

Vladimir Mikhnovich

Fraud expert, data scientist

omg@whatthefraud.wtf

+372 5383 4438

Residence and work permit: Estonia

Citizenship: Russia

Expertise

Financial fraud analytics, detection and prevention

Data science and machine learning applications for business and antifraud domain

IT and product management and development

Experience

Aasa Global

Tallinn, Estonia

Consumer lending products, aasaglobal.com

Group level fraud manager / data scientist

2018 – 2019

— Fraud management policy, fraud analytics.

— Data mining, predictive modelling, scorecards development, tools deployment.

Friendly Finance Group

Tallinn, Estonia

Consumer lending products, 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

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

Moscow, Russia

Major Russian payment system provider, 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

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, testing, risk analysis.

Education

Bauman Moscow State Technical University, informatics faculty

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

Languages

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