

Vladimir Mikhnovich

Data scientist. Fraud expert. University lecturer. Consultant.

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Residence / work permit: Estonia

Citizenship: Russia

Expertise

E-commerce, payments, fintech fraud management and analytics

Data science and machine learning for business, consumer, risk and fraud domains

Experience

[Estonian Business School](#)

Tallinn, Estonia

- **Lecturer**

2020 – current, part-time

— Developing and teaching courses for Data Management nanodegree (MBA level): database management, executive data strategy, machine learning and others.

[Inbank](#) / consumer finance

Tallinn, Estonia

- **Data scientist / Credit risk underwriter**

2019 – 2020

— Built and deployed credit risk scoring models for Eastern European markets.

— Built and deployed a prototype of payments monitoring and anomaly detection system.

— Improved risk modelling framework to ensure fast model training, update and deployment (Python + AWS Docker infrastructure), easy models segmentation per market / product.

— Performed fraud analytics, data mining, risk assessment for Inbank financial products.

[Aasa Global](#) / consumer lending

Tallinn, Estonia

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

2018 – 2019

— Designed and launched a production system for deploying fraud and risk models within the legacy CRM ecosystem, allowing their fast and flexible management and monitoring.

— Built and deployed fraud detection models for Polish lending market.

— Performed data mining and analysis (mobile data, 3rd party systems performance, etc).

— Improved business processes, optimizing fraud models integration into existing workflows.

— Took part in designing and building credit risk models and scorecards.

[Friendly Finance Group](#) / consumer lending

Tallinn, Estonia

- **Data scientist / Senior fraud analyst**

2017 – 2018

— Built from scratch production-grade machine learning system (based on RapidMiner studio + server infrastructure) capable of fast deployment of credit risk and fraud predictive models.

[AdCash](#) / digital advertising

Tallinn, Estonia

- **Head of fraud department**

2016 – 2017

— Built from scratch AdCash 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, allowing to deliver ad-hoc data on traffic quality across all publishers.

- Built in-house anti-fraud products and tools for traffic monitoring and analytics automation, significantly improved traffic quality across the network and specific advertising media.
- Prototyped and built machine learning systems for traffic quality scoring, anomaly detection, 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

- Maintained and managed two major versions of Yandex.Money antifraud system: real time rule-based transactions analysis system / ThreatMetrix device reputation data.
- Significantly lowered and put under control credit card and e-wallets fraud.
- Took part in defining Yandex.Money fraud and risk management policy.
- Performed risk assessment for new payment products and solutions.
- Developed an automated machine learning classification system for merchants websites for compliance with brand protection programs (MasterCard BRAM and Visa GBPP).
- Developed, built and tested conceptually new working prototype of machine learning antifraud engine in a production environment (RapidMiner Studio + Server ecosystem).

Beeline / Telecommunications and home internet Moscow, Russia

- **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: Classification, clustering, anomaly detection, text mining, ETL, exploratory data analysis, feature selection and engineering, data visualization.

Other: 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