

# Sveinbjörn Geirsson

Software Developer

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📍 Vifilsgata 15, Reykjavík, 105, Iceland

🎂 April 1986



## 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

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- **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

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- **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 API integration for communication services.
  - Facebook Messenger integration via Causes API.



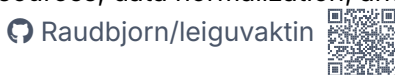
- **ipChecker** 2020  
*Distinguishes domestic network traffic*  
An Implementation for identifying Icelandic IP addresses using DNS. Follows Reykjavik Internet Exchange (RIX) methodology. Notable for eliminating dependencies on third-party geolocation databases while maintaining high accuracy.



- **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.



- **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.



## Certifications

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 **DevOps Ansible Automation**  
2023



 **Usable Security**  
2015



 **The Rust Programming Language**  
2018



 **Cryptography**  
2015



 **Functional Programming in Scala**  
2016



 **Software Security**  
2014

## Awards

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- **Rapyd Internal Hackathon**  
*Winner*

2021

Adapted the Rapyd Wallet product offering to the WhatsApp business API; successfully created a sand-boxed, fully functional, proof of concept, where a customer can:

- Pay for a restaurant order from inside the app, using a generated link or stored credentials.
- Using WhatsApp, ask a contact to pay for the order. Upon approval, payment for the transaction comes from the contact's funds.
- Request a contact pay for the order, and upon approval from inside WhatsApp, would authorize the use of their wallet for the transaction.



-  [Rapyd-Samples/whatsapp-checkout](#) 

## References

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### Tómas Árni Jónsson

Software Specialist @ Deloitte

*Partnered on RL's core integration with Central Bank of Iceland's Data Portal, 2023–2024*

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### Þráinn Guðbjörnsson

Chief Risk Officer @ Festa Pension Fund

*Collaborated on Korta's earliest system as the company's 2nd and 3rd developers, 2013–2017*

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