

# Vladimir Mikhnovich

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## Fraud expert, data scientist

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

+372 5383 4438

Residence and work permit: Estonia

Citizenship: Russia

## Expertise

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Financial fraud analytics, 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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### Aasa Global

Tallinn, Estonia

Consumer lending products, [aasaglobal.com](http://aasaglobal.com)

#### Group level fraud manager

2018

— Fraud management policy, analytics, predictive modelling and tools deployment

### Friendly Finance Group

Tallinn, Estonia

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

#### Data scientist / senior fraud analyst

2017 – 2018

— Built from scratch production-grade machine learning system (based on RapidMiner studio + server infrastructure) with the capability for fast deployment of credit risk and fraud predictive models, automated ETL, models building, evaluation and update.

### 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:

— Built from scratch AdCash anti-fraud department structure / workflows / procedures to meet business needs, ensure traffic quality and compliance requirements, in cooperation with finance, publisher acquisition and traffic teams.  
— Lowered chargebacks to negligible level, ensured safe payment landscape for advertisers.  
— Significantly improved traffic quality across ad network products (web, mobile, in-app) by implementing strict policies and developing 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:

- For 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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**High-level tools:** Python, SQL, Excel, RapidMiner Studio / Server.

**Machine learning expertise:** 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)