

Vladimir Mikhnovich

Fraud expert. Data scientist. Consultant. Educator.

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Residence and work permit: Estonia

Citizenship: Russia

Expertise

- Data science, machine learning for business and enterprise, fraud and risk domains.
- Fraud research, blockchain and cryptocurrency investigation, OSINT.
- Lecturing, consulting, public speaking and presenting on expert matters.
- Author of fraud research and investigation blog at blog.whatthefraud.wtf.

Experience

[RapidMiner](#), enterprise data science platform

Consultant, customer success manager

2021 - current

— Helping businesses to get the most value using data science technology and RapidMiner products.

[Estonian Business School](#), higher education

Lecturer

2020 – 2021, part-time

— Developing and teaching technology courses for Executive MBA nanodegrees.

[Inbank](#), consumer finance

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 for fast model update, deployment, market/product segmentation.

— Performed fraud analytics, data mining, risk assessment for credit and card products.

[Aasa Global](#), consumer lending (out of business)

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 fast and flexible model management and monitoring.

— Built and deployed fraud detection models for the 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 (out of business)

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

Head of fraud department

2016 – 2017

— Built from scratch AdCash fraud department structure / workflows / procedures to meet business needs, ensure traffic quality and compliance / business requirements.

— Designed and launched an automated reporting and monitoring traffic quality system, allowing delivery of ad-hoc traffic quality reports across network 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 tools for traffic quality scoring, anomaly detection, web content classification using supervised and unsupervised ML models.

[Yandex.Money](#), major Russian payment system provider

Fraud and security analyst, head of analytical department 2012 – 2016

- Maintained and managed Yandex.Money antifraud system: real time rule-based transactions analysis system with ThreatMetrix device reputation / fingerprint data.
- Significantly lowered and put under control credit card and e-wallets fraud.
- Took key 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 screening merchants' websites.
- Developed, tested and built a conceptually new working prototype of a machine learning antifraud engine in a production environment (RapidMiner Studio + Server ecosystem).

[Beeline](#), telecommunications and home internet

Service quality lead analyst, head of planning department 2010 – 2012

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

Skills and tools

Machine learning: Python, Jupyter, SQL, RapidMiner Studio / Server. Supervised and unsupervised algorithms, anomaly detection, text mining, exploratory data analysis, feature selection and engineering.

Fraud management tools: ThreatMetrix, iovation, Emailage, Sift, rule engines.

Investigation and crypto analytics: OSINT, Maltego, QLUE, ScoreChain, GraphSense, Elliptic, CipherTrace.

Other: Closely working with developers and product owners in the scope of technical requirements, PoC formulation, testing, risk analysis of internal and customer products and tools.

Education, courses, certifications

Bauman Moscow State Technical University, Informatics faculty

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

RapidMiner Certified Analyst, Partner 2015

CFA Institute Investment Foundations® 2021

Forensic Accounting and Fraud Examination, Coursera 2021

Bitcoin and Cryptocurrency Technologies, Coursera 2021

Cryptocurrency Tracing Certified Examiner, CipherTrace 2021

Languages

English: full professional proficiency. **Russian:** native. **Estonian:** elementary (A1-A2).