



DMITRY KOZLOV

Product Manager (Fintech, B2B2C)

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Languages: Russian (Native), English (C1), Czech (C1)

SUMMARY

Product Manager with 4+ years in fintech and digital banking across the Russian and US markets. Launched a B2B2C lead-generation platform for US consumer finance from scratch (concept to production in 5 months) and grew application-to-sale conversion from 31% to 75%. At MTS Bank, raised the digital share of sales from 9% to 30% and doubled MAU-to-sale conversion. Domain expertise in lead-generation marketplaces, ping/post auctions and corporate digital banking.

EXPERIENCE

Money Broker LLC — FINLEADGEN & BrokerMoney

Aug 2025 – Present

Product Manager | USA (Remote)

B2B2C lead-generation platform for US consumer finance: landing pages and loan application forms, ping/post auction engine routing leads to buyers via API. Sister product BrokerMoney: personal finance Android app and web platform.

- **Launched the platform from concept to production in 5 months**, owning strategy, architecture, partner integrations and go-to-market; led a distributed team of engineers, designers, copywriters and freelancers.
- **Grew application-to-sale conversion from 31% to 75% (+142%)** by reworking ping/post routing logic and integrating 5 lead buyers (incl. LeadsMarket, RoundSky, LeadStackMedia, CashPotUSA) with auction, routing and postback flows via API.
- **Lifted landing-page conversion (view → application) from 35% to 50% (+43%)** on paid traffic through systematic A/B testing and funnel optimization.
- **Launched paid acquisition on Facebook Ads and Reddit Ads**, managing unit economics (EPL, CPA, EPC); designed a declined-traffic monetization strategy (credit repair, debt relief, credit builder) to lift EPL beyond the primary sale.
- **Built the analytics stack (PostgreSQL + Metabase)**: dashboards for EPL by tier, partner efficiency, requested-to-paid ratio and UTM/sub-ID attribution, enabling data-driven decision-making.
- **Owned US regulatory compliance (TCPA, FCRA, CCPA, FTC Act, CFPB rules)**, designing and implementing state-level lead-routing restrictions.
- **Embedded AI tools (Claude Code, Cowork)** into the product development cycle: landing-page and app prototypes, automated spec and report generation, Python/JS data scripts — shortening the path from concept to production-ready deliverables.

ROLF Group

Mar 2025 – Dec 2025

Senior Business Analyst (project-based) | Moscow

One of Russia's largest car dealer groups. Greenfield CRM platform "Flora" for dealer service operations, replacing legacy systems.

- **Ran end-to-end business analysis across 7 service domains** (work orders, parts, warehouse, subcontracting, warranty, insurance, billing): As-Is decomposition and To-Be process model.
- **Defined the target CRM architecture and MVP scope**: business and functional requirements, CJM and migration rules — the foundation for a scalable B2B platform.
- **Specified integrations with OMS, WMS, accounting and Audatex**, and designed controls against fraud and errors with a user-action audit trail.

MTS Fintech / MTS Bank

Apr 2023 – Mar 2025

Product Manager, Corporate Digital Banking | Team of 12+

Bank within the MTS ecosystem. Digital banking storefront for corporate clients; joined as a Business Analyst in Apr 2023 and moved into the Product Manager role in Sep 2023.

- **Grew the digital share of sales from 9% to 30% (+21 pp) in 2024** by launching 4 new sales channels and cross-sell triggers in digital banking.
- **Doubled MAU-to-sale conversion and raised unique products per client from 1.7 to 2.5 (2024)**; new channels included product search with a recommendation engine (27% click-to-application).

- **Launched the payroll product from scratch as Product Owner:** MVP in 1 year, team of 10–15, core banking integration (payroll, employee registry, card issuance); migrated clients off legacy systems, MAU +6%.
- **Increased MAU-to-action conversion by 15%** with personalized home-screen quick actions (transfers, payments, deposits) driven by behavioral data.
- **Cut incidents by 18%** by introducing monitoring of screen load times and errors; NPS grew 1.5× in 2024.
- **Built the product metrics tree** for evaluating feature launches and prioritizing the backlog; led the business analysis stream and hired business analysts for the product cluster.

Tinkoff Bank / T-Bank

Nov 2021 – Mar 2023

Business Analyst (Feb 2022 – Mar 2023) | Client Manager (Nov 2021 – Jan 2022)

- Designed and rolled out new processes for employees and clients; identified growth opportunities and tested hypotheses with data.
- Wrote business requirements and process documentation in collaboration with designers, developers and business stakeholders; served English-speaking clients as Client Manager.

EDUCATION

Plekhanov Russian University of Economics, Moscow

2026

B.Sc. in Applied Informatics in Economics

Charles University, Pilsen, Czech Republic

2020

Medicine (undergraduate studies, not completed)

SKILLS

Product Strategy | Roadmap | Backlog Management | Discovery | CJM | JTBD | MVP | Unit Economics | A/B Testing | CRO | User Research | Go-to-Market | Product Metrics | OKR/KPI | Fintech | Digital Banking | Corporate Banking | Consumer Lending | Lead Generation | Ping/Post | Marketplace | B2B2C | CRM | US Compliance (TCPA, FCRA, CCPA, CFPB) | SQL | Python | PostgreSQL | Metabase | Google Analytics | REST API | Swagger | Jira | Confluence | BPMN | UML | Figma | Miro | Agile/Scrum | Claude Code | AI Prototyping