# MIKHAIL VDOVIN

## SENIOR PRODUCT OWNER | PRODUCT MANAGER

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## PROFILE

Senior Product Owner with **14+ years** of hands-on experience building technology products.
Background in product management, entrepreneurship and executive leadership across fintech, payments and AI.
Experienced in leading international teams and working directly with C-level executives.

## CORE SKILLS

### HARD SKILLS

Discovery & CustDev
API & Domain-Driven Design
AI/ML Product Delivery
Funnel & Conversion Optimization
P&L / Monetization
Agile: Scrum, Kanban, SAF
SQL · Amplitude · Metabase
A/B Testing & Product Analytics

### SOFT SKILLS

Cross-functional collaboration
Multiple stakeholder management
Strategic prioritization
Executive communication
Customer-centricity
Cross-cultural team leadership
Complex and regulated environment
International vendor / partner management

## EXPERIENCE

2022 — Present | **Product Lead** | **Profee.com** (Sibilla Solutions Ltd., International digital payments), *fully remote*

- Owned **product strategy** and **roadmap**, including KYC/AML, verification and back-office
- Led **3 cross-functional teams** across product, engineering, compliance, operations and support
- Directly managed **15 people** across 3 cross-functional teams in multiple European countries
- Reporting directly to C-level executives, working across business, technology, operations and compliance
- Redesigned the end-to-end funnel and increased verification conversion from **16% to 38%**
- Redesigned review workflows and automation, reducing median verification time to **2.5 min**
- Saving **200+ hours/month** and lifting SLA performance from **60% to 75%**
- Built and presented the business case to move AML screening to payment creation, cutting screening costs by **40%**
- Personally builded, debugged and shipped working prototypes using **AI-assisted** development tools (Claude)

2020 — 2022 | **Product Owner** | **ITO Partner** (Payments), *fully remote*

- Owned an API-first payment platform and personally designed its API architecture/specification and domain model
- Led a 6-person **product team**, roadmap and backlog and acceptance criteria
- Reporting directly to CTO
- Working directly with banks, acquirers, PSPs and enterprise partners
- Scaled fault-tolerant processing to **22,000 RPM** without degradation
- Onboarded **3 partners**, contributing to **30% transaction-volume growth**
- Launched **5 alternative payment methods** across multiple jurisdictions

2018 — 2020 | **Product Owner** | **Ak Bars Digital** (Digital banking)

- Built **Aimee**, an AI-powered omnichannel contact-center product, from 0→1
- Owned **product vision**, MVP, discovery, user-story mapping, A/B testing and product-side ML requirements
- Led cross-functional team of 10
- Translating business needs into model and data specifications
- Automated up to **60% of agent actions** and reduced median chat wait time **4.5×**
- Raised CSAT to **4.8**, shifted **24% of volume from phone to chat**
- Reduced post-application loan-processing costs by **15%** through automation

2012 — 2018 | **Deputy CEO** | **GLONASS+112** (SaaS)

- Designed and launched a nationwide SaaS platform for the **112 emergency call system**
- Owned **P&L, scope, sourcing and delivery**, led a 12-person team
- Directly managed engineering teams and maintained profitability across public-sector digital projects
- Secured a nationwide government contract after leading state acceptance testing
- Accelerated ambulance arrival by **15 minutes** through workflow automation

## EDUCATION & CERTIFICATIONS

2012 — **Master**, Automated Information Processing & Control Systems · Kazan National Research Technical University
2019 — PSPO I — Scrum.org
2019 — Scrum @ Scale — Scrum Inc. / Jeff Sutherland

**LANGUAGES** Russian — Native · English — C1 · French — B1