KONSTANTIN KAUFMANN

AI Product Lead | Payments and fintech

Cazenovia, NY (near Syracuse) · Remote, US-East hours · U.S. Permanent Resident, no sponsorship required

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Profile

AI Product Lead with nine years in payments, fintech, healthcare and B2B platforms (N26, Urban Sports Club). I own discovery, scope and delivery for teams that build with AI coding agents, and I set the quality, security and compliance bar they ship against. At N26 and Urban Sports Club I led card payments, member payments and partner payouts. Since 2025 I have built and run OneSomatic, a live product handling payments, booking, video and sensitive client data, with automated tests on every push and a daily security audit.

Selected Outcomes

- Cut payment-related fraud 92% in four months at Urban Sports Club, saving over EUR 2.2M (about $2.5M) a year.
- Launched Apple Pay and Google Pay across 10+ European markets for 3M+ users at N26.
- Grew a payments team from 3 to 14 at N26. Led 3 teams (2 PMs, 12 engineers) at Urban Sports Club.
- Built and run OneSomatic: more than 350 clients and 50 practitioners signed up, with 44 verified practitioner profiles and more than 150 client bookings since Jan 2026.
- Led the integration with the central EDI team of EDEKA, Germany's largest supermarket group.

Experience

Founder, Jun 2025 - Present

OneSomatic (formerly Kaufmann Health) - Verified Directory and Practice Software for Somatic Practitioners

- Built and run the live product in German and English: a directory with verified training, intro requests, booking, video, invoicing, Stripe Connect payments, calendar sync and an embed widget.
- Designed it for sensitive client data under GDPR. Every table and storage bucket carries a data classification, enforced by a failing CI test. Row-level security, grants and SECURITY DEFINER functions are audited daily and on every change to a migration. Retention jobs expire practitioner data exports, email snapshots and video rooms. Login links expire after 30 minutes.
- Run delivery with AI coding agents: user stories (jobs-to-be-done) as the contract, Linear tickets, end-to-end tests on staging and CI security checks. About 1,500 production releases since Aug 2025, with automated tests on every push.
- Live in Germany with the first paying subscribers. US launch in preparation. Moved the business model from lead-generation commissions to practice software, with input from practitioners and advisors.

Head of Academy, May 2023 - Nov 2024

Franklin Institute of Applied Sciences - Certified Training for IT Product Managers

- Rose from coach to head of the academy in nine months. Built its 12-month program curriculum.
- Recruited, trained and led 14 coaches and the customer success team for more than 150 students. Students rated the coaches above 8.5 on average.

Lead Product Manager, May 2022 - Jan 2023

Hier Foods GmbH - Order Software for Regional Food Producers

- Led the enterprise integration with the central EDI team of EDEKA, Germany's largest supermarket group. Took the second product iteration, an EDI link between supermarkets and suppliers, into beta.
- Ran customer discovery. Worked with the CPO on the product portfolio and team setup, and took over recruiting, line management, team tooling and rituals.

Lead Product Manager, Apr 2020 - Apr 2022

Urban Sports Club GmbH - Sports Subscription Platform across Europe

- Owned member payments and partner payouts across the Urban Sports Club and OneFit brands.

- Led the team that cut payment-related fraud 92% in four months, saving over EUR 2.2M a year. With Finance, we built dunning emails, a collections process and automatic cancellation.
- Led three product teams with 2 product managers and 12 engineers: partner management, payments and payouts, and the platform. Introduced OKRs and supported the due diligence for an investor round. Promoted from Senior Product Manager in Jun 2021.
- Led the Platform tribe: moved from AWS to Google Cloud, introduced microservices and upgraded legacy frameworks used by 6+ engineering teams, including an unsupported PHP version. Oversaw site reliability.
- Redesigned partner management after the OneFit merger: an internal tool and a self-service portal.

Co-Founder, Jun 2019 - Jan 2020
Mendel Foods - Sustainable Local Food Wholesale Startup
- Led field work in regenerative agriculture and product discovery to find a viable business model. Reached the global Top 25 of the Pioneer Tournament and signed several B2B customer LOIs.

Product Owner, Cards and Payments, Apr 2017 - Apr 2019
N26 GmbH - Mobile-First Bank in Europe
- Promoted four times in two years, from customer service to Product Owner.
- Led card lifecycle and transaction processing for 3M+ users, including major production incidents. Grew the team from 3 to 14 people.
- Launched Apple Pay and Google Pay across 10+ European markets. Made card processing multi-currency for the UK and US expansion. Ensured PSD2 and GDPR compliance.
- Worked daily with Mastercard and its card processor in Warsaw, and with Apple and Google. Also worked with N26 Bank (a separate legal entity), regulators and the savings partner Raisin (WeltSparen). Helped choose partners for the UK and US launches, including Visa as the US card network.
- Redesigned N26's card home, from user interviews and a design sprint to usability tests and launch.

Selected AI Builds

- IsAIConsciousYet.com: a research site run by AI agents, where code verifies every quote word for word before a page goes live.
- claude-sessions: open-source tool on GitHub to search and resume Claude Code sessions.
- productradar.org: a regularly updated radar of the tools and practices that matter to AI-enabled builders, in the style of the Thoughtworks Technology Radar.

Skills

Product - Discovery, jobs-to-be-done, roadmaps, OKRs, pricing, P&L, payments and fraud prevention
AI delivery - Claude Code and Codex, user stories (jobs-to-be-done) as the contract, Linear, end-to-end tests on staging, CI security checks, blind model comparisons on production content
Data and security - SQL on Postgres, row-level security, access control, audit logging, data retention, GDPR, HIPAA-readiness as a design target
Leadership - Hiring, coaching, line management, teaching product management

Education

- Executive MBA, Quantic School of Business and Technology, completed Oct 2026. Capstone graded 5 out of 5.
- B.Sc. Economics and Business Economics, Maastricht University and Paris 1 Sorbonne, 2017.

Languages

German (native), English (fluent, near-native).