

Dmitrii Votintsev

Chief Product & Technology Officer

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SUMMARY

Chief Product & Technology Officer in fintech, payments and digital assets. 17+ years from Java developer to CPTO: trading platforms, crypto wallets, Visa card programmes, a DEX aggregator and a national payment platform. Runs an AI-native product organisation where an idea becomes a working MVP in 2 to 3 weeks.

EXPERIENCE

Chief Product & Technology Officer

Feb 2026 to present

National Payment & Digital-Asset Platform (regulated, under NDA) · Tashkent, Uzbekistan / Dubai, United Arab Emirates

Portfolio: custodial wallet, Visa card issuance, on/off-ramp, B2B payments and crypto acquiring, CEX with trading terminal, OTC, tokenised stocks, Earn, stablecoin programme, B2B API. 6 product domains, 13 teams, 100+ people in-house and across vendors, \$1M+/month budget.

- Own product strategy, roadmap and outcomes across 6 domains. Feb to Sep 2026: 9 products to production (CEX, tokenised foreign stocks, Alipay+ QR, bill and invoice payments, Earn, Passkeys, B2B cabinet), Apple Pay in final stage. Registered base 39K to 80K, about 15K MAU, KYC conversion 42% to 56%, new depositing clients per month 836 to 1,899, about \$5M/month money flow, card turnover \$1M+ with a record \$100K/day.
- AI product-launch engine on the live platform: idea to working MVP with real integrations in 2 to 3 weeks. Discovery runs on real rails, not documents. 12 product, BA and SA roles work this way.
- Passed Visa due diligence for the card programme; preparing a VARA licence in Dubai; KYB/AML onboarding designed as product requirements.
- Rebuilt the organisation from functional teams to domain ownership in 3 months: PO + tech-lead accountability pairs, RACI, an 8-person Delivery Office, 10 OKR goals, weekly automated scorecards.
- Cycle time from about 80 days to 18.
- Company-wide context layer with agents that detect incidents, blockers and risks. Detection from hours to minutes, MTTR improved 3 to 5 times, 30+ internal tools built by teams on it.
- Proof point: one architect with AI agents shipped backend, frontend and admin of a new product to staging in 9 days against a 10.5-week, 17-person plan.
- AI Enablement team across engineering, product and analysis: +20 to 25% delivery velocity. Authored the corporate AI policy and the agent safety model.
- Platform: CEX, OTC with the dealing desk, FIX connectivity, custody on Fireblocks and BitGo. Leading SOC 2; incident function built from scratch.

Senior Product Owner, Institutional B2B API & AI Integrations

Jun 2025 to Jan 2026

[1inch](#) · Dubai, United Arab Emirates

Wallet, DEX aggregator, institutional APIs. 200K+ unique addresses a month, \$100M+ monthly volume, 2 teams, about 20 engineers.

- Owned the institutional B2B API end-to-end: vision, success metrics, roadmap, PRDs, financial modelling, launch and iteration.
- Designed and shipped an MCP server over the API so AI agents and external clients call quotes, swaps and calculations programmatically, with no bespoke integration.
- Built the solution-development practice: architecture, engineering approach and AI tooling that cut solution delivery and bug fixes from 2 to 3 weeks to 2 to 3 days.

- Led the product projects behind the API and wallet: token management, on-chain transaction history, tokenised stock trading (atomic RFQ), NFTs, product redesign, token risk analysis and compliance.
- Partner integrations under VARA/AML with InfoSec and legal: Trust Wallet, Revolut, Wirex, Mercuryo, Ondo, xStocks, Sonic, OpenSea, CoinGecko, TRM Labs, Web3 Antivirus, Binance listing, Hexens security audit. Took part in the SOC 2 programme.
- Commercial modelling for ecosystem integrations: LTV/CAC, partner unit economics, commission structure with BD.
- First full-team AI-assisted workflow: +20 to 25% velocity, incident response from hours to 10 to 30 minutes.

