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Top Skills

Mentoring
Coaching
Business Applications

Languages

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

Certifications

Professional Scrum Product
Owner™ I (PSPO I)
Top 1% Leader Development
Course | Leadership Development
Information Security Awareness-ISO
27001:2013

Publications

Organize your routes with Vue
Router
Mock promisified AWS service
operation calls with Jest

Igor Kostyuchenok

Co-Founder, Tech Consultant, Mentor
Greater Munich Metropolitan Area

Summary

Visionary Technology Executive | Builder of Scalable FinTech
Platforms | Proven Track Record in Organizational Growth &
Innovation

Igor Kostyuchenok is a visionary fintech leader, startup builder, and public voice in the evolution of digital banking. As a co-founder and technology executive, he has launched and scaled next-gen financial platforms across the U.S. and Europe, including full BaaS implementations and complex multi-tenant systems. With a background that bridges hands-on engineering and strategic leadership, Igor excels at turning ambitious ideas into resilient, compliant, and investor-ready products. A frequent speaker and advisor in the fintech space, he brings clarity, direction, and world-class execution to every venture he touches.

Experience

Mbanq

8 years 6 months

Head of Artificial Intelligence

June 2025 - Present (3 months)

Earth

SVP of Software Engineering

March 2017 - June 2025 (8 years 4 months)

Worldwide

- Spearheaded the growth of engineering organization from 5 to 100+ employees across multiple continents.
- Defined and executed IT strategy in alignment with long-term business objectives, resulting in 50% increase in product delivery speed and 70% reduction in operational overhead.
- Played a key role in funding rounds through technical due diligence and product positioning.
- Lowered the AWS infrastructure costs by 20% by

- Introducing serverless stack
- Using reserved instances
- Moving the infrastructure to Gravitron architecture
- Reported directly to the CTO and collaborated across C-suite to align technology with product-market fit.
- Introduced scalable infrastructure and DevOps practices, improving deployment frequency and system uptime.
- Served as company spokesperson at industry events, enhancing Mbanq's reputation as a fintech innovator.

Cometum

Interim CTO

January 2021 - July 2021 (7 months)

Greater Munich Metropolitan Area

- Took over mid-crisis development of a stalled product; re-architected and shipped MVP within 3 months.
- Assembled and led a small agile team, coordinated funding round, and secured X investment.
- Established foundational tech strategy, CI/CD pipeline, and product delivery roadmap.

Mbanq LABS

Head of Accelerator

January 2019 - October 2020 (1 year 10 months)

Singapore

- Launched and led Mbanq's first BaaS accelerator in Singapore, supporting early-stage fintech startups in compliance, payments, and core banking.
- Mentored 20+ founders, resulting in multiple successful funding rounds and product launches.
- Built strategic partnerships across Southeast Asia to expand deal flow and brand reach.

Fidor

Product Lead (API, Marketplace)

September 2014 - February 2017 (2 years 6 months)

Munich Area, Germany

All things API

- First open banking API in the world
- Banking App store for Fidor Bank and the partners running on fOS

TeamInvest GmbH

Product Lead (PFM Solution)

July 2014 - September 2014 (3 months)

Munich Area, Germany

- Launch of the PFM solution for the biggest retail bank in Germany
- Managing the offshore team of developers
- Defining the PFM products

AutoScout24 GmbH

Product Lead (API)

July 2013 - June 2014 (1 year)

Munich Area, Germany

- Business Partner Integration
- API Design
- Standardization and unification of the AutoScout24 API
- Integrating new services and making them available through the API
- Working on the single-sign-on solution based on OAuth

Immonet GmbH

Product Owner/Product Manager

April 2013 - June 2013 (3 months)

- Product
 - Discovery
 - Development
 - Design
 - Execution

Star Finanz GmbH

3 years 4 months

Product Owner/Product Manager

March 2012 - April 2013 (1 year 2 months)

- Product design
- UX Design
- Screen design (Balsamiq Mockups)
- Team leading
- Agile Projekt Management (SCRUM)

Software Engineer in Test

January 2010 - February 2012 (2 years 2 months)

Hamburg, Germany

- Responsible for quality of online banking product
- Design and maintenance of an automated UI testing system build upon Selenium and TestNG
- Defining the test strategies
- Design of test cases for automated and manual testing
- Integration of automated testing system for a web based application into continuous integration (Jenkins)
- Establishing of a SCRUM based development process
- Supporting the product owner and the team by adoption of practices of agile software development

samedi GmbH

Quality Manager / Software Developer

August 2009 - January 2010 (6 months)

Berlin, Germany

- Software design and development (Ruby on Rails)
- Quality assurance (functional, unit and UI-testing)
- Design and maintenance of an automated UI testing system based on Selenium framework in RoR development environment
- Integration of the UI and javascript tests into Integration process (CruiseControl.rb)

mediapeers GmbH

Web Developer / Software Tester

March 2008 - September 2009 (1 year 7 months)

Berlin, Germany

- Requirement engineering for a large scaled Web Application
- Implementation of various features and enhancements
- Integration of selenium test framework
- Design and implementation of internal messaging system
- Design and implementation of graphical representation of a statistical data
- Roll-out of translation framework
- Roll-out of various security measurements, e.g. cross side scripting, authorization, attribute protection

Technische Universität Berlin

Research Assistant

2008 - 2009 (1 year)

- Development of the online social contacts aggregator using the google open authentication and open id services (Ruby on Rails)
- Setup of development and testing environments optimized for continuous integration (Debian Server, MySQL, Ruby, SVN, Trac, Apache with Passenger Module, automatic deployment with Capistrano, Continuous ntegration with CruiseControl.rb)

how to organize GmbH

Student Asisstant - Test Lab

March 2007 - February 2008 (1 year)

Berlin, Germany

- Working on an "intelligent emergency room" project
- Setting up the environment, consisting of wireless lan and rfid tracking (Ekahau Engine)
- Testing the web portal solution
- Working between software developers and end customers
- Responsible for end product quality
- Leading the team of 3 students

xeta.create.operate

Web Developer/Requirements Engineer

February 2007 - April 2007 (3 months)

Analysis and engineering of requirements for Daimler-Chrysler. Designing the development infrastructure for a team of PHP developers (markt scoping for an IDE for PHP-development, choosing an IDE, setting up an infrastructure).

CazoonNetworks

Web Developer

October 2006 - February 2007 (5 months)

Design and development of an PHP based social network application.

Education

Technical University Berlin

Diploma, Business Informatics · (2001 - 2008)

Saint Petersburg State Marine Technical University

Marine Law · (1996 - 2001)