

# Pavel Chirtsov

Chief Product Officer

## Contact

### Address

Limassol, Cyprus

### Phone, WhatsApp

+995 511-22-44-77

### Telegram

pavel\_fintech

### E-mail

pavel@chirtsov.com

### Portfolio

chirtsov.com

linkedin.com/in/pavel-fintech

## Skills

Product Management



Excellent

Strategy Vision



Excellent

Analytics, Decomposition



Excellent

Unit Economy, PnL



Excellent

IT, AWS, Solution Architect,

Linux, Programming, SQL



Very Good

Crypto, Blockchain, KYT



Very Good

I devoted my entire professional life to FinTech, 17 years in one area. In FinTech I get inspiration and give it my energy.

My focus areas: strategy, profitability, processes, being a visionary.

I bring a rare technical background for CPO:

development, architecture, security, system analysis.

**I am looking for roles in CPO or Top-Level Product Management.**

## Work History

2023-08 - **Area Product Owner**

Current *NDA, Europe (global FinTech)*

### Result:

- launched a licensed FinTech product on the European market (new region for company)
- repositioned the product's disadvantages as valuable benefits, reduced TTM by 2 quarters
- Simplified complex onboarding and growth conversion

2020-07 - **Senior Product Manager of Banking-as-a-service**

2023-08 *Unlimint, Cyprus (worldwide FinTech, PSP, Banking, etc)*

### Result:

- launched **BaaS** product from scratch
- opened next **growth milestone for Unlimint**
- crafted a multi-layered onboarding ecosystem
- reduce time and costs, deep integrations
- readiness for scale, transparency of processes

Developed the **White Label Card Issuing** product:

- Product Strategy**, resource planning, road maps
- researching of competitors and **market trends**, searching for new profit opportunities
- dive into security issues, PCI DSS, GDPR, 6AMLD, PSD2

**All around Salesforce**, reports and dashboards:

- automated processes** across all regions for **AML, KYC, Onboarding**, Risk Team, **Business Developers**, Success Managers, **Marketing**, Support

**Mentor for CPOs, Product Managers, Analysts**

100+ mentees leveled up with my mentorship

## Technical University, 5-years full-time

2005 Master of Science: Applied Informatics in Economics

2022 Senior Product Management and CPO