Chief Product & Technology Officer

Mar 2023 to May 2025

Grineo · Dubai, United Arab Emirates

B2C crypto wallet, Visa cards, Apple Pay and Google Pay, payments, DEX swaps. Joined with no product, no team and no process; public launch on the App Store and Google Play in October 2024. Within 7 months after launch: tens of thousands of registered users, about 80% conversion to an issued card (3K+ cards, about 1.5K active), about \$1.5M monthly volume, revenue run-rate of about \$0.3M a year. Team 2 to 50+, \$2M+ budget.

- Product: wallet, then Visa card, then Apple and Google Pay. PRDs for card issuance, payment flows and AML/CFT. Non-custodial wallet built from scratch, with swaps routed via 1inch and THORSwap.
- Economics: full P&L and unit economics. Pricing, fee structure, tokenomics, retention, ARPU, CAC, payback. Weekly KPIs, monthly P&L. Airflow and Superset funnels for conversion, retention and transactions.
- Partners: owned the stack end-to-end, from sourcing to CEO-level signature: banks, issuers, processor, Visa, Apple and Google Pay, KYC, on/off-ramp, liquidity. Passed Visa due diligence.
- Platform: iOS and Android, processing, CRM, AML/CFT back office. Custody on Fireblocks (MPC), BitGo and in-house. BTC, ETH, TRX. DEX routing via 1inch and THORSwap.
- Started daily AI-assisted product and engineering work in 2023. The playbook later scaled at 1inch and at national scale.

Chief Information Officer

Jun 2017 to Mar 2023

Quadcode · Dubai, United Arab Emirates

High-load B2B and B2C trading platform, white-label platform for B2B clients, custodial crypto wallet. 200K+ DAU, 65 staff, 8 international teams, 4 data centres, 3 clouds, 1,000+ servers, 200+ microservices, \$20M+ budget. Chief IT Operations Officer, then CIO.

- Launched the custodial crypto wallet hodly.com and the OTN Ethereum token (CoinMarketCap listed); contributed to tokenomics for OTN and adjacent stablecoin projects.
- Owned production reliability and IT operations for the trading venue as operational deputy to the founders and CTO: critical incidents down 95%, infrastructure cost cut by about 50%. PCI DSS environment.
- Grew the operations organisation to 65 people across 8 international teams. Long-term IT strategy, budgeting, hiring, compliance.

Founder & CEO

Apr 2019 to Aug 2022

KODIBOX · Estonia, remote

B2B SaaS, Environment-as-a-Service for engineering teams. Built the product and the company from zero to break-even and exit: 4 paying enterprise customers, about \$40K MRR, about \$10K average contract, 100+ end users per customer.

- Owned P&L, pricing, go-to-market, sales playbook, fundraising for expansion, hiring and delivery.

Engineering and management roles: Java developer, DevOps, team lead, head of department

Jun 2007 to Jun 2017

Bank-Technology · Saint Petersburg, Russia

Transactional and payment systems, distributed architecture, infrastructure operations and engineering management across fintech, banking, big data, SaaS and telecom.

EDUCATION

- **Peter the Great St. Petersburg Polytechnic University:** Master of Engineering (MEng) · Computer and Information Systems Security, Information Assurance · 2003 to 2009
- **Harvard Business School Online:** CORE, Credential of Readiness · Business Analytics, Economics for Managers, Financial Accounting · 2020 · Pass with Honors
- **Harvard Business School Online:** Data Science for Business · 2022
- **Harvard Business School Online:** Data Privacy and Technology · 2022

AREAS

Product management · Engineering management · Fintech · Payments · Digital assets · Cryptocurrency exchanges · Crypto custody · Card issuing and Visa programmes · DEX aggregation · AI-native product development · AI agents in engineering operations · Incident management · Delivery metrics · Regulatory compliance: VARA, AML/KYC, PCI DSS, SOC 2 · Unit economics and P&L