

# Vladimir Mikhnovich

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## Antifraud expert, data scientist

[omg@whatthefraud.wtf](mailto:omg@whatthefraud.wtf)

Tallinn, Estonia

+372 5383 4438

[linkedin.com/in/kypexin](https://www.linkedin.com/in/kypexin)

## Expertise

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Online payments (PSP, merchants) fraud analytics, monitoring, detection and prevention.

Online advertising, traffic quality analytics, ad fraud detection and prevention.

Data science and machine learning applications for business and antifraud domain.

IT and product management and development.

## Experience

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### Friendly Finance Group

Tallinn, Estonia

Consumer lending products, [friendlyfinance.eu](http://friendlyfinance.eu)

#### Data scientist / senior fraud analyst

2017 – current

- Analyzing fraud and credit risk data.
- Building, evaluating and deploying machine learning models for fraud and loan default prediction.
- Designing and implementing machine learning production system as part of credit check and scoring pipeline.

### AdCash

Tallinn, Estonia

Online digital advertising agency, [adcash.com](http://adcash.com)

#### Head of fraud department

2016 – 2017

- Strategic development and management of antifraud department.
- Traffic analytics, prevention of ad fraud in web, mobile, in-app advertising products.
- Business analytics on financial impact of fraudulent activity across ad network.
- Managing development cycle of in-house antifraud tools and products.

#### Accomplishments:

- AdCash anti-fraud department structure / workflows / procedures built from scratch to meet business needs and ensure both traffic quality and compliance requirements, in cooperation with finance, publisher acquisition and traffic teams.
- Amount of chargebacks lowered to negligible level, ensuring safe payment landscape for advertiser customers.
- Significantly improved traffic quality across the network and specific ad products (web, mobile, in-app) by implementing strict policies and developing various in-house anti-fraud products and tools for traffic monitoring and analytics automation.
- Prototyped, evaluated and developed machine learning systems for traffic quality scoring and anomalies detection using supervised and unsupervised models.

### Yandex.Money / [money.yandex.ru](http://money.yandex.ru)

Moscow, Russia

Major Russian payment system provider, [money.yandex.ru](http://money.yandex.ru)

#### Head of analytical department

2014 – 2016

#### Fraud and security analyst

2012 – 2014

- Online payments monitoring and analytics, fraud schemes detection and prevention.
- Operating Yandex.Money antifraud system, testing and development.
- Managing antifraud and payment profiling rules system.
- Building machine learning and data science tools for analytics and fraud prevention.
- Efficiency analysis and adaptation of antifraud rules and machine learning models.
- Fraud risk analysis for payment products and solutions.
- Expert review and maintenance of projects for payment success rate increasing.

#### Accomplishments:

- During 3 years, I deployed and managed two major versions of Yandex.Money antifraud system: real time transactions analysis using CodeEffects BRE rule-based system and ThreatMetrix device identification.
- Analytics team has significantly lowered credit card fraud volumes as well as electronic wallets scam / unauthorized access, maintaining it constantly on an acceptable level.
- Held a key role in building company's antifraud and risk management policy.
- Developed and deployed automated classification system for merchants' websites scanning, finding high risk and prohibited categories and checking for IPS compliance.
- Developed, built and tested conceptually new working prototype of machine learning antifraud engine in production environment (based on RapidMiner Studio + Server).

**Beeline** / Telecommunications and home internet, vimpelcom.ru

**Customer service quality lead analyst** 2011 – 2012

**Head of planning and development department** 2010 – 2011

**Reggi.RU, .masterhost, Zenon N.S.P.** — tech & project management 2001 – 2010

## Toolbox

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**Analytics and research:** Excel, SQL, CodeEffects, RapidMiner Studio / Server.

**Machine learning:** Classification, clustering, text mining, ETL, exploratory data analysis, feature engineering, model evaluation, data visualization.

**Other:** Extensive experience in IT products launch, development, deployment and maintenance cycle: technical requirements, PoC formulation, functionality testing, risk analysis.

## Education

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**Bauman Moscow State Technical University, informatics faculty**

Master of Science (intellectual systems, expert systems, AI) 1992 – 1998

## Languages

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Russian (native), English (full professional proficiency), Estonian (basic level)