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Summary

Self-driven and value-oriented **Senior Product Manager** with 11+ years of experience in product development of cards, payments and digital services in banking. Manage the entire product lifecycle: business strategy, concept, launch, development and support. Responsible for achieving key business indicators of customer acquisition, activity and profitability, prioritize improvement initiatives and organize implementation in the required time frame. Have exceptional analytical and numerical skills, leveraging data analysis to introduce and implement innovative solutions and market analysis. Lead and inspire the team to the best result, building productive relationships with internal and external partners at all levels.

Skills

- Product portfolio management
- Business strategy
- Product team leadership
- Coordination with all stakeholders
- End-to-end responsibility for product lifecycle
- Customer-first, design thinking approach
- Agile methodology and Scrum framework
- Project management
- SQL queries and deep customer data analytics
- P&L-management
- Increasing Sales and customer activity

Experience

VTB, Senior Product Manager (Credit Cards)

Aug 2018 – Jun 2022 Moscow, Russia

1. Managed the product portfolio of credit cards: 5 million cards, volume increased by 31% up to US\$2.4B
2. Developed Credit cards business strategy with a doubling of market share (approved by the Board)
3. Launched a new Credit Card "Opportunities" with 110-day grace-period and risk-based pricing; sales increased by 25% and profitability by 15%
4. Implemented digital credit cards sale through online banking and a mobile app; sales increased by 18%
5. Developed new services: "Balance Transfer" (acquired more than 10,000 new customers within 6 months) and "Installment" for cards (provides an installment for purchases in any store, starts in August 2022)
6. Managed a product team of 10 people

Russian Standard Bank, Product manager (Debit cards and Services)

Nov 2017 – Aug 2018 Moscow, Russia

1. Managed Debit card products and Saving accounts portfolio (4 million Debit cards & Saving accounts)
2. Launched a new multi-currency Platinum card with automatic selection of an account currency during a payment; 3000 cards issued within 6 months
3. Implemented a smooth transfer of the Debit cards into a new product with bigger IRF, plastic with a new design and contactless use, 27% of clients transferred and activity increased by 14% after transfer
4. Lead a team of product managers (5 people)

Bank Otkritie, Product Owner (Business Cards)

May 2011 – Mar 2017 Moscow, Russia

1. Launched sales of the Business cards in digital channels (2000 cards in the first 6 months)
2. Redesigned the online process of applying for a card, which reduced the time by 35%
3. Optimized the process of issuing Business cards in branches, which increased sales by 15%
4. Formed a cross-functional team (front/back developers, QA, designers, compliance) and brought the first result for clients in 2 months

B&N Bank Digital, Card Loyalty Program Manager

May 2011 – Mar 2017 Moscow, Russia

1. Developed and launched a new loyalty program "Binbonus", which was ranked in the top 10 in Russia, over 500,000 clients connected to the program and increased the POS turnover by 16%
2. Launched a bonus program for VIP clients with bonuses for using of other products, which increased the penetration of additional products by 20%
3. Changed the mechanics of accrual and use of bonuses, which reduced the loyalty budget by 35%

Education

European University, Management of Foreign Economic Activity

2003 – 2008 Donetsk, Ukraine