Sveinbjörn Geirsson

Software Developer

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  svnbjrn.is/is
- ⌾ Raudbjorn
  svnbjrn.is/gh
- in sveinbjornG
  svnbjrn.is/in
- 🔑 PGP
  svnbjrn.is/pgp

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 systems for processing complex financial data streams including chargebacks and interchange.

Technical Skills

Core Development	Database Systems	Network Services
• Java • Python • Scala • JavaScript • TypeScript • C# • PHP	• IBM DB2 (iSeries/LUW) • IBM Informix • MariaDB • MySQL • PostgreSQL • SQLite • Redis • SQL-93+OLAP • SparkSQL • XML+XPath/JSON+GraphQL • Arrow • Parquet	• Cloudflare • Route 53 • Apache / Nginx / Traefik • X-Road • WebRTC+TURN/STUN
Cloud & Infrastructure	**API & Observability**	**Security & Identity**
• GCP / AWS / Oracle Cloud • containerd / Docker / Podman • k3s • Ansible • Terraform • KVM	• gRPC • OpenAPI/Swagger • Datadog • Prometheus • Sentry • Grafana / Loki	• OAuth 2.0 • OpenID Connect • Certbot+ACME/DNS01 • MX/DKIM/SPF • WireGuard / Tailscale / Shadowsocks
Development Operations		
• Jira / Confluence / Bitbucket • Kanban / Agile / Scrum		

Notable Projects

- **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 for content management and publishing.
  - Google Workspace APIintegration for communication services.
  - Integrated Facebook Messenger via Causes API.

  🔗 missing.cat

  `svnbjrn.is/cat`

- **ipChecker** *2020*
  Distinguishes domestic network traffic

  An Implementation for identifying Icelandic IP addresses using DNS. Follows Reykjavík Internet Exchange (RIX) methodology. Notable for eliminating dependencies on third-party geolocation databases while maintaining high accuracy.

  ⦾ Raudbjorn/ipChecker

  `svnbjrn.is/ip`

  🔗 rix.is

  `svnbjrn.is/rix`

- **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

  `svnbjrn.is/sack`

- **Leiguvaktin.is** *2014*
  Supply 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

  `svnbjrn.is/rent-src`

  🔗 leiguvaktin.is

  `svnbjrn.is/rent`

Certifications

ũdemy 2023
DevOps Ansible Automation

`svnbjrn.is/nsbl`

coursera 2015
Usable Security

`svnbjrn.is/usc`

ũdemy 2018
The Rust Programming Language

`svnbjrn.is/rst`

coursera 2015
Cryptography

`svnbjrn.is/cry`

coursera 2016
Functional Programming in Scala

`svnbjrn.is/scl`

coursera 2014
Software Security

`svnbjrn.is/ssc`

Awards

- **Rapyd Internal Hackathon** *2021*
  Sigurvegari

  Teymið aðlagaði Rapyd Wallet að WhatsApp Business API; úrlausnin var gámuð, fullvirk, prótótípa, þar sem viðskiptavinur getur:
  - Borgað fyrir pöntun á veitingastað innan úr WhatsApp með greiðsluhlekk eða geymdum skilríkjum.
  - Notað WhatsApp til að biðja tengilið um að greiða fyrir pöntunina; við samþykki er greiðslu ráðstafað úr veski tengiliðsins.
  - Óskað eftir að tengiliður greiði, og að fengnu samþykki innan WhatsApp, myndi leyfa notkun á veskinu sínu fyrir viðskiptin.

  🖥 rapyd.net

  `svnbjrn.is/rapyd`

  ☺ Rapyd-Samples/whatsapp-checkout

  `svnbjrn.is/wacheckout`

References

Tómas Árni Jónsson

Hugbúnaðarsérfræðingur @ Deloitte

Samstarf við aðlögun kjarnakerfa RL að gagnaskilakerfi Seðlabanka Íslands, 2023–2024

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Þráinn Guðbjörnsson

Áhættustjóri @ Lífeyrissjóður

Þróun fyrstu kerfa Korta sem annar og þriði forritari fyrirtækisins, 2013–2017.

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