ELLIOT GOYKHMAN

+1-212-202-0220

findelro@gmail.com

FOUNDER, LEADER, TECHNOLOGIST

MY MISSION & VALUES

Create tech that makes people's lives better Lead teams of skilled professionals towards success Motivate and inspire with personal example and respect

MY EXPERTISE

Product strategy and development Fostering culture of excellence Getting sh*t done

PROFESSIONAL EXPERIENCE

ZELF, New York

2019 - 2025

Founder

Lead financial technology company in launching crypto card issuing neobank in France, Spain and the US **Kev accomplishments**:

- Launched neobank in the EU on top of Treezor, Société Générale's BaaS
- Expanded neobank to the US via Evolve Bank and Trust BaaS
- Serviced customers in 100+ countries with USD, EUR accounts and 30+ major cryptocurrencies
- 600K+ card customers and 1.2M+ registered users with CAC under \$2
- Featured in Forbes, Wall Street Journal, TechCrunch, Sifted and Tier 1&2 media
- Fintech product of 2020, Product of the Day, Product of the Month on Product Hunt

LikeBank, New York (merged into ZELF) **Founder**

2018 - 2019

Creation of a neobank platform in social messengers

Key accomplishments:

- Developed banking platform for messengers Messenger, WhatsApp, Telegram, Viber, LINE, WeChat
- Created and patented innovative KYC and onboarding methods
- Formed customer acquisition model based on network marketing approach
- Launched B2B white-label platform for debit cards with MTS, mobile carrier with 78M customers

Alfa-Bank, Moscow, Kyiv, Minsk

2017 - 2018

Director. SME Digital Solutions Center

Created and executed \$50M corporate VC strategy that launched a light bank for self-employed and SME

Key accomplishments:

- Developed a strategy for launching of a neobank on top of Alfa-Bank's license
- Organized and spearheaded customer development and research of competitors' business models
- Assembled a team of motivated professionals to join the fintech startup
- Formed digital bank's profitable business and financial model, resilient under stress test

BINBANK Banking Group, Moscow

2015 - 2016

Chief Information Officer

Entrusted with transforming banking group IT department after M&A

Lead IT Department (1,200 FTE) servicing 9 banks, 2 pensions funds, 3 insurance companies

Key accomplishments:

- Headed transition of 7 acquired banks to unified core banking system and technology stack
- Reduced IT budget by 20%, improved IT image and communication quality across the group

MDM Bank, Moscow (acquired by BINBANK)

2012 - 2015

Chief Information Officer

Reforming IT strategy, centralizing and rightsizing after the merger

400+ FTE IT Department of one of the top 20 Russian banks (7000+ employees).

Key accomplishments:

- Improved quality and speed of IT service while reducing total headcount and payroll
- Revamped bank's disaster recovery planning and preparation of 5 datacenters and 200+ offices
- Minimized staff turnover by building team spirit, creating non-financial motivation

BNP Paribas, Corporate and Investment Banking, New York

2011 - 2012

Vice President of Support & Operations

- Supported all aspects of trading activities of arbitrage, flow trading and structured desks
- Coordinated overseas development and support teams in United Kingdom and Singapore
- Managed infrastructure support, deployment and upgrades
- Established knowledge base procedures for support staff for knowledge transfer and training

Barclays Capital, New York

2010 - 2011

Vice President of Application Support & Development

- Oversaw and supported all aspects of trading for the convertible bonds desk
- Established excellent working relationships between development, support and internal clients
- Planned and conducted establishment of the parallel environment for Sybase to Oracle migration

PayPlay, New York

(MP3 music, music video and live streaming)

2005 - 2009

Chief Technology Officer

Recruited initially as the CTO to launch Microsoft DRM-based music store. Partnered with owners to lead turnaround with the vision of DRM-free MP3 download music store. Took over the company as the CEO.

Key accomplishments:

- Started selling MP3s months ahead of Amazon and iTunes thru Windows Media Player in Windows
- Successful launch, profitability in a historically unprofitable industry and exit of business
- One of the 10 leading online download stores worldwide with over 750,000+ registered users
- Facilitated a reverse merger into a public shell (SPAC)

Deutsche Bank, New York, Principal Consultant

1998 - 2003

Designed and implemented back-office trade settlement and accounting systems processing millions of transactions daily. Successfully led a team of systems analysts and programmers.

Lazard Frères, New York, Principal Consultant

1996 - 1998

Managed conversion to ADP's client-server infrastructure, built unified multichannel report distribution

Oracle Corporation, Valhalla, NY, Senior Consultant

1995 - 1996

Updated and maintained Oracle Manufacturing system used by the largest global manufacturers for inventory and warehouse management.

Ernst & Young, New York, Senior Systems Analyst

1994 - 1995

Provided analytical and programming support for securitization and due diligence of RTC (Resolution Trust Corporation) for American savings and loan crisis.

EDUCATION

Law courses (Certificate of Completion - Contract Law, Criminal Law, Torts and Compensation courses) **Concord Law School**, Los Angeles, CA, USA

Bachelor of Science (degree with honors) in Applied Math and Computer Science **University of Colorado at Boulder**, Boulder, CO, USA

BONUS FUN FACTS

From having an office in the WTC on 9/11 to being deported from Turkey while flying to Latvia to close our subsidiary, I've got the founder scars to prove it and the startup building experience to share

- Was 1 dan in Go 碁, now enjoying the dynamism and strategy of Crazy Chess
- Lifelong "dog person" until I adopted a stray cat
- The amount of joy I still get from coding should be illegal