

John Camardo

12 years across crypto infrastructure, AI, and financial services. I ship, therefore I measure.

New York, New York · johncamardo7@gmail.com · LinkedIn: www.linkedin.com/in/johncamardo · X: x.com/john_camardo

ABOUT

VP of Product at Horizen Labs, on the founding product team of zkVerify. I design tokenomics, ship protocols, and measure whether they worked. Most recently: 45M+ proofs verified on zkVerify since mainnet, 9 supported proof systems, and the 70% fee burn mechanism designed to flip the network deflationary. Earlier, my team served as contractors to Yuga Labs on the launch of ApeCoin (DAO, tokenomics, airdrop, ERC-20). Before crypto, seven years at Capital One running the commercial credit risk-rating platform under model risk management governance (SR 11-7) on a \$65B portfolio. I build and ship with AI as a working partner — every shipped artifact is something I can defend end to end.

SKILLS

Product Leadership: Product strategy · Product vision · Multi-year roadmap · 0-to-1 launches · Go-to-market (GTM) · Pricing & packaging · Hiring & developing product managers · Success metrics & OKRs · Stakeholder management · Cross-functional leadership

Platform & Developer: APIs · SDKs · Developer experience (DX) · Self-serve onboarding · Documentation · Open source · Distributed systems · PLG

Crypto & ZK: ZK proof systems · STARK / Groth16 / UltraHonk · zkVM (Risc0, SP1) · EVM · L1 / L2 / rollups · Tokenomics · Staking · Governance · Smart contracts · Substrate / Polkadot · Web3 · DeFi

AI & Data: LLM applications · AI agents · Inference · Python · Bayesian modeling · MCMC · SQL · Claude Code

EXPERIENCE

Horizen Labs 2021 – Present · New York, NY

Vice President, Product Management 2025 – Present

- Lead product for zkVerify, a modular blockchain for zero-knowledge proof verification, from genesis through mainnet launch in September 2025 — 5 mainnet chains (Arbitrum One, Base, OP Mainnet, Apechain, Horizen), 9 supported proof systems, ecosystem of 50+ projects including Galxe, Space and Time, Midnight, zkPass. 45M+ proofs verified and ~90% cost reduction versus L1 verification, where a single ZK proof on Ethereum consumes 200,000–300,000 gas.
- Designed the VFY tokenomics with Delphi Digital as consulting partner — supply, emissions, staking, and the proof-aggregation fee model.
- Prioritized native STARK verification (Risc0, SP1) over the market-default Groth16 — betting on post-quantum resistance and elimination of trusted setup — which also removes the groth16-wrapping step that adds latency for most zkVMs.
- Shipped UltraHonk support via runtime upgrade. Honk verification runs ~2.4M gas on EVM (6–7x Groth16), so zkVerify is where it becomes economically viable to verify at scale.
- Lead product for Vela, a confidential-compute layer on Horizen, and drove the open-source release at github.com/horizenofficial/vela (Go + Solidity, 1,281 commits) to commercialize it for AI verification — where TEEs are currently winning against ZK on inference cost.
- Repositioned Agent Registry from a ZK-only AI-agent registry to managed AI-agent infrastructure (ZK as an option, not a requirement). Manage a team of up to 7 product managers and a 15-person engineering org.
- Built 10 working zero-knowledge demos in 2 weeks using AI-assisted development (Gemini + Circom, later Risc0 zkVM), identifying a 30-second proof-verification latency that made real-time gameplay unusable, then pivoted to optimistic verification and cut it to milliseconds — published as a 10-post engineering series on zkverify.io and a bylined crypto.news op-ed.

Director of Product Management 2023 – 2024

- Led the strategic transition away from Horizen EON toward a dedicated ZK verification product: ran the framework selection across proof systems, runtime choices, and consensus models, and drove the prototyping process that produced zkVerify's architecture.
- Built the early testnet adoption playbook: designed the incentivized testnet program, recruited the first cohort of external verifiers, and established the engagement metrics (proofs submitted, unique verifiers, time-to-first-verify) that later carried into the mainnet product.
- Managed a small product team through the EON wind-down and token migration: defined the deprecation timeline, set the developer-communication plan, and preserved the relationships that mattered for the transition to the new product.

