



Sveinbjörn Geirsson

Software Developer

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🌐 <https://sveinbjorn.dev>

Skills

Core Development

Java, Python, Scala, JavaScript,
TypeScript, C#, PHP

Database Systems

IBM DB2 (iSeries/LUW), IBM Informix,
MariaDB, MySQL, PostgreSQL, SQLite,
Redis, SQL-93+OLAP

Network Services

Cloudflare, Route 53, Apache, Nginx,
Traefik, X-Road, WebRTC, TURN,
STUN

Cloud & Infrastructure

GCP, AWS, Oracle Cloud, containerd,
Docker / Podman, Kubernetes(k3s),
Ansible, Terraform

API & Observability

gRPC, OpenAPI/Swagger, Datadog,
Prometheus, Sentry, Grafana

Security & Identity

OAuth 2.0, OpenID Connect,
ACME/DNS01 (Certbot),
MX/DKIM/SPF, WireGuard / Tailscale /
Shadowsocks

Development & Management

Jira, Confluence, Bitbucket, Kanban,
Agile, Scrum

Profiles

🔗 [Raudbjorn](#)

🌐 [SveinbjornG](#)

Summary

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.

Experience

Reiknistofa Lífeyrissjóða

2022 - 2025

Software Engineer

Reykjavik, Iceland

🌐 <https://rl.is>

- 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 Developer

Reykjavik, Iceland

🌐 <https://rapyd.net>

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.

Rapyd Internal Hackathon

Winner

2021<https://svnbjrn.is/wachecout>

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 Financial Services**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.

Education**University Of Iceland****2010 - 2013**

Computer Science

B.Sc.

<https://hi.is/>

- Teaching Assistant for undergraduate computer science courses during sophomore and junior years.
- Worked at ViralTrade, a campus-based startup, during summer following sophomore year and throughout junior year.

Projects**missing.cat****2021**

My cat went missing, and amazingly this domain was available

<https://missing.cat>

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.

ipChecker**2020**

Distinguishes domestic network traffic

<https://svnbjrn.is/ip>

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.

Certifications

DevOps Ansible Automation

Udemy

2023

<https://svnbjrn.is/nsbl>

The Rust Programming Language

Udemy

2018

<https://svnbjrn.is/rst>

Functional Programming in Scala

Coursera

2016

<https://svnbjrn.is/scl>

Usable Security

Coursera

2015

<https://svnbjrn.is/usc>

Cryptography

Coursera

2015

<https://svnbjrn.is/cry>

Software Security

Coursera

2014

<https://svnbjrn.is/ssc>

Projects (contd.)

Knapsack Optimizer Service

2019

Technical Assessment

<https://svnbjrn.is/sack>

A sophisticated optimization service implementing solutions for the NP-hard Knapsack Problem. Features include REST-ful API design, Docker containerization, asynchronous processing, and intelligent caching strategies for improved performance.

Leiguvaktin.is

2014

Supply analysis for the Reykjavik rental market

<https://svnbjrn.is/rent>

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.

References

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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