

# Igor Kostyuchenok

**Technology Executive | Banking CTO | Head of AI** | +49 176 615 08 419 [igor@kostyuchenok.com](mailto:igor@kostyuchenok.com) | [linkedin/igorkostyuchenok](https://www.linkedin.com/in/igorkostyuchenok) | [kostyuchenok.com](https://www.kostyuchenok.com)

**EXECUTIVE SUMMARY** Strategic Technology Executive with 15+ years of experience architecting and scaling global FinTech platforms. Proven track record of delivering **50% reductions in operational overhead** and **40% infrastructure cost savings** through advanced cloud and AI strategies. Pioneer in Open Banking, having launched the world's first open banking API. Expert in bridging deep engineering (AI/SaaS/BaaS) with board-level fiduciary responsibility and regulatory compliance.

## CORE COMPETENCIES

- **Strategic Growth:** Scaled engineering organizations from 5 to 100+ global employees.
- **Cost Optimization:** Reduced AWS spend by 40% via Graviton and Serverless migration and introduction of multi-tenant architecture.
- **Efficiency:** Accelerated product delivery speed by 50% through IT strategy realignment.
- **FinTech Innovation:** Spearheaded first-to-market Open Banking APIs and BaaS accelerators.
- **Executive Presence:** Secured multi-million-dollar investments through technical due diligence.

## CONTACT INFO

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## EDUCATION/ CERTIFICATIONS

**Diploma Cum Laude in Business Informatics,**  
Technical University Berlin.

**Certifications:** Professional Scrum Product Owner (PSPO I), ISO 27001 Information Security Awareness, Top 1% Leader Development.

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## PROFESSIONAL EXPERIENCE

**MBANQ** | Worldwide

*Head of Artificial Intelligence* | June 2025 – Present

- Leading the integration of Generative AI and machine learning into core banking modules to drive next-generation operational efficiency.

*SVP of Software Engineering* | March 2017 – June 2025

- **Drove 70% reduction in operational overhead** by automating core engineering workflows and optimizing multi-tenant BaaS systems.
- **Scaled global engineering team by 20x**, growing the department from 5 to over 100 employees across multiple continents.
- **Achieved 50% increase in delivery speed** by redefining IT strategy to align with long-term business objectives.
- **Reduced cloud infrastructure costs by 20%** through the implementation of Serverless stacks, reserved instances, and Graviton architecture.
- **Facilitated successful funding rounds** by leading technical due diligence and high-level product positioning for investors.

**COMETUM** | Munich, Germany

*Interim CTO* | January 2021 – July 2021

- **Rescued stalled product development**, re-architecting the core platform and shipping the MVP within 3 months.
- **Secured capital investment** by coordinating technical strategy for funding rounds and establishing a clear delivery roadmap.

**MBANQ LABS** | Singapore

*Head of Accelerator* | January 2019 – October 2020

- **Launched Singapore's first BaaS accelerator**, providing the technical and regulatory foundation for 20+ fintech startups.
- **Enabled multiple successful exits/rounds** for founders through intensive mentoring in core banking and compliance.

## LANGUAGES

English (Native/Bilingual)  
German (Native/Bilingual)  
Russian (Native/Bilingual)  
Italian (Elementary)

**FIDOR BANK** | Munich, Germany

*Product Lead (API & Marketplace)* | September 2014 – February 2017

- **Delivered the world's first Open Banking API**, setting the global standard for PSD2-style financial transparency.
- Built the "Banking App Store," allowing third-party partners to integrate seamlessly with the Fidor Operating System (FOS).

**STAR FINANZ GMBH** | Hamburg, Germany

*Product Owner / Software Engineer in Test* | January 2010 – April 2013

- **Established SCRUM-based development** for online banking products, leading cross-functional teams in UX and screen design.
- **Automated UI testing system**, integrating Selenium and Jenkins to ensure the quality of high-volume financial transactions.