Senior Product Manager 2022 – 2023

- Led product for Horizen EON, an EVM-compatible sidechain productized from the company's sidechain SDK —

including ERC-20 token tooling and developer SDKs. Co-led EON's transition to Base in 2025.

- Co-originated zkVerify on the hypothesis that zk-rollups were paying substantial, volatile costs to verify proofs on Ethereum L1 (200,000–300,000 gas per proof, up to 100x a standard transfer). Made the case to the CEO to redirect the company from a crowded EVM market toward dedicated ZK verification. That redirection became zkVerify.

Product Manager 2021 – 2022

- Launched ApeCoin (APE) with Yuga Labs as contracting partner — co-designed the DAO, tokenomics, airdrop, and ERC-20 contract.
- Drove product for the Horizen sidechain SDK, the developer toolkit that later became the foundation for Horizen EON.

Capital One 2014 – 2021 · New York, NY

Product Manager, Commercial Credit Solutions 2019 – 2021

- Owned Capital One's internal commercial credit risk-rating platform under SR 11-7 model risk management governance, assigning probability of default and loss given default ratings to commercial borrowers across every industry the bank served — REITs, oil & gas E&P, and commercial real estate — supporting clients managing a \$65B portfolio.
- Proposed and won approval to re-platform the system from Java to Python, eliminating a manual model-translation layer in which quant-built Python models had to be hand-rewritten in Java for production. Cut duplicated engineering effort and materially simplified internal audit review by making production code and model code the same language.

Product Manager 2018 – 2019

- Partnered with a cross-functional team of data scientists, designers, and software engineers to ship data products on big-data infrastructure.
- Drove analytics for Retail Commercial Real Estate, Treasury Management cross-sell, and Treasury Management customer analytics.

Business Manager, Commercial Data & Digital Innovation 2017 – 2018

- Led commercial data and digital innovation across Healthcare, Energy, Multifamily, and Retail real estate banking verticals.

Senior Business Analyst 2015 – 2016

- Contributed to due diligence on Capital One's acquisition of the GE Healthcare Financial Services portfolio, evaluating the target's commercial credit exposures alongside the deal team.

Business Analyst 2014 – 2015

- Analyzed expansion of Capital One's commercial real estate business with third-party property managers.

HOW I WORK

I design for the end state, instrument what I build, and use AI as a working partner — not a writing shortcut. Every shipped artifact is something I can defend end to end.

I keep score. I am most useful on teams that measure outcomes and act on what the data shows.

EDUCATION

Cornell University 2010 – 2014

B.S., Operations Research and Information Engineering

Ithaca, NY

SELECTED WORK

zkVerify Protocol Fee Dashboard

<https://zkverify-fee-dashboard-production.up.railway.app/>

Live dashboard instrumenting the zkVerify network's fee and burn economics against a public Substrate Subsquid indexer. Tracks total fees, the 70% burn activation, net inflation rate, and progress to the deflation threshold, with methodology documented inline.

Python · Substrate · Subsquid · Protocol Economics

Bayesian Forecasting Portfolio

<https://major-league-baseball.vercel.app/>

Public forecasting models (baseball, basketball, soccer, MMA, tennis, World Cup, Kentucky Derby) built with hierarchical Bayesian models, MCMC, and walk-forward validation. Calibration against market-implied probabilities is documented in each app.

Python · Bayesian · MCMC · Hierarchical

WRITING & PRESS

Web3 gaming is ready for embedded fair play — *crypto.news* (2025-09-21)

<https://crypto.news/web3-gaming-is-ready-for-embedded-fair-play-opinion/>

Alt ZK solutions can save Ethereum — *crypto.news* (2025-06-22)

<https://crypto.news/alt-zk-solutions-can-save-ethereum/>

Zero-knowledge cryptography is bigger than web3 — *crypto.news* (2025-03-04)

<https://crypto.news/zero-knowledge-cryptography-is-bigger-than-web3/>

10-post zkVerify engineering series — zkverify.io/blog (2025-07-02)

<https://zkverify.io/blog?author=John+Camardo>

Scaling trustlessness — Podcast · Spotify (2025)

<https://open.spotify.com/episode/0xiw43aW72YbRplk74welu>