

Vadim Puris

Lisbon, Portugal

Product Leader - Credit Cards, Lending & Payments

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Risk-driven growth / Pricing / Unit economics / Europe & LATAM

PROFILE

Product executive with 12+ years across cards, consumer lending, payments and credit-risk operations. I connect customer value, portfolio economics and risk constraints, then turn that logic into product strategy, pricing, experiments and executable roadmaps. Currently lead two product managers and two cross-functional squads at a LATAM fintech.

SELECTED IMPACT

- Built and scaled an embedded consumer credit line to 500,000+ active users in under one year.
- Launched a pre-approved cash-loan cross-sell for an existing card base and validated the proposition in its first month.
- Built regulated European payment capabilities across SEPA, SWIFT, TARGET2, FX and AML/KYC onboarding.
- Moved 80%+ of loan agreements to electronic signature while developing remote lending journeys.

CORE EXPERTISE

- Credit cards and consumer lending
- Product strategy and portfolio management
- Pricing, monetisation and unit economics
- Credit-risk aligned product development
- Customer lifecycle, cross-sell and reactivation
- Payments, EMI and banking infrastructure
- SEPA, SWIFT, TARGET2, FX and AML/KYC
- Cross-functional product leadership

EXPERIENCE

CPO, Credit Products

NovaCard / Mexico / Oct 2025 - Present

- Own product strategy across credit cards, cash loans and a credit-builder proposition.
- Lead two product managers, each working with a cross-functional squad of around 10 people.
- Own pricing, monetisation, unit economics and portfolio-performance metrics with Risk, Finance, Sales and Operations.
- Run pricing and customer-behaviour experiments, including transfer-fee and credit-builder fee mechanics.

Head of Product

HAPIC / European Union / Sep 2023 - Sep 2025

- Built a regulated B2B payments platform from product strategy and operating model through core infrastructure delivery.
- Defined customer journeys and product scope across accounts, payments, FX, onboarding and transaction operations.
- Led integrations with banks, EMLs and liquidity providers across SEPA, SWIFT and TARGET2.
- Designed pricing, unit economics and compliance-integrated AML/KYC journeys.

Product Manager - Consumer Credit

Tinkoff Bank / Sep 2020 - Sep 2023

- Launched and scaled Kubyshka, a credit line embedded into the Tinkoff Black debit-card ecosystem.
- Reached 500,000+ active users in under one year.
- Owned pricing, unit economics, LTV logic, pre-approved offers, eligibility and lifecycle optimisation.
- Used customer behaviour, approval funnels and portfolio metrics to improve usage and profitability.

Product Manager / Head of Overdue Debt Monitoring

Bank Poydem! / 2014 - 2020

- Developed remote lending products and end-to-end digital customer journeys.
- Implemented fully remote loan issuance and moved 80%+ of agreements to electronic signature.
- Built portfolio monitoring and reporting processes across risk, operations and collections.

EDUCATION & LANGUAGES

Novosibirsk State University

Master's Degree in Mathematics

Languages

English - Fluent / Russian - Native