

# Sofia Kosiborod

## Group Product Manager, Integrity & Risk at Adyen

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Senior Product Leader with 15+ years driving digital transformation at scale across fintech, payments, and e-commerce. Currently Group Product Manager at Adyen leading Integrity & Risk for a global payments platform, managing 6 Product Managers while delivering 20% operational efficiency gains through automation. Proven track record at Booking.com, Abcam, and other industry leaders, with expertise spanning B2B2C commerce platforms, payment infrastructure, risk management, and regulatory compliance. Successfully scaled products from MVP to global deployment, integrated complex payment systems (Adyen, Braintree, WorldPay), and led cross-functional teams through major platform migrations and zero-touch automation initiatives. Combines deep technical product skills with strategic vision, having reduced support volumes by 80-90% while enabling business growth across multiple verticals and geographies.

# Experience

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## Group Product Manager, Integrity & Risk

Oct 2023 – Present

### Adyen | Amsterdam

- Lead and mentor a team of 6 Product Managers/Senior Product Managers shaping the future of Adyen's Integrity & Risk framework.
- Driving the vision for a next-generation risk platform — a unified, data-driven, and adaptive ecosystem designed for scale, precision, and proactive risk management.
- Define strategy and roadmap for proactive and predictive risk solutions, creating a holistic view of risk that reduces friction for merchants while ensuring transparency to regulators.
- Delivered measurable results — my group reduced merchant operations workload by 20% through automation and smarter workflows, while also increasing risk coverage in line with Adyen's risk appetite.
- Own critical compliance initiatives to ensure Adyen operates within risk appetite and meets global regulatory requirements.
- Enable faster KYC and onboarding improvements by building frameworks that empower experience teams to deliver updates rapidly and safely.
- Collaborate with engineering, data science, compliance, legal, and operations to build scalable, explainable, and regulator-ready solutions that protect against financial crime while supporting business growth.

## Product Lead, Digital Commerce

2021 – 2024

### Abcam | Amsterdam

- Defined and executed the digital commerce strategy in a B2B2C model, serving organizations while enabling scientists as direct end customers. Leveraged customer data to improve buying journeys and enable targeted promotions and pricing.
- Drove the shift from offline to digital ordering, evolving online orders from partial manual handling to 100% zero-touch fulfillment, reducing operational costs and enabling scale.
- Led the migration from a legacy ERP to Oracle ERP, building and integrating APIs with external services to support B2B2C commerce and streamline ordering systems across customer segments.
- Improved key KPIs (online adoption, conversion, revenue) by enhancing customer journeys across mobile, web and eProcurement channels.
- Mentored Product Managers across the organization and led cross-team initiatives spanning multiple product areas to align strategy and accelerate delivery.
- Collaborated with regional and global teams to launch and scale a cloud-native commerce platform (abcam.com, abcam.cn, abcam.jp) supporting a 100k+ product catalog.

## Senior Product Manager, FinTech

2017 – 2021

### Booking.com | Amsterdam

- Defined and implemented partner payout strategy (2019–2021) — improved US small-partner payout experience by removing compliance risks and reducing inbound support by 80%; applied learnings globally to cut inbound by 30%+ in key areas.
- Pivoted during COVID to automate chargeback processes for Virtual Credit Cards (VCCs), reducing operational workload by 90% and stopping financial losses on VCC payouts.
- Optimized BT payout flows, delivering a 15% reduction in partner support contacts.
- Led BookingPay Digital Wallet MVP (2018–2019) — owned concept, partner research, roadmap and pilot in Croatia; tested multiple use cases (online, at-property, loyalty points, pre/post-stay). The MVP generated learnings that influenced global partner payment improvements and sparked follow-on initiatives.
- Enhanced Pay-In service (2017–2018) — improved card authorization rates by 10%, integrated a second PSP, and introduced smart routing and unified reporting, laying the foundation for a multi-PSP payments platform across regions and segments.
- Launched the standardized payment component, adopted as the core UX framework for payments across Booking.com products.
- Delivered the Customer Payout service, streamlining refunds and loyalty redemptions across multiple business lines.

## Product Owner, Content Management & Digital Marketing

2016 – 2017

### Backbase | Amsterdam

- Owned roadmap and delivery for a core Backbase platform component; increased velocity and transformed the team into the top performer in the department within six months.
- Implemented R&D processes to gather early and continuous field feedback.

## Account Director & Product Manager

2007 – 2016

### Amstelnet | Amsterdam & NYC

- Managed software accounts for global publishers (The Economist, Financial Times, WSJ, Washington Post), overseeing the full lifecycle from acquisition to delivery.
- Initiated and led research/ideation/implementation and launch globally of the SAAS platform, which became core product offering; integrated multiple PSPs (Ingenico, WorldPay, Braintree, Adyen), fulfillment houses (digital and physical) to support subscriptions and renewals globally.
- Improved subscription and authorization rates through continuous UX optimization and 3rd party integration improvements.

## Marketing Manager (Internship)

2005 – 2006

### Prescan | Moscow & Hengelo

- Conducted market analysis, branding, and pricing strategy; opened and ran the Moscow branch.

# Education

<b>MSc Marketing</b> Vrije Universiteit Amsterdam   2006–2007	<b>MSc (Hons) International Marketing</b> State University of Management, Moscow   2001–2006
<b>BSc Marketing Management</b> Saxion Hogeschool, Enschede   2004–2006	

## Certifications

<b>Certified Scrum Master</b> 2014	<b>Certified Scrum Product Owner</b> 2015	<b>Google Squared – Digital Marketing</b> 2016
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## Skills

Risk Management	Product Strategy	FinTech	Digital Commerce
Payment Processing	Compliance & Regulatory	Team Leadership	B2B2C Strategy
API Integration	Process Automation	Data-Driven Solutions	Cross-functional Collaboration
Agile/Scrum	Global Platform Scaling		

## Extracurricular

<b>Director</b> <b>Equal Chance</b> Non-profit supporting education access in Cambodia. Leading initiatives to improve educational opportunities for underserved communities. (equalchance.net)	2018 – Present
<b>Guest Speaker</b> <b>PPA Conference, London</b> Presented on product management best practices and fintech industry trends to industry professionals.	2014