PAWEŁ JENDRUSIK

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PROFILE

Senior Backend Engineer with **13+ years of experience** designing and building **payment platforms and regulated financial systems** across FinTech, Banking, and Crypto. Proven track record in **backend API design**, **transactional workflows**, **event-driven architectures**, and **integrations with external payment service providers (PSPs)**.

Strong JVM background with Scala, deep expertise in **event driven asynchronous systems**, **PostgreSQL-backed payment flows**, and production-grade backend services running in Linux and Kubernetes environments. Comfortable working in cross-functional product teams and delivering secure, scalable payment infrastructure.

CORE EXPERTISE

- Payment APIs (payments, payouts, refunds, FX, withdrawals)
- PSP & cards issuer & external service integrations
- Transaction lifecycle modeling & state machines
- Idempotency, retries, and failure handling
- Event-driven backend systems (Kafka, RabbitMQ)
- Relational data modeling (PostgreSQL)
- Secure backend development in regulated environments

PAYMENTS & BACKEND EXPERIENCE

- Ownership of backend APIs for payment and payout flows
- Integration with multiple PSPs and financial partners
- Asynchronous payment orchestration using Kafka
- PostgreSQL transactional models with auditability guarantees
- Strong focus on correctness, consistency, and operational safety
- Collaboration with product, compliance, and infrastructure teams

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TECHNICAL SKILLS

Programming Languages

- **Scala** (primary, JVM)
- JavaScript / TypeScript
- PHP
- Comfortable working across JVM ecosystems (rapid adaptation to new JVM languages)

Backend Frameworks & Libraries

- ZIO, Cats
- Akka / Akka-HTTP
- sttp, Tapir

Data & Messaging

- PostgreSQL
- **Apache Kafka, RabbitMQ** (domain events, async workflows)

Infrastructure & Operations

- Docker
- Kubernetes (GCP)
- CI/CD pipelines
- Linux-based production environments

PROFESSIONAL EXPERIENCE

ICEO LAB LTD – Linity, BeOne

London, United Kingdom
Senior Software Engineer | 02.2023 – Present

BeOne is a regulated **banking and payments application** supporting accounts, payments, FX, and integrations with external financial partners.

- Core backend contributor to **payment and account-related services**, including payments, withdrawals, FX conversion, and balance management
- Designed and implemented **KYC/KYB onboarding flows**, enabling compliant account opening and transaction execution
- Integrated external service providers using **REST APIs and webhook-driven workflows**
- Designed and operated **event-driven backend services using Kafka**, including:
    - Payment state changes
    - Balance updates
    - KYC lifecycle events
- Modeled **PostgreSQL transactional schemas** for financial workflows with a focus on:
    - Consistency and correctness
    - Idempotency and retries
    - Auditability and traceability
- Built a **centralized market-data and exchange-rate service** used by payment and FX flows
- Applied **secure coding practices** for financial APIs (input validation, access control, audit-friendly designs)
- Worked closely with product, compliance, and infrastructure teams in a regulated environment

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BITCLEAR AG

Ruggell, Liechtenstein
Senior Staff Software Engineer & Manager | 04.2019 – 01.2023

- Led development of a **crypto-enabled payment processing platform** operating under strict regulatory requirements
- Designed and implemented **payment and transaction monitoring systems** supporting regulated crypto flows
- Built internal **wallet and payment service infrastructure** for custody and fund movements
- Designed and delivered a **KYC/KYB and risk-profiling platform** supporting business relationships and transaction approval
- Integrated **AML and blockchain analytics providers** (Elliptic, Chainalysis, Scorechain)
- Implemented **Travel Rule** data exchange and compliance reporting pipelines
- Provided architectural leadership across backend services, payments, and compliance systems
- Managed and mentored engineers while remaining hands-on with critical backend services

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BITMONEY.EU – Crypto Limited

Malta
Lead Software Engineer | 05.2016 – 04.2019

- Built an FX-enabled platform for **buying and selling Bitcoin using credit cards**
- Integrated multiple **payment service providers (PSPs)** and optimized routing to reduce processing costs
- Designed **transaction flows, order matching, and settlement processes**
- Integrated with external exchanges and liquidity providers
- Built KPI and business analytics dashboards
- Took full ownership of Android and iOS mobile applications delivered by an external vendor

PREVIOUS EXPERIENCE

VALUELOGIC / SCOUT24

Software Engineer | 07.2016 – 12.2017 - Backend development using PHP / Symfony - Feature development and maintenance for *umzug-easy.de*

LIMANGO.PL – limango GmbH

Lead Developer | 05.2013 – 07.2016 - Lead developer for *limango.pl* e-commerce platform - Designed data pipelines and KPI dashboards - Managed application lifecycle and collaboration with Limango DE - Created product database replication strategies across the organization

ALLEGRO GROUP – CENEO.PL

Software Engineer | 11.2012 – 05.2013 - Backend development for price-comparison platform - Implemented product description clustering

PLAYARENA.PL

Software Engineer | 04.2009 – 04.2016 - Built and maintained a sports event management platform - Responsible for full application lifecycle

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EDUCATION

Wroclaw University of Science & Technology
MSc. Computer Science, 2014

Wyższa Szkoła Informatyki i Zarządzania „Copernicus"
BSc. Computer Science, 2012

LANGUAGES

- Polish (native)
- English (professional)