

Mike Daykhin

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SUMMARY

Commercial strategy and partnerships executive with **three decades of creating value** across media, fintech, banking, telecom, retail, e-commerce, and HR tech.

My operating pattern is **business synergy**: connecting assets that normally sit in separate silos — product, content, audience, brand, payments, distribution, and community — into new commercial models. I work at both ends: shaping strategy and getting deals across the line.

Former CPO, CEO, founder, and operator with **P&L ownership in the tens of millions**, leader-of-leaders experience, and a track record of building product-integrated partnerships with **Mastercard, Visa, 3M, Tinkoff, Magnit, Apple, Google, and P&G**.

In recent years, I have developed an **AI-native operating model** that lets me move from strategy to prototype to commercial narrative in days, so brands and internal teams can react to something real rather than a deck.

▲ CHESS

Learned chess at four; trained in a Soviet-era chess school from ages 7–11, reaching first adult category. **Chess.com member since 2013**: 22,000+ puzzles and roughly 5,000 blitz games. Recently returned to OTB chess almost daily in Tel Aviv. I see chess as one of the world's most under-monetized global communities, with major upside across content, product, live play, creators, education, events, local communities, and brand partnerships.

CORE COMPETENCIES

Commercial Strategy

Revenue architecture · P&L ownership · New monetization models · Deal structuring · Partnership strategy · Market expansion · Executive negotiation

Partnerships & Ecosystems

Brand partnerships · Sponsorship integrations · Product-integrated partnerships · B2B2C ecosystems · Payment networks · Loyalty ecosystems · Global consumer brands · Trust-critical commercial integrations

Content, Product & Community

Content / IP licensing · Subscription models · Audience monetization · Gaming and enthusiast communities · Live / broadcast activations · Creator formats · AI-native commercial prototyping

SELECTED CAREER HIGHLIGHTS

- Owned all non-advertising content monetization at **TNT, a national TV broadcaster** — licensing, publishing, DVDs, brand integrations, interactive services, and early streaming. Fully autonomous **P&L in the tens of millions of USD per year, representing 10%+ of channel revenue**. 2007 revenue reached 156% of plan; net cash flow was 48% of revenue and 3.5× plan.
- Co-built **Lifestyle Platform / Magnit Pay** from employee #3 to **seven million users**. Structured the Magnit partnership end to end across **20,000+ stores**, creating a single-QR transaction that combined loyalty accrual and card payment — requiring POS software changes across the chain.
- Built and ran a **national-champion partnership pipeline at VTB**, including national railways, Yandex, e-commerce, airline, grocery chains, and other ecosystem partners. In parallel, led a **100+ person migration of a seven-million-user product** to the bank's core infrastructure.
- Led **product and commercial innovation** across payments, fintech, loyalty, AR, and digital content: **Tinkoff / Mastercard** co-branded card at Ulmart; early SMS-confirmation card payment; Russia's first paid pre-air HD streaming; markerless AR for MAXIM magazine with three concurrent revenue streams.

- Architected **multi-party tariff and unit economics** for two flagship consumer-payment products — **Ulmart's Tinkoff/Mastercard co-brand card** and **Magnit Pay** — designing the full stack of interchange, cashback, partner co-investment, loyalty accrual, and acquirer fees across bank, payment scheme, retailer, and end user. The same pricing-design muscle applies directly to subscription tiers, paid-feature engineering, and bundled offerings.
- Set up an **AI-native operating mode** through WIP / talenthunt: shipping working partnership and product prototypes for clients like **TON** and **inDrive** in days rather than weeks — collapsing the gap between commercial idea, demo, and partner conversation.
- Built **product-integrated brand partnerships inside major media properties**, including a **3M / Shkola Remonta** model that embedded co-branded SKUs organically into a primetime makeover show. Structure combined royalty economics, minimum guarantees, and measurable retail sell-through lift.
- Created a **replicable model at Solvo for monetizing major TV and radio audiences** through mobile operators on revenue share. Scaled service range ~7x, achieved full federal coverage, and grew the business to **several million USD per month**. Company later exited for an estimated **\$25M**.

EXPERIENCE

WIP Solutions Inc. — Founder · Feb 2022 – Present · Tel Aviv / Remote

Founded **talenthunt**, an AI-native hiring platform with KYC-verified Work Identity and per-candidate AI agents. Built the company solo end to end: strategy, product, design, code, positioning, and go-to-market. Early clients include **TON** and **inDrive**.

I use AI to compress the distance between idea, prototype, narrative, and market test. This allows concepts to become tangible quickly — useful for partnerships, sponsorships, product extensions, and internal alignment.

VTB Group — Deputy Director, Partnership Department / Lifestyle Platform (bank-backed spin-off) — Deputy CEO & Head of Product · Aug 2019 – Feb 2022 · Moscow / Hybrid

As **Deputy CEO of Lifestyle Platform**, joined as employee #3 and effective co-builder of the **izi super-app**. Built the company and product organization during COVID, fully distributed. Co-created **Magnit Pay**, scaling to seven million users and hundreds of millions of RUB in turnover.

Owned the product side of a complex partnership with **Magnit, Russia's #2 retailer, across 20,000+ stores**. The creative core was a single-QR transaction combining loyalty accrual and card payment. Reliability across 20,000+ retail touchpoints serving millions of daily transactions was core to the deal — any payment friction immediately reduced store throughput.

