

# Sveinbjörn Geirsson

Software Developer

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#### 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, Kubernets(k3s), Ansible, Terraform

#### **API & Observability**

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

# Security & Identity

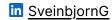
OAuth 2.0, OpenID Connect, ACME/DNS01 (Certbot), MX/DKIM/SPF, WireGuard / Tailscale / Shadowsocks

# Development & Management

Jira, Confluence, Bitbucket, Kanban, Agile, Scrum

#### **Profiles**

Raudbjorn



#### 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

Reykjavik, Iceland

Software Engineer

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/wacheckout

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 <u>svnbjrn.is/rapyd</u>

Experience (cont.)

# **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

B.Sc.

Computer Science

- 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 <a href="https://missing.cat">https://missing.cat</a>

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**

**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

2019

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 userfriendly 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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