

Sveinbjörn Geirsson

Software Developer

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🔗 Raudbjorn 

Me

Software engineer with a decade of experience in the payment card industry, focusing on reliability, security, and speed. Passionate about continuous delivery, infrastructure automation, and functional programming, especially in languages where the compiler can be leveraged for robust code validation and optimization.

Professional Experience

Reiknistofa Lífeyrissjóða

2023 – 2025

Software Engineer

- Developed and maintained software systems serving pension funds, handling everything from mortgages, securities, and their regulatory communications, to managing fund members' disability and retirement benefits.
- Managed the setup and maintenance of X-Road security server; a secure communication layer providing programming interfaces for government services.
- A major part of responsibilities involved reporting to the Central Bank of Iceland; including obligations registry containing status of all mortgage lending.

Rapyd Financial Services

2013 – 2022

Software Engineer

Payment Processing & Settlement

- Designed and developed a sophisticated settlement engine to calculate merchant fees, rolling reserves, and refunds, incorporating complex clearing logic.
- Developed a flexible payment orchestration system to manage domestic and international transfers with intelligent batching.
- Integrated loyalty program balance systems with real-time reconciliation capabilities.

Financial Systems Integration

- Designed robust Visa/MC reconciliation pipeline with advanced data normalization for seamless ledger integration.
- Implemented sophisticated multi-currency cost/value date calculation system for diverse financial instruments.
- Developed comprehensive chargeback and dispute cost management framework.

Reporting & Risk Management

- Built real-time reporting infrastructure for payment facilitators with automated volume and balance tracking.
- Engineered fraud detection and chargeback resolution systems with advanced reporting capabilities.
- Created optimized database views enabling cross-system integration with minimal domain knowledge requirements.



Core Infrastructure Services

- Implemented real-time FX rate processing system integrating rates from Visa, Mastercard, and central banks.
- Developed intelligent transaction categorization system for product offerings and geographical boundaries.
- Built automated systems for processing complex financial data streams including chargebacks and interchange.

Technical Skills

- **Enterprise Legacy**
Genero 4GL,
IBM Informix,
IBM DB2,
X-Road Server
- **Identity Auth**
OAuth2/OIDC,
Custom IDP,
Matrix Auth,
SMTP/IMAP
- **Data Processing**
Apache Spark,
Hadoop,
ETL Pipelines,
Pandas,
XPath/XSLT
- **Network Security**
DNS (Bind9, CoreDNS),
VPN Solutions,
Federation (Matrix),
TURN/WebRTC
- **Cloud Infrastructure**
Google Cloud Platform,
Amazon Web Services,
Docker, Podman,
Rancher, Helm,
Terraform
- **Databases**
SQL-93, OLAP Systems
MariaDB, MySQL,
Redis,
XML/JSON
- **Programming Languages**
Java,
Python,
Rust, Go,
JavaScript/TypeScript,
Scala
- **Tools & Automation**
Ansible,
Git,
CI/CD Pipelines,
Monitoring Systems

Notable Projects

- **Knapsack Optimizer Service** 2019
Technical Assessment
A sophisticated optimization service implementing solutions for the NP-hard Knapsack Problem. Features include RESTful API design, Docker containerization, async processing, and intelligent caching strategies for improved performance.
[Raudbjorn/knapsack-optimizer-service](#) 
- **ipChecker** 2020
Distinguishes domestic network traffic
An innovative PHP implementation for identifying Icelandic IP addresses using DNS queries, following RIX (Reykjavík Internet Exchange) methodology. Notable for eliminating dependencies on third-party geolocation databases while maintaining high accuracy.
[Raudbjorn/ipChecker](#) 
- **missing.cat** 2021
My cat went missing, and amazingly this TLD was available
A full-stack web application initially developed for a time-sensitive personal cause, demonstrating the integration of multiple modern web technologies:
 - Ghost CMS backend for content management
 - Google Workspace API integration for communication services
 - Facebook Messenger integration via Causes APICurrently hosts a statically generated site, thanking everyone involved in the search
[missing.cat](#) 
- **Leiguvaktin.is** 2014
Supply and demand analysis for the Reykjavik rental market
A real-time rental market aggregator for Reykjavik, featuring automated data collection from multiple sources, data normalization, and a user-friendly interface for market analysis.
[Raudbjorn/leiguvaktin](#)  [leiguvaktin.is](#) 

Certifications

 Udemy DevOps Ansible Automation		2023	 Coursera Usable Security		2015
 Udemy The Rust Programming Language		2018	 Coursera Cryptography		2015
 Coursera Functional Programming in Scala		2016	 Coursera Software Security		2014

References

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