

Egor Kuznetsov

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Summary

Fintech product leader with 7+ years in product and hands-on AI expertise. Built financial products and neobank platforms in 5 countries on 3 continents; in Mexico, took a BNPL product from spec to live lending in under 6 months. Owns strategy, unit economics and P&L, and leads teams of up to 40 people. Moved every product process onto AI and rebuilt feature delivery for agentic development, with specs for AI coding agents.

Experience

Monetech Servicios

Head of Product

Mexico City, Mexico

Sep 2025 – Oct 2026

- Launched a consumer lender's Buy Now, Pay Later (BNPL) product in under 6 months, from spec to live lending.
- Integrated 50 partners across online and offline channels in 2 months.
- Defined the business strategy, financial model and product roadmap; owned unit economics.
- Set up payments and collections with payment providers, from card linking to repayments.
- Rebuilt product processes around AI, from specifications written for agentic development to feature delivery.
- Managed a cross-functional team, including delivery processes, capacity planning and releases.

Self-employed

Fintech Consultant

Remote

Oct 2024 – Apr 2025

- Advised a company on acquiring a rural bank in the Philippines.
- Analyzed the local banking market and the regulatory requirements for rural banks.
- Reviewed the bank's product line for the acquisition decision.

UnaFinancial

Product Owner

Manila, Philippines

Nov 2022 – Jul 2024

- Built a neobank's fintech platform and released new financial products and services on schedule.
- Cut time to market by 3 months with low-code and open-source tools.
- Launched a payment product in the Philippines to raise retention and LTV of credit customers.
- Integrated 30+ banking services to support core products and meet regulatory requirements.
- Set product strategy and goals; owned P&L, unit economics, partnerships and regulator relations.
- Led a product team of 8 to 40 people, including hiring and performance management.

Renaissance Bank

Product Owner

Moscow, Russia

Dec 2021 – Nov 2022

- Launched 4 investment products that met asset and profitability targets.
- Grew daily active users to 400,000+.
- Reached 43% 30-day retention, 24.5% above the industry average, and raised NPS to 37.
- Ran customer research: surveys, in-depth interviews, conjoint analysis, CJM and JTBD.
- Led a cross-functional team, set priorities and coordinated delivery across departments.

Creative Communications

Product Manager

Moscow, Russia

Dec 2018 – Oct 2021

- Launched 8 digital products for clients; 3 reached the App Store top 100 in their categories.
- Grew a SaaS data storage and transfer service: paid subscribers +35%, LTV +12%.
- Launched an e-commerce project with 30%+ repeat purchases and 2.5% conversion in year one.
- Led the product team: defined customer segments, ran discovery and prioritized the backlog with RICE and WSJF.

Product Designer

Dec 2017 – Nov 2018

- Redesigned an e-commerce POS lending widget: usage share grew from 12% to 58%, credit purchases rose 6%.
- Built and integrated 2 design systems to reuse UI components and cut interface development time.

Education

Russian State Social University

Bachelor's degree in Cultural Studies, Management in Culture and Arts

Moscow, Russia

2020

Skills

AI: Artificial Intelligence (AI), Generative AI, Large Language Models (LLM), Workflow Automation

Product: Product Strategy, Product Vision, Go-to-Market Strategy, Product Launch, Product Leadership, Hiring, Scrum, User Research, Customer Journey Mapping, A/B Testing, Customer Retention, User Stories

Fintech: Consumer Lending, Credit Risk Management, Payments, Open Banking, Core Banking, Internet Banking, Investment Products, Regulatory Compliance, Partnerships

Languages: Russian (native), English (C1)