

Andrey Balyasnikov

Product Lead

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Summary

Product lead with 12+ years in fintech and crypto, hands-on by default. First employee at Zerion, a self-custodial crypto wallet, built from zero to 1M+ monthly active wallets and \$2B+ cumulative volume. Then turned the infrastructure under it into external products: a B2B API that grew into more than half of company revenue, and a CLI that opened the wallet to AI agents. Ran the role roughly 70% IC and 30% managing a small team. Builds production code with AI coding agents and runs ML trading models end to end.

Experience

Zerion — Head of Product

Jun 2018 – Jun 2026 · 8 years · Remote (US-based company)

Self-custodial crypto wallet and on-chain trading app for prosumer users. Built the core team and led product across Wallet, Trading, and API. Owned wallet strategy and personally led key product lines end to end, from zero to one through GTM and scaling. Backed by Lightspeed, Placeholder, Mosaic, DCG and Coinbase Ventures.

Product & strategy:

- Led product through four evolutions: portfolio tracker → DeFi investment interface → self-custodial wallet → prosumer multi-ecosystem trading wallet
- Productized the wallet's internal API into a standalone B2B line that grew into more than half of company revenue, with Coinbase, Kraken, Uniswap, OpenSea, Binance, WalletConnect and Privy as clients
- Grew from 0 to 1M+ monthly active wallets at peak, then refocused on prosumer traders: 600K+ MAW, 63% week-1 retention, NPS 70
- Launched Zerion CLI: agent-managed wallets that read portfolios and execute swaps, bridges and signing across EVM and Solana, bounded by token policies
- Built the social feed as the retention engine for the wallet: when push delivery broke for a day, usage dropped 20–30%, which made it the highest-leverage surface in the product
- Launched Zerion Wallet with an NFT-based go-to-market ("Zerion DNA") during the NFT boom: 100K funded wallets in 2 months
- Built the meta-aggregation swap engine: 20+ DEX providers across 50+ chains (EVM + Solana), ~\$5M traded daily; grew revenue beyond swaps with perpetuals (HyperLiquid) and MEV rebates
- Built product analytics from zero, joining in-app behavior with on-chain data; A/B testing on Statsig

Org & AI:

- Initiated company-wide AI adoption beyond engineering: built AI workflows for product, design, analytics and QA, cutting prototyping from days to minutes

- Scaled the product org from solo PM to 3 PMs, 3 designers, 2 analysts, hiring and mentoring the team; led cross-functional teams up to 20 in a ~50-person company

Evotor — Head of Product

May 2016 – May 2018 · 2 years · Moscow

Invited by QIWI's founder to build the company from scratch: smart POS terminals with an app marketplace, comparable to Square or Clover in the US.

- Built the marketplace ecosystem from zero: app store, business dashboard (150K+ MAU), subscription billing, API/SDK, and developer portal
- Grew the marketplace to \$12M/month revenue: 500K+ business customers, 200K+ paying for apps, 200+ apps from 50+ external developers
- Joined at 10 people, stayed through the growth to 300
- Led a cross-functional department of 60; hired and mentored PMs, a product analyst, and a technical writer

QIWI (NASDAQ: QIWI) — PM → Senior PM

Apr 2014 – Jun 2016 · 2 years · Moscow

Russia's largest payment system, 70M+ MAU. Promoted to Senior PM within one year.

- Relaunched mobile apps (3M+ MAU): ratings from 3.6 → 4.5 (iOS) and 3.9 → 4.5 (Android)
- Built cross-border payment service with AliExpress, JD.com, and eBay; launched 20+ data-driven retention campaigns: ARPU +20%, churn -15%

Education

Stanford GSB — dy/dx Program for Founders (2022)

Founder program by Stanford GSB with Sequoia and Lightspeed; invited alongside Zerion founders.

Higher School of Economics — B.A. in World Economy (2009–2013)

Beyond Work

Crypto-native since 2017, through every bull and bear market; top 1% DegenScore (on-chain reputation score in DeFi), active across EVM and Solana. Side project: built ML trading systems for prediction markets and Solana (data pipelines, feature engineering, backtesting, live execution). Built a personal AI assistant on OpenClaw, later migrated to Hermes. Father of two competitive tennis players; weekends are spent at tournaments across Europe.