

Arkon Elizarov

Head of Product / Chief Product Officer

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SUMMARY

Mature product leader with **13 years in product management and 8 years in fintech**, scaling B2B and B2C trading and payments products across crypto and fiat. Strong in team leadership, financial modeling, analytics and data-driven UX, growth and marketing, regulatory compliance

EXPERIENCE

Tothemoon

Jan 2024 – Present | Limassol, Cyprus

Head of Product → Chief Product Officer

Tothemoon is a global, EU-licensed crypto platform for retail and institutional clients with **1.2M users and \$400M daily trading volume**. Offering fiat access, spot and futures trading, and OTC execution. It includes a dedicated crypto card, Web3 and staking products, token listings, and a robust API platform.

Started by owning several core product lines, then expanded scope to lead the full Tothemoon product portfolio (10+ products) under EU regulatory frameworks, partnering closely with compliance and legal across multiple jurisdictions.

Key achievements

- Drove userbase growth: B2C **+320% YoY** and B2B **+450% YoY** in 2025 vs the average of previous years.
- Launched affiliate + referral programs with **1,500+ affiliates** and **\$12.8M** total payouts.
- Reduced KYC verification costs by **30%** via vendor and flow optimization.
- Improved CoinGecko ranking from **#100 to #35**.
- Shipped **100+ marketing campaigns** and cut time-to-launch from 3–4 weeks to 2–3 days.

Product leadership & delivery

- Launched and owned major product lines: margin futures trading, fiat & crypto payment solutions, regulated EU crypto card, affiliate/referral/airdrop growth platforms, custodial & non-custodial staking, Web3 products, and AI-generated content tools.
- Rebuilt the product team from scratch, and led a 30-person cross-functional group across product, marketing, design, analytics, and engineering for web, mobile, and API products.
- Integrated AI across product, operations, and development, standardizing AI-assisted workflows for discovery, execution, analytics, and delivery to improve speed and quality across the product lifecycle.
- Established product-grade monitoring and analytics across 100% of financial flows, including live metrics, full-funnel marketing tracking, automated fee and balance monitoring, regulatory controls monitoring, and log-driven incident detection.

LATOKEN

Head of Product — Fiat

Aug 2022 – Aug 2023 | Poland

Launched the fiat-crypto exchange end-to-end under a Polish license, leading the migration from Estonia to Poland, setting up banking infrastructure and payment partnerships, onboarding acquirers and key counterparties, executing cross-border fund transfers, and **reaching €20M monthly turnover**, coordinating licensing, banking, and product delivery end-to-end while managing a team of legal specialists and developers.

Head of Product — DeFi

Sep 2021 – Aug 2022 | Estonia

Launched from scratch and scaled to 15k MAU a non-custodial DeFi mobile app on iOS and Android, enabling card crypto purchases and access to 3,000 assets for staking and swaps on the company's proprietary blockchain, **reaching \$1.2M in monthly transaction volume**. Hired and led a 10-person team and owned end-to-end delivery across development, UX, architecture, analytics, support, and go-to-market.

Head of Product — Mobile

Sep 2018 – Aug 2021 | Estonia

Launched and scaled a mobile trading platform **from 0 to 1.5M installs, reaching 500K MAU and 100K monthly paying users**. Achieved ~60% monthly retention, grew MAU 10–20x faster than competitors in 2021, and contributed to **10x user and revenue growth** for the parent company.

Built and launched two iOS and Android apps enabling trading of 600+ cryptocurrencies, card-based purchases, staking, ICO and IEO participation. Designed and implemented growth mechanics (referral, airdrops, trading competitions), hired and led a 20-person team spanning mobile and backend engineering, product, analytics, and support, aligning execution with marketing, growth, and legal.

LoyaltyPlant

Oct 2015 – Sep 2018 | New York

Product Manager

Owned and scaled a B2B2C restaurant mobile platform with loyalty and online ordering **used by 500+ brands** including Burger King, Pizza Hut, and KFC, **reaching 30M+ end users across Europe, Asia, and the US**. Led a full app relaunch that doubled retention, enabled US expansion through online ordering, and delivered award-winning apps recognized at the Loyalty360 CX Awards (multiple Platinum, Gold and Silver).

Ultimate Guitar

Mar 2013 – Aug 2015 | San Francisco

Product Manager

Drove product growth at Ultimate Guitar, a global leader in the music industry with **250M users across 50+ countries**.

Owned product discovery and delivery, including product and UX analysis, hypothesis generation and validation, requirement definition, and close collaboration with design and engineering teams. Over two years, scaled the Android app from **100K to 1M installs, achieved 5x ARPU growth**, and contributed to the app being ranked by Google among the **Top 50 Apps of 2014**, alongside Telegram, Uber, Shazam, Todoist, and Aviasales.

SKILLS

- **Unit economics and data-driven growth:** improving CAC, LTV, retention, payback, conversion, churn, etc. through structured iterations of experiments.
- **Fluent with engineering:** able to dive into architecture, APIs, data, and incident / debug tooling to unblock delivery.
- **Regulated environments** and delivering under EU frameworks in close partnership with compliance and legal (KYC, AML, audits).
- **Performance marketing** and go-to-market analytics: ROI / ROAS tracking, funnel diagnostics, and performance-driven team management.
- **7 years of Python & SQL experience** (before the vibe-coding era), applied to analysis and automation.
- **Implemented AI solutions** across product, operations, and development workflows, maintaining a reasonable balance of human attention.
- **Hired and scaled cross-functional teams from scratch:** PM, engineering, analytics, marketing, support.
- **Proficient with product lifecycle tools:** PyCharm, DataGrip, Cursor, Postman, Sentry, Firebase, Figma, etc., and comfortable doing hands-on work.

LANGUAGES

English

Fluent

Russian

Native