Maintained direct relationships with **Visa, Mastercard, Apple Pay, and Google Wallet** — including a **six-figure USD GTM grant from Visa**. Card-scheme matrix included izi on Mastercard, Magnit Pay on Visa, and wallet-based card-art functionality through Apple Pay and Google Wallet.

As **Deputy Director of Partnerships at VTB**, built an integrated-partnership pipeline with national champions including Russian Railways, Yandex, Wildberries, major airlines, and grocery chains. Concurrently led and completed a **100+ person migration of the seven-million-user Magnit Pay** to the bank's core platform.

daykhin.com — Owner, Fractional Partner to Founders & C-Level · Sep 2017 – Present · Remote

Selective C-level advisory across fintech, payments, HR-tech, e-commerce, retail, and media. Roles included executive sparring partner, fractional CPO, and chief-of-staff-style partner to CEOs and founders.

Notable engagements included a **digital-ecosystem operator concept for VTB (a top-2 Russian bank)**, which unexpectedly led to my Lifestyle Platform super-app trajectory; loyalty-churn analytics and retention design for a major retail chain with multi-million RUB impact; and a retail payment + micro-loan + loyalty concept for a European utilities association.

Ulmart Group — Director, Financial Technologies; Head of Digital Goods & Payments · Jun 2014 – Sep 2017 · Moscow / St. Petersburg

Led payments, financial technologies, and digital goods inside **Russia's then-#1 e-commerce company (up to ~7,000 employees)** — a high-competition, trust-critical environment where every payment failure is a lost sale and a lost customer.

Embedded streaming, e-books, travel, and digital software into Ulmart's storefront — effectively a **"Ulmart's take on Amazon Prime"** play, executed under a hard investor-event deadline across two holdings with a common shareholder.

Owned the full **payments contour**: PSPs, Visa/Mastercard, online lending, installments, and store/courier payment infrastructure. **Cashless share grew to ~80% of turnover**; online payment commission was **reduced by ~10%**; **800+ cashboxes** were renovated; and an in-house courier mobile app was built for fiscal compliance.

Reliability across hundreds of thousands of orders was a direct revenue lever — every failed payment cost a transaction and a customer.

Launched the **Tinkoff / Mastercard co-branded card program**, reaching **~50K cards**. Structured partner co-investment in cashback and activation (**a seven-figure USD deal**), with the card explicitly designed as a “second card in the wallet” and most spend happening outside Ulmart.

TNT Broadcasting Network — Director, Special Projects & Business Development · Apr 2007 – Nov 2008 · Moscow

Owned all non-advertising content monetization for a federal TV channel.

Portfolio included licensing, publishing, DVDs, brand integrations, web, interactive SMS-IVR services, and early digital streaming and VOD. Key properties included Dom-2, Comedy Club, Nasha Russia, Shkola Remonta, and dom2.ru.

Built a fully autonomous **P&L in the tens of millions of USD per year, representing 10%+ of channel revenue**. Led a team of **20+, mostly direction heads** across publishing, interactive services, sponsorship integrations, licensing, digital, and in-house finance.

Major initiatives included a **3M product-integrated licensing model**, monthly **Dom-2 magazine at ~720K copies, millions of DVD copies per year**, **Russian Mobile VAS Award-winning** interactive services, and **Russia's first paid pre-air HD streaming** for Nasha Russia.

Solvo International — Director, Business Development · Aug 2003 – Apr 2007 · Moscow

Built the partnership and distribution engine for an interactive content / VAS provider serving mobile operators.

Monetized major **TV, radio and web audiences** — including **TNT, Channel One, Avtoradio, mail.ru and Humor FM** — through mobile-operator revenue-share distribution. Consolidated a single short-number model across regional operators through a trunk-operator deal with **MTT**.

Grew service range **~7x**, achieved full federal coverage, and scaled the business to **several million USD per month**. Company later exited for an estimated **\$25M**.

Selected Earlier & Parallel Ventures · 1990s – 2015

KMPKV Unlimited / SmsPal — CEO, Co-owner · Jan 2012 – Jul 2015 · Moscow

Co-founded an early SMS-confirmation card-payment service — effectively “Apple Pay before Apple Pay” for a pre-wallet market. Orchestrated a bank + telco + merchant scheme with flat per-transaction economics.

AR2Life — Producer, Business Strategist, Co-owner · Mar 2011 – Jun 2015 · Moscow

Built markerless AR products for print media. Created the **MAXIM Ozhivlyator** app with three concurrent revenue streams: publisher retainer, iTunes affiliate revenue, and in-app advertising sold through MAXIM's sales house. Second major case: **Igromania**, a gaming magazine.

Business Synergy Consulting · Own practice, 2009 – 2014

Opportunistic projects across casual gaming, social-network branded content, live-event talent brokering, and commercial concept development.

Rostov Cellular Communications · 1996 – 2001

Commercial lead on the launch of the country's **second prepaid cellular system in 1998**, including tariff design, dealer network, device sourcing, and brand.

Logoscreen · mid-1990s · first entrepreneurial experience

Own early venture focused on marketing research and BTL activations. Projects included **P&G Pampers and Tampax launch programs** in pharmacies and maternity hospitals.

EDUCATION & LANGUAGES

BSc, Applied Mathematics — Southern Federal University. · **Languages:** English (fluent) · Russian (native).

Go to chess-com-application.daykhin.com for the CV, the cover letter, an outside-in deep-dive on Chess.com I prepared independently, and a live AI agent built on my profile.