assessment, precious metal T+0 products, futures, and complex structured product modules. - Led the design of a template-based complex derivatives management system. Abstracted 50+ common market structures, including Digital Option, Barrier Option, Range Accrual, Asian Option, TRS, Shark Fin, Snowball, and Phoenix, into configurable product types, trigger conditions, payoff ranges, and valuation parameters. - Designed core capabilities including product template library, condition builder, payoff rule configuration, model field generation, and reporting field mapping. - Collaborated with external valuation engine providers on integration, debugging, result validation, Monte Carlo simulation outputs, Greeks, and reporting data. - Participated in ICBC FRTB calculation engine integration planning, designing the end-to-end data connection workflow for FX and precious metal products and analyzing gaps between FRTB requirements and existing commercial bank asset management rules.	
Bank of America Merrill Lynch	Feb 2019 - Jul 2020 Pennington, NJ
Financial Analyst	
- Supported the Merrill Private Wealth Report System, covering external account onboarding, data quality monitoring, performance reporting, and client service support for ultra-high-net-worth clients. - Supported data onboarding and reporting services for 170+ ultra-high-net-worth clients, approximately 5,000 accounts, and about USD 16B in assets. - Used VBA, Excel, and Power BI to improve data processing, exception screening, and management reporting, increasing analytical efficiency and output quality.	
GAIN Capital	Nov 2017 - Feb 2019 Bedminster, NJ
Finance Operations Specialist	
- Managed reconciliation and internal audit support for bank and credit card accounts across North America, the United Kingdom, and the Cayman Islands, representing Finance Operations in coordination with Accounting. - Monitored high-volume FX transactions and customer account activity, identifying potential compliance issues and reporting suspicious activity to Compliance. - Supported a USD 1M AML-related project and processed client funding activities across wire transfer, credit card, e-check, check, and UnionPay channels.	

Education & Certifications

Rutgers Business School	Passed CFA Level III
Master's Degree, Financial Analysis 2016 - 2017 GPA 3.79	Lifetime Member, Beta Gamma Sigma
	Presidential Award, National Tsing Hua University
National Tsing Hua University	
Bachelor's Degree, Mathematics Minor in Economics 2008 - 2013 GPA 3.61 / 4.3	