

# Michael Bumann

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## Experience

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### Atlas.money

#### **Sr. Blockchain Engineer • 2017**

Blockchain engineer for the financial services company operating in Ghana and Senegal.

I was responsible for the integration of banking partners and managed the development team. Evaluated and prototyped different Ethereum blockchain based solutions to rethink the existing savings/loans business model.

### Great Lakes Energy Rwanda

#### **Technical Consultant • 2015 — 2016**

Technical consultant for Kigali based solar energy solutions provider.

I designed and implemented a centralized solar monitoring system and have been planning a mobile money integrated smart meter solution that enables a pay-per-consumption business model for solar systems in rural Rwanda.

### Railslove GmbH

#### **Co-Founder • 2008 — 2015**

Co-founder of Railslove, a software consultancy for sustainable software and innovative web products. Railslove applies a lean and agile approach to turn ideas into applications using modern web technologies. The company had grown to ~20 employees in 2015.

During my time at Railslove I worked with a wide range of clients from different sectors and sizes. Some of the recent projects:

- **SEPAone** — Team lead and software architect of the SEPA direct debit payment solution. I directed the team designing and implementing the APIs as well as the EBICS (Electronic Banking Internet Communication Standard) integration to German and European banks.  
Responsibilities: project management, software architecture, customer integration support
- **Skrill** — Technical consultant to the business and product development teams at Skrill. I led the development teams for the merchant facing management tools and developer APIs of Skrill's PSP (Payment Service Provider) product. I coordinated and planned the product development and consulted Skrill on strategic product decisions.  
Responsibilities: software architecture, product management, team lead
- **BitPesa** — Technical consultant in charge of the launch of the Bitcoin to mobile money (m-pesa) remittance solution for East Africa. I led technical negotiations with potential banking and integration partners and consulted BitPesa on the partner selection.  
Responsibilities: software architecture, project management, budget planning, partner management

### Hackers & Thinkers UG

#### **Partner • 2013 — Present**

Founding partner of the holding company hackers & thinkers UG. Its latest venture is hack.institute which is currently organizing an innovation roadshow for the German Postbank.

### DaWanda

#### **2006 — 2007**

Part of the founding team and in charge of the product development of DaWanda, the marketplace for handmade products in Europe.

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## Education

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### Hochschule Bonn-Rhein-Sieg

**Bachelor of Science in Business Information Systems • 2007 — 2009**

Combination of computer science and business administration;

Focus: Business Process Management

### Hochschule Heilbronn

**Electronic Business • 2004 — 2006**

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## Special Projects (2015 / 2016)

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### Kosmos.org

Kosmos is an open source group communication tool built using open protocols and standards. I am working on a blockchain based and decentralized solution to organize and govern the project/company. The current goal is to reward contributions with blockchain traded stake in the project/company.

### Bitcoin, Ethereum, Blockchain

My current focus is on new technology for the decentralized web and its effect on future, decentralized business models. I am doing independent work on Smart Contracts, Decentralized Autonomous Organizations, Online Payments and related topics.

Some of my thoughts and experiments are documented on my blog: [michaelbumann.com](http://michaelbumann.com)

- Whatsapp chat bot to remit Bitcoin to a mobile money (m-pesa) account in Kenya
- Open Source Mobile Money system for financial inclusion
- Machine to Machine/API Bitcoin payments
- Online payments: transfer value instead of information

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## Community Work

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### Coworking-Cologne / Coworking.de

Co-founder of Coworking-Cologne which was the first coworking space in Cologne, Germany. As hub for many events and organizations, the not-for-profit cooperative supports the local tech community and fosters interdisciplinary collaboration. The cooperative also founded the German coworking network *coworking.de* in 2008 and the region's first fab lab - *Dingfabrik* - was initiated by this community.

### AfricaHackTrip

Co-organizer of the AfricaHackTrip which was a 6 week trip to East-Africa exploring tech and innovation hubs in Kenya, Uganda, Rwanda and Tanzania. The goal was to learn about the local IT industry and to foster collaborations across continents.

### Conferences & Meetups

Co-organizer of a broad range of local and international conferences and meetups (i.e. DevHouse, Nodecamp.eu, Ruby/JS meetups, Kigali Online Payments meetup).

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## Contact

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