

Scott Xu (Xu Zhihao)

xu.zhihao@u.nus.edu | +65 8491 4119 | [linkedin.com/in/scott-xu-b7a7046a](https://www.linkedin.com/in/scott-xu-b7a7046a)

PROFESSIONAL SUMMARY

Product Manager with 15+ years in Banking & Financial Services transformation, now leading AI-powered client onboarding at a global bank. Journey Lead for an agentic workflow platform orchestrating LLM-based agents in a highly regulated environment. A rare combination of deep domain expertise (KYC / Compliance / Wealth Management), hands-on technical capability (Python, SQL, FastAPI), and shipped consumer products — including a live AI game on the App Store. MBA (NUS) + B.Sc. Computer Science.

PROFESSIONAL EXPERIENCE

UBS | Singapore

Product Manager & Journey Lead — AI-Powered Client Onboarding *Apr 2026 – Present*

- Own the end-to-end design and delivery of a Flowable-based workflow orchestration platform for client onboarding, integrating multiple AI agents (source-of-wealth analysis, name screening) into a unified journey.
- Platform scope spans all client onboarding journeys bank-wide; leading delivery from concept through active build toward production launch.
- Built internal AI agents with Microsoft Copilot for BRD drafting and compliance checks, adopted by 99+ internal users.
- Bridge business, compliance, and engineering stakeholders to translate regulatory requirements (KYC / CDD) into agentic product design in a strictly governed environment.

Senior Project Manager & Migration Stream Lead *2023 – Apr 2026*

Strategic Migration Lead – UBS / CS Integration (Zürich, Switzerland)

- Turned around a distressed Client Static Data migration stream: rebuilt team cadence with Agile stand-ups across 10+ cross-functional members, delivering 4 consecutive successful migration waves.
- Engineered complex SQL analyses to independently resolve data fallout, reducing reliance on IT and accelerating decisions.
- Re-engineered a redundant reconciliation process, cutting processing time by 30%.

APAC Migration Stream Lead & COO Project Manager (Singapore)

- Led the APAC integration workstream migrating 25,000+ Wealth Management clients within a critical 3-month window.
- Developed Python automation for pre-migration data cleansing / validation (KYC, identity, address) across massive datasets.
- Spearheaded Compliance & Risk system optimization for the COO office, balancing regulatory rigor with user experience.

Infosys Consulting | Singapore

Senior Management Consultant / PMO Lead *May 2017 – 2023*

- Led PMO for a \$6M+ investment platform transformation: 150+ resources, 100+ deliverables, senior leadership reporting.
- Led 17 offshore resources across Data Management, Trade Management, and Reporting; designed governance framework and incident-management operating model.
- Boosted data comparison efficiency by 75% with self-developed automation tools.
- Designed 6 investment trading workflows spanning Equity, Bonds, FX, ETD, and Funds.

Infosys | Singapore & China

Testing Lead & Banking System Specialist *Mar 2010 – Apr 2017*

- Supported 10+ banking system upgrades; on-site “Floor Runner” in Zürich supporting Client Advisor teams during critical rollouts.
- Localized client onboarding workflows (KYC, ALM, account opening); E2E testing across Investment Suitability, Risk, and Compliance.
- Built test automation improving effectiveness by 90% — earned the CEO Award.

INDEPENDENT PRODUCTS

- **Turtle Soup (海龟汤)** — AI-powered bilingual lateral-thinking puzzle game, live on the iOS App Store: apps.apple.com/app/id6767982859
- **MyHub** — personal data platform with plugin-based parsers and interactive dashboards (Python / FastAPI / ECharts), in production.

EDUCATION

- **National University of Singapore** — Master of Business Administration *Aug 2022 – Apr 2025*
- **Tongji University**, Shanghai — B.Sc. Computer Science *Oct 2006 – Jun 2010*

SKILLS

- **AI & Product:** Agentic workflow design, LLM-based agents, Microsoft Copilot, Flowable BPM, product discovery in regulated environments
- **Technical:** Python (automation, FastAPI), SQL, Excel / VBA, Tableau, JIRA
- **Banking Domains:** Client Onboarding (KYC / ALM / CDD), Wealth Management, Risk & Compliance, Static Data, Migration Strategy
- **Project Management:** PMP (PMI), Agile / Scrum, PMO Governance, Stakeholder & Change Management
- **Languages:** English (fluent), Mandarin (native)

CERTIFICATIONS

PMP (PMI) · Agile Professional · Open Banking and Platforms in Finance

BEYOND WORK

Certified Dive Instructor (100+ students trained) · Boulderling (SNCS Level 1) · Travelled 20+ countries