

MICHELLE HOU

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SUMMARY

Product leader with 10 years in payments and crypto infrastructure. Experienced in building and launching products that simplify cross-border payments on both fiat and crypto stablecoin rails. Passionate about making global finance simpler and more efficient with blockchain protocols.

EXPERIENCE

MAGIC LABS, INC.

New York, NY

Senior Product Manager

Dec 2022 – Present

- Partnered with protocol engineers to define and build POCs showcasing Newton Protocol, a programmable transaction rules engine for institutional stablecoin and RWA adoption
- Led technical partnerships with Chainalysis, Plaid, Veriff and more to drive product integrations
- Led the 0 to 1 product strategy, build and launch of Magic's NFT product suite, including NFT Checkout, an embedded SDK that streamlines merchant integration and sales. Partnered with PayPal and [launched](#) with Forbes
- Defined product strategy, roadmap, and new feature launches for Magic's Wallets-as-a-Service, including non-custodial wallet private key management architecture and embedded wallet UX

VISA, INC.

San Francisco, CA

Senior Product Manager: Visa Direct

May 2020 – Nov 2022

- Led a team of five engineers and one designer to build an embedded widget incorporating patented alias management techniques for developers to securely capture, validate, and store payment information
- Enabled B2B cross-border payments and remittances to and from the US within three months to support the launch of two pilot clients (34K transactions in 2021) following Visa's Earthport acquisition

Product Strategy Manager: Open Banking – London, UK

Oct 2018 – Apr 2020

- Defined Visa's Open Banking go-to-market strategy, including customer advisory, market expansion prioritization, product pricing structure, and regulatory engagement across the US, UK, and Nordics

New Graduate Rotational Program (NGDP)

Aug 2016 – Sep 2018

The NGDP is a program with four rotations through Visa's functions, building talent with cross-functional experience.

Rotations:

1. Client Solutions – Analytics: Built a global reporting methodology and Tableau dashboard to standardize tracking of marketing campaign performance KPIs, P&L, and sales pipeline
2. North America Operations – Deal Team: Built a model to quantify client deal "vulnerability" (revenue and customer retention risk), informing Account Managers' deal negotiation and renewal strategies
3. Product – Thailand International Assignment: Delivered analyses to top issuing banks on consumer credit portfolio spend; cross-sold Visa consulting services to drive card usage
4. Global Corporate Strategy: Evaluated global mobile wallet product partnerships (WeChat, PayTM, Grab Pay) and modeled revenue opportunity, presenting recommendations to the President

EDUCATION

DUKE UNIVERSITY

Durham, NC

- Trinity School of Arts and Sciences: Bachelor of Arts in Statistics; Minor in Economics

Aug 2012 – May 2016

ADDITIONAL

- Patent (Defensive Publication): Tavvala, Suresh Kumar; Pan, Wenhai; Sharma, Rajiv; and Hou, Michelle, "[METHOD AND SYSTEM FOR ALIAS MANAGEMENT TECHNIQUES](#)", Technical Disclosure Commons, (October 27, 2025)
- Skills: Product Management, Product Marketing, GTM Planning, Customer & Partner Integrations, Cross-Functional Leadership, Market & Competitor Research
- Interests: Payments, Crypto, Women in Web3 ([SheFi](#) member); Triathlons, Yoga, Hiking, Scuba Diving, Singing