

KHELGA LESNIKOVA

Product Manager with 6+ years across B2B payments, lending and AI-enabled financial workflows. Experienced in owning merchant and transaction journeys, payment visibility, PSP integrations, activation funnels and data-driven product improvements in regulated fintech environments.

CONTACTS

Portfolio: Khelga.com
E-mail: OlaLes97@gmail.com

SIDE PROJECTS

Product Research, 2023
Analysis of the Micro Lending Market in Kazakhstan to develop an entry strategy

Growth Hacking Research, 2022
Generation and validation of creative, low-cost strategies to help a B2B E-com software company acquire and retain customers

CERTIFICATIONS & ORGANIZATIONS

- Course «Fintech from A to Z: The Future Today», 2026
- The Future of Payment Technologies from University of Michigan, 2025
- Course «Foundations of User Experience (UX) Design» from Google, 2022
- Course «Digital Product Management» from University of Virginia, 2021

SKILLS/TOOLS

- **Payments**: Payment gateways, acquiring, PSP integrations, e-commerce payments, 3-D Secure, transaction lifecycle, routing and cascading, payment statuses, callbacks, reconciliation
- **Technical**: H2H and redirect integrations, system integrations, production incident analysis
- **Product Delivery**: Requirements definition, system flows, acceptance criteria, release coordination, post-release monitoring
- **Tools**: SQL, Jira, Confluence, Grafana, PostHog, Figma

EDUCATION

Financial University under the Government of the Russian Federation

Master «Finance and Credit», 2021
Bachelor «Economics», 2019

WORK EXPERIENCE

PayTech «Hydracode», London, UK

Head of Merchant & Integration Experience B2B2C SaaS (06.2024 - present)

1. Owned product improvements across the transaction lifecycle of a B2B gateway, from merchant onboarding and payment initiation to status visibility, failure handling and next-best-action flows; **reduced time-to-first-successful-transaction by 30%**
2. Worked with engineering, data, operations, and provider-facing teams on PSP integration flows, payment statuses, error taxonomy, callbacks, reporting visibility, and operational improvements
3. Built KPI visibility with Data and Engineering across TTFT, activation, support tickets, CSAT/NPS, helping improve **CSAT by +12** and **NPS by +15**
4. Worked closely with support and operations to identify recurring merchant payment issues and translate them into dashboard, onboarding and UX improvements

Digital Lending «TWINO», Riga, LV

Chief Product Owner B2C (06.2023 - 06.2024)

1. Owned and delivered strategic product roadmaps aligned with business goals across lending and back-office products
2. Contributed to product financial modelling and unit economics analysis, including revenue drivers, customer activity, retention, operational costs and margin-related metrics
3. Delivered product progress visibility and outcome tracking across key initiatives, supporting **revenue growth of 200%** and **active user growth of 30%**
4. Streamlined finance operations through automation of reconciliation and reporting workflows

AI / LLM «Alfa Bank», Moscow, RU

Product Owner, AI/LLM Support Automation (10.2022 - 06.2023)

1. Led an LLM/RAG knowledge automation product in a regulated banking environment, owning scope, stakeholder alignment, rollout, KPI tracking and API integration into support tooling, CRM and knowledge base systems
2. Launched an LLM intent classifier with API-driven routing/escalation logic; **reduced operator-handled contacts by ~30%** and **improved FCR by ~12pp** by cutting misroutes and improving intent detection
3. Improved user self-service and guidance mechanics through LLM/RAG knowledge automation, **increasing containment from 45% to 62%** and **reducing repeat contacts by 15%**
4. Defined control requirements for AI-assisted routing, including escalation rules, fallback scenarios and monitoring signals to reduce automation risk in customer-facing workflows

Digital Lending «Denum», Moscow, RU

Product Manager B2C (01.2020 - 10.2022)

1. Conducted market research, competitive analysis, and customer feedback collection, helping to **increase user retention by 20%**
2. Led UI/UX design and development, optimizing user flows (web, app & chat-bots) and **boosting conversion rates by 40%**
3. Split testing (A/B, A/B/C), hypothesis validation
4. Managed an Agile team of 9–15 IT professionals, overseeing up to 4 simultaneous projects, **delivering 100% of projects on time**