

Ivan Agafonov

Product leader in payments and fintech · CPO · PhD in physics

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SUMMARY

Ten years building B2B products in crypto and fiat payments, retail pricing, telecom data and lending. Twice built a product organisation from zero to four teams. Comfortable where regulation, money flows and legacy systems meet: I turn very complex domains into products teams can build and clients can use. Founder of three communities and products outside work, two of them sold.

EXPERIENCE

INXY Payments · CPO

Jan 2025 – Apr 2026

B2B crypto and fiat payment infrastructure: on/off-ramp, exchange, mass payouts

- Owned strategy and roadmap for the whole B2B platform; the company grew **4×** and processing volume reached **\$2B a year**.
- Grew the product org from one team to four product streams.
- Prepared the Travel Rule rollout and MiCA technical changes; reworked the architecture when USDT exchange was banned in the EU.
- Cut KYC/KYB onboarding from **6 weeks to 2** and raised lead-to-paid conversion by **12%**; built lifecycle product analytics.

Leroy Merlin Russia · CPO, Pricing Products

Nov 2020 – Mar 2023

Largest DIY retailer in Russia, €6B GMV, 120+ stores

- Built the product function from zero to **four teams (19 people)**: hired product owners and a senior architect, then assembled the dev teams.
- Launched automatic dynamic pricing that increased margin by **5%**; doubled coverage and efficiency of price monitoring.
- Replaced 3 legacy systems with 6 products. The new price service runs **3,000 rps** over 100M prices at 99.97% availability; repricing computes 2M prices an hour.
- Launched competitor price intelligence (online and offline) and prepared an electronic shelf label pilot for 30,000 SKUs.

MTS Group · Product Owner, Big Data

Feb 2019 – Nov 2020

- Built a discovery team of five from scratch; shipped ML models for assortment, pricing, store location and sales forecasting across 4,000+ stores.
- Pilots delivered **+20% sales** and **+15% turnover**; our forecast beat a ten-person expert team by 5%.

Revo Technology · Head of Partner Integration

Feb 2018 – Jan 2019

- Ran B2B integrations end to end (requirements, API design and docs, development, launch); integrated a factoring product with **10+** of Russia's largest retailers, incl. Ozon, M.Video and OneTwoTrip: the first paperless factoring process for BNPL in Russia.

Earlier

2015 – 2017

- CarFix.ru**, CPO (2017): Russia's first B2B2C car-service marketplace, with an instant fixed price for services and parts for any car.
- BSX Athletics Russia**, CEO (2016–2017): distributed one of the first real-time portable muscle oxygenation sensors.
- Trilife.ru**, CEO (2015–2016): Russia's biggest amateur triathlon community, 2nd in the IRONMAN TriClub world rankings, 2015.

PRODUCTS I FOUNDED

Monopatia · Co-founder · monopatia.info

Current

- Guide to every official hiking trail on the island: 195 trails, web, iOS and Android, **3,000 monthly users**, Strava matching. Built a shade model from a 5 m terrain model and 1 m canopy map that gives every trail a sun-and-shade curve for any date.

Triathlon Sale · Founder

2016 – 2025

- Russia's biggest triathlon buy-and-sell community: **15,000+ members**, 70% monthly active. Sold 100+ new bikes (~€140k GMV) in one COVID season. Sold in 2025.

BikeInnPay · Founder

2022 – 2024

- Telegram channel for ordering sports gear from abroad; 2,400+ subscribers; acquired by a competitor (€20k).

EDUCATION AND SCIENCE

PhD, Physics, Lomonosov Moscow State University, 2012

MSc, Physics, Lomonosov Moscow State University, 2009

Marie Curie Postdoctoral Fellow, Eindhoven University of Technology, 2013–2014

Quantum optics: *Physical Review Letters* cover paper, 20+ publications, 770 citations (h-index 11), 1 patent.

SKILLS

Payments infrastructure: on/off-ramp, exchange, payouts, custody, ledgers, reconciliation. Compliance-aware design: MiCA, CASP, AML/KYC, KYT, Travel Rule. B2B APIs and partner onboarding. Data-driven product, ML pilots. Hiring and coaching: 100+ interviews across product roles.

LANGUAGES AND INTERESTS

English (full professional), Russian (native). Endurance sport: 81 races, incl. 4 marathons, 3× IRONMAN 70.3 and 48-hour adventure races; 168 books, mostly science fiction.