Oleksandr Popko

Product Manager · fintech and AI

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Product manager with 5 years in the monobank ecosystem, 11M+ customers. I take products from a blank page to launch and growth: research, business model, payment and legal scheme, the product and its funnel. AI-first: I ship my own products end to end with AI agents.

Experience

Product Manager, new product · monobank 2026 - Present

A new product inside a banking app with 11M+ customers, built from a blank page by a team of four. Details under NDA until launch.

- Found the niche, sized the market, built the business model and got it approved by the founders
- Designed the three-party payment and legal scheme (platform, merchant of record, bank), including installments
- Picked and onboarded partners: due diligence, negotiations, contracts
- Set up the funnel analytics from first visit to payment; first paying customers went through in a closed beta
- Brought AI agents into the team's routine: a daily plan from Slack, sprint reports from merge requests, decisions after every meeting

Product Manager · Expirenza by mono 2023 - 2026

Restaurant platform of the monobank ecosystem, 4,000+ venues. Joined as a business analyst, grew into owning the product.

- Owned the guest app and the venue CRM: guest base, campaigns and treats, automated triggers, analytics
- Owned table reservations end to end, from the guest flow to the tools venues run their floor with
- Launched Secret Boxes and the B2B app for waiters
- Reworked the tipping flow: tips grew by 20%
- Built a review funnel that turns 10% of guests into reviews for the venue, twice the previous rate
- Built funnels and dashboards in Mixpanel and SQL, ran A/B tests, prioritised the backlog by data

System Analyst · Koto 2021 - 2023

UK neobank by the monobank team. Core banking of a regulated product: cards, payments, statements.

- Traced incidents through the core and drove escalations to resolution
- Wrote the specifications engineering built from

AI and building

- Ship my own products end to end with AI agents, solo: idea, design, code and release. gimmie.gift, a wishlist where friends reserve gifts in secret; homieapp.dev, flat rentals without realtors (Telegram bot, iOS beta); bloomo.me, booking for mini-hotels
- Run them in production on my own servers: Docker, Cloudflare, hourly backups, monitoring with alerts, tests before every release, deploys without downtime
- Build AI agents into products: an SMM agent that plans, posts and reports on TikTok, Instagram and Threads; a model that tells flat owners from realtors; assistants with tools, memory and evals
- Make AI tools for my own work: meeting transcripts with decisions, a searchable memory of all my work chats (RAG), market research across 16 countries
- Design systems, interfaces and motion videos made in code, without Figma

Skills

Product	0 → 1 launches, discovery, customer interviews, market and competitor research, roadmap
Growth and data	Funnels, A/B tests, unit economics, financial models, SQL, ClickHouse, Mixpanel, GA4, Metabase
Fintech	Payment schemes, installments (BNPL), merchant of record, partner contracts
AI and code	Claude Code, Claude API, Next.js, Expo, Supabase, PostgreSQL, Docker, Cloudflare, Playwright

Education and languages

Chernivtsi National University, BA in Translation (English, German)
Product Management Bootcamp, Ray Astafichev · Business Analysis, BABOK 3.0, ArtofBA
Languages: Ukrainian (native), English (B2)