



## CONTACT

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## CORE EXPERTISE

- Product strategy
- Product teams
- Product operating model
- Digital onboarding
- Customer journeys
- Roadmap governance
- Payments advisory
- Merchant acquiring
- Embedded finance
- AI/process efficiency

## EDUCATION

The Open University, UK  
MBA, Business Administration  
2006-2010

## CERTIFICATIONS

- Professional Scrum Product Owner II
- ICAgile Certified Professional — Agile Project Management

## LANGUAGES

English — fluent

# Dmitry Markosyants

Product Executive & Advisor | Fractional CPO | Product Teams  
Fintech & Payments Domain Advisory | AI-Driven Banking Transformation

## PROFILE

Product executive and senior advisor with 20+ years building digital products, product operating models and product teams in complex financial services, banking and platform environments. Large-scale fintech and payments experience is the proof base: created products from zero to national-level adoption, designed journeys for retail and business clients, and connected strategy, discovery, roadmap governance and execution.

## SELECTED PROOF POINTS

- Built and scaled products from zero to national-level adoption in complex regulated environments.
- Led product strategy across business, technology, operations, compliance and executive stakeholders.
- Designed retail and business customer journeys across payments, accounts and onboarding.
- Launched acquiring and payment products from scratch; onboarded hundreds of merchants in Q2 2025.
- Redesigned business account onboarding, scaled active client base by 10x and grew deposit portfolio.

## WORK EXPERIENCE

### Director, AI & Process Efficiency — OTP Bank Russia | 2025 - Present

- Leading AI-driven transformation of banking processes focused on efficiency, process economics, scalability and governance.
- Connecting AI use cases with operational KPIs, cost base, SLA, risk and cross-functional delivery.

### Advisor, Real-Time Payments & Merchant Acceptance — IPS.go | 2025

- Advised on merchant-facing solutions built on real-time payments infrastructure in Serbia.
- Focused on adoption, merchant acceptance and QR/NFC instant payment use cases.

### Head of B2B Transaction Banking — Ozon Fintech | 2024 - 2025

- Built B2B transactional banking products: business accounts, merchant acquiring and payment-linked services.
- Launched e-commerce and POS acquiring from scratch and integrated marketplace services with payment solutions.

### Head of Fintech — Wildberries | 2023 - 2024

- Built fintech capabilities in a major e-commerce ecosystem: wallets, cards, business accounts and acquiring.
- Assembled fintech units and delivered MVPs across key products within 3-6 months.

### Executive Director, Real-Time Payments — NSPK / SBP | 2018 - 2023

- Built and scaled national real-time payments infrastructure from zero to market leadership.
- Expanded real-time payments from P2P transfers into merchant and C2B flows across the banking ecosystem.

### Head of Strategic Payments Infrastructure — NSPK | 2014 - 2018

- Led national-scale payment and clearing infrastructure initiatives, including domestic processing for international card schemes.
- Contributed to the MIR national payment system and governance for critical payment infrastructure.

## FRACTIONAL / ADVISORY FIT

- Fractional CPO / Product Executive for companies creating digital products, improving product operating models and building flexible product teams.
- Also available for deep domain advisory in payments, acquiring, embedded finance, B2C/B2B banking products and AI-enabled banking transformation.