Sveinbjörn Geirsson

Software Developer

sveinbjorn@sveinbjorn.dev

(+354) 849 2544

Vifilsgata 15, 105 Reykjavik, Iceland

April 1986

sveinbjorn.dev — svnbjrn.is/cv

sveinbjörn.is — svnbjrn.is/is

Raudbjorn — svnbjrn.is/gh

sveinbjornG — svnbjrn.is/in

PGP — svnbjrn.is/pgp

Me

[accent] (0,0) rectangle (.05cm); 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

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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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Core Development

Java Python JavaScript/TypeScript
Scala C# PHP

Database Systems

SQL (DB2, Informix, MariaDB, MySQL, PostgreSQL)
NoSQL (Redis) Data Formats (XML/JSON, Arrow, Parquet)

Cloud & Infrastructure

GCP / AWS / Oracle Cloud
Docker / Podman / k3s
Ansible / Terraform / KVM

Network & API Services

Cloudflare / Route 53 / Apache / Nginx
gRPC / OpenAPI / REST
X-Road / WebRTC

Observability & Security

Datadog / Prometheus / Sentry / Grafana
OAuth 2.0 / OpenID Connect
TLS Certificates / SPF / DKIM / WireGuard

Development Operations

Jira / Confluence / Bitbucket
Kanban / Agile / Scrum

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.
  – 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

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  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

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  leiguvaktin.is
  svnbjrn.is/rent

Certifications
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Udemy 2023
DevOps Ansible Automation
svnbjrn.is/nsbl

Udemy 2018
The Rust Programming Language
svnbjrn.is/rst

coursera 2016
Functional Programming in Scala
svnbjrn.is/scl

coursera 2015
Usable Security
svnbjrn.is/usc

coursera 2015
Cryptography
svnbjrn.is/cry

coursera 2014
Software Security
svnbjrn.is/ssc

Awards
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- **Rapyd Internal Hackathon** *2021*
  Winner
  Adapted the Rapyd Wallet product offering to the WhatsApp business API; successfully created a containerized, 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.net
  svnbjrn.is/rapyd

  Rapyd-Samples/whatsapp-checkout
  svnbjrn.is/wacheckout

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

+354 892 6309

tomasarni@gmail.com

Þráinn Guðbjörnsson

Chief Risk Officer @ Festa Pension Fund

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

+354 863 8308

thrainn@gmail.com