

# Vladimir Mikhnovich

---

**Fraud expert, data scientist**

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

+372 5383 4438

Residence and work permit: Estonia

Citizenship: Russia

## Expertise

---

Financial and payment fraud management, analytics, detection and prevention

Data science and machine learning applications for business and antifraud domain

IT and product management and development

## Experience

---

**Aasa Global** / consumer lending products

Tallinn, Estonia

- **Data scientist / Group level fraud manager**

2018 – 2019

- Designed and launched production system for deploying fraud and risk models within legacy CRM ecosystem, allowing their fast and flexible management and monitoring.
- After extensive data analysis and research, fraud models for Polish lending market were built and deployed, capable of detecting fraudulent loans with high accuracy in real time.
- Performed various kinds of data mining and analysis (mobile app data, monitoring 3rd party systems performance, etc).
- Streamlined and improved business processes which helped to optimize integration of fraud models into existing workflows.
- Took part in designing and building credit risk models and scorecards.

**Friendly Finance Group** / consumer lending products

Tallinn, Estonia

- **Data scientist / senior fraud analyst**

2017 – 2018

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

**AdCash** / online digital advertising agency

Tallinn, Estonia

- **Head of fraud department**

2016 – 2017

- Built from scratch AdCash anti-fraud department structure / workflows / procedures to meet business needs and ensure both traffic quality and compliance requirements.
- Designed and launched an automated reporting and monitoring traffic quality system, which effectively delivered data on all kinds of bad quality traffic across all publishers, allowing company to timely adjust publisher payouts.
- Significantly improved traffic quality across the network and specific advertising media (web, mobile, in-app products) by implementing strict policies and developing various in-house anti-fraud products and tools for traffic monitoring and analytics automation.
- Prototyped, evaluated and tested machine learning systems for traffic quality scoring, anomalies detection, traffic segmentation and web content classification using supervised and unsupervised ML models.

**Yandex.Money** / major Russian payment system provider Moscow, Russia

- **Head of analytical department** 2014 – 2016
- **Fraud and security analyst** 2012 – 2014

- During 3 years I fully maintained and managed two major versions of Yandex.Money antifraud system: real time transactions analysis using CodeEffects BRE rule-based system and ThreatMetrix device fingerprinting data. This included monitoring and analysis of payments, evaluating efficiency of rule system and detecting anomalies in payment behaviour across different merchants categories.
- Significantly lowered credit card fraud volume as well as electronic wallets scam / unauthorized access, maintaining it constantly on an acceptable level.
- Took part in defining company's fraud and risk management policy, responsible for communication between security and commercial departments and assessing risk levels for new payment products and solutions.
- Successfully launched a project on adaptive payment authorisation, which resulted in 8-12% increase of conversion rate for certain merchant categories.
- Developed automated classification system for merchants websites: scanning, finding high risk and prohibited categories and checking for compliance with brand protection programs like MasterCard BRAM and Visa GBPP.
- Developed, built and tested conceptually new working prototype of machine learning antifraud engine in production environment (RapidMiner Studio + Server ecosystem).

**Beeline** / Telecommunications and home internet

- **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

---

**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