

DUOYOU LUCY LIU

Chicago, IL | 312-498-7683 | lucy_liu@yahoo.com | duoyouliu@gmail.com | linkedin.com/in/duoyou-liu-5a26611

PRODUCT DIRECTOR | Product Strategy & Roadmap | Treasury Management | AI Transformation

PROFESSIONAL SUMMARY

Strategic, results-driven senior product leader with over two decades of experience spanning global banking and management consulting. Expertise at the intersection of business strategy and engineering excellence, converting complex requirements into long-term product roadmaps, leading large-scale digital modernization initiatives, and scaling platform revenues. Deep domain knowledge in cash management, treasury, and payment systems combined with a forward-looking focus on AI integration and platform architecture.

AREAS OF EXPERTISE

- Product Strategy & Roadmap Development
- Full Product Lifecycle Management
- Platform Modernization
- AI Transformation & Integration
- Treasury Management & Cash Management
- Electronic Payment Systems (WIRE, ACH, RTP)
- Industry-Standard Reporting: BAI, ISO CAMT, SWIFT MT
- Revenue Growth & Commercialization
- Stakeholder & Client Management
- Cross-Functional Team Leadership
- Financial Services Technology
- Go-to-Market Strategy
- Program & Project Management
- Business Process Analysis & Design
- User Acceptance Testing (UAT)

PROFESSIONAL EXPERIENCE

JPMorgan Chase, Chicago, IL

May 2006 – June 2026

JPMorgan Payments — Specialized Transactional and Cash Management Division

Product Director & Product Manager

June 2017 – June 2026

Define product strategy, vision, and manage product life cycle

- Directed and managed the statement reporting product via Host-to-Host file transfers using industry-standard BAI, ISO CAMT, and SWIFT MT formats, as well as Application Programming Interface (API) delivery.
- Collaborated with more than 10 global Payments product teams across WIRE, ACH, and Global RTP to develop comprehensive end-to-end payments and reporting reconciliation solutions.
- Strategically managed the product portfolio, achieving 15% compound annual revenue growth by implementing targeted commercialization strategies and maintaining a continuous product enhancement roadmap.
- Authored the long-term vision, strategic roadmap, and feature prioritization for the Treasury Services reporting product, enabling automated cash, payable, and receivables reconciliation with ERP and Treasury workstations.
- Led the conceptualization and architectural design of a large-scale, multi-year platform modernization initiative, securing stakeholder buy-in and coordinating efforts among more than 20 global product and technology teams.
- Established and ran a cross-functional working group and steering committee for the initiative, delivering regular progress reporting and strategic updates to senior leadership to drive alignment and decision-making.

- Managed product delivery against defined milestones, proactively tracking and resolving risks and issues to keep initiatives on schedule and escalating critical blockers to senior stakeholders as needed.
- Directly managed a team of three Product Managers located globally, providing coaching, prioritization guidance, and performance oversight.

Program Manager

February 2014 – May 2017

Plan, direct, and coordinate initiatives from inception to completion

- Oversaw technology programs with budgets totaling \$2 million, ensuring alignment with strategic business objectives and product priorities through comprehensive management of resources, risks, and stakeholder communications.
- Provided financial governance across the program portfolio, managing timeline, resource allocation, and scope to keep all programs delivered within budget.

Test Manager

May 2006 – January 2014

Define testing strategy, manage testing team, ensure product meets quality standards and business requirements

- Managed a global team of 40 resources to plan and execute User Acceptance Testing for a multi-year program that built the next generation of JPMorganAccess, successfully migrating 30,000 clients to the new platform.
- Established a testing framework and applied best practices within the testing organization, boosting testing quality by 50%.
- Led the development and execution of a data-driven, end-to-end test automation strategy that boosted regression test coverage productivity by 30%.

Accenture, Chicago, IL

May 1997 – April 2006

Consulting Manager

May 1997 – April 2006

Manage project delivery and lead teams of consultants to solve complex problems for clients

- Directed client engagements for Fortune 500 companies, successfully delivering high-value projects over nearly nine years that addressed complex technical and business requirements.
- Provided expert oversight in system and application test management, database development, business process analysis, data architecture, and application design and implementation.
- Successfully managed project scope, budget, and deadlines while ensuring world-class customer service and identifying significant cost-saving opportunities.

EDUCATION

MBA, Finance and Management Information Systems

Indiana University — Kelley School of Business, Bloomington, IN (1995 – 1997)

Bachelor's Degree, Accounting

Capital University of Economics and Business, Beijing, China (1986 – 1990)