

DANIEL ODIACHI

Senior Full Stack & AI Engineer | LLM / Agentic Systems | Fintech & Payments

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PROFESSIONAL SUMMARY

Senior Full Stack Engineer and Technical Lead with 8+ years shipping production systems across fintech, web, and mobile, now building LLM-powered products in production: Retrieval-Augmented Generation (RAG) pipelines, agentic workflows with tool-use, LLM-assisted document extraction, and a custom Model Context Protocol (MCP) server, using Anthropic Claude and OpenAI. Strong full-stack fundamentals in TypeScript / Node.js and React, comfortable in Python, with real infra/DevOps depth (Docker, CI/CD, AWS) and a security-first mindset. CTO tenure at Hizo Africa leading 6 engineers and owning architecture for cross-border payments, KYC/AML, virtual card issuance, and end-to-end encryption. Ships real products to real users, owns correctness end to end, and translates business pain into working software.

TECHNICAL SKILLS

AI / LLM Engineering. LLM application development (production), Retrieval-Augmented Generation (RAG) with vector + keyword retrieval, embeddings, agentic workflows and orchestration, tool-use / function calling, Model Context Protocol (MCP) server development, multi-provider integration (Anthropic Claude, OpenAI), LLM-assisted document / data extraction, prompt engineering, connector / tool integrations

Backend. Node.js / NestJS (5+ yrs), TypeScript, Go / Golang (3+ yrs), Python, PHP / Laravel (8+ yrs), REST API design, WebSockets, Redis queues & job processing, JWT / OAuth2

Frontend. React.js / Next.js (4+ yrs), TypeScript, Tailwind CSS, real-time UI (WebSockets), Vue.js / Nuxt.js (5+ yrs), vanilla JavaScript

Databases. PostgreSQL (incl. vector search / pgvector), MySQL, MongoDB, Redis (caching & queuing)

Infra / DevOps. Docker, Docker Compose, GitHub Actions / GitLab CI (CI/CD), AWS, DigitalOcean, Kubernetes, Terraform, Nginx (reverse proxy, load balancing), Cloudflare (WAF, edge caching), Linux server administration, monitoring & scaling

Payments. Virtual card issuance & lifecycle, cross-border FX & remittance, KYC / AML pipelines, webhook & event-driven integrations. Providers: Interlace, Glyde, Smile ID, SasaPay / PawaPay / M-Pesa

Mobile. Flutter / Dart (iOS & Android), Firebase Cloud Messaging, deep linking, App Store / Play Store deployment

Security. OWASP Top 10 mitigation, end-to-end encryption (X25519 + AES-256-GCM, HKDF-SHA256), SSL/TLS, secrets management (HashiCorp Vault), rate limiting, SOC 2 readiness

Tools. Git, GitHub, Postman, Claude Code, Cursor, Figma, Jira

WORK EXPERIENCE

Technical Lead / CTO

Oct 2023 to Present

Hizo Africa, Pan-African Neobank, Remote

Led platform architecture and engineering for a pan-African neobank serving virtual USD cards, cross-border payments, and KYC-gated services. Live on iOS App Store and Google Play.

- Built and shipped LLM-powered features in production: a support / operations assistant using RAG (vector + keyword retrieval over internal docs and knowledge base) with Anthropic Claude and OpenAI, grounding answers to reduce hallucination across customer and internal support flows.
- Engineered agentic workflows that take actions across internal APIs via tool-use / function calling, automating multi-step KYC, transaction, and support tasks with human-in-the-loop verification.
- Applied LLM-assisted document and data extraction to KYC/identity flows, turning unstructured documents into structured, validated fields feeding the Prova verification pipeline.
- Built a custom Model Context Protocol (MCP) server exposing internal tools and connectors to LLM agents, standardizing how agents call company systems.
- Owned the Hizo Global Virtual Card system end to end — architecture, schema, REST API, security, and Interlace SDK integration — powering 5,000+ USD cards issued across multiple African markets.
- Architected a bidirectional USDT-to-fiat remittance platform with FX conversion, liquidity routing, and payout via local African rails (SasaPay, PawaPay, M-Pesa), processing \$1M+ in monthly volume across 7+ corridors.

- Built Prova, a provider-agnostic KYC platform engineered primarily in Go for high-throughput identity verification — 50,000+ identities verified at a 90%+ pass rate, with tiered document validation and progressive feature gating.
- Designed an end-to-end encryption layer (X25519 key exchange, HKDF-SHA256, AES-256-GCM) for secure card-detail reveals, with a Flutter client SDK.
- Hardened public APIs against OWASP Top 10 with Redis rate limiting, Cloudflare WAF, enforced TLS, and centralized secrets management, sustaining 99.9% uptime across production services.
- Managed a team of 6 engineers and seven third-party vendor relationships (Interlace, Glyde, Smile ID, SasaPay, PawaPay, Choice Bank, Fidelity Bank) across product, design, and compliance.

Senior Engineer

2023

Glyde, Payment Service Provider, Remote

- Built the core payment infrastructure for Glyde, an all-in-one payments platform for businesses.
- Built the business KYB (Know Your Business) system for onboarding and verifying merchant entities before they can transact.
- Built collections, the payment-collection flows merchants use to take money in.
- Engineered across Laravel and TypeScript / Node.js microservices, with Nuxt on the front end.

Senior Engineering Consultant

2021 to Present

Coriftech Solutions / TIVA Tech Africa / TECH4DEV, Remote · Part-time / Advisory

- Delivered LLM features for clients — RAG-based assistants and agentic automations integrating Anthropic Claude and OpenAI — alongside full-stack Node/TypeScript and Python builds.
- Coriftech Solutions: Designed full-stack development training syllabi and contributed to winning a government youth and girl-child empowerment contract.
- TECH4DEV: Delivered full-stack engineering training to 1,000+ youths across multiple cohorts.
- TIVA Tech Africa: Built client-facing software and websites and engineered in-house SaaS applications.
- Trazo (formerly Olili): Ongoing backend and platform architecture support for a food-vending platform; advising Vent Africa on backend architecture.

Lead Web Developer, WordPress and Three.js

2022 to 2023

Spiral Marketing, Fairfax, Virginia, USA, Remote

- Led the WordPress and Three.js team delivering client projects across SaaS, marketing, and interactive web experiences.
- Built immersive Three.js sites with custom WebGL animations and 3D product showcases; mentored junior developers on modern JavaScript.
- Owned WordPress theme and plugin development end to end, including performance optimization and deployment.

Backend Developer and Team Lead

2018 to 2020

Abegyi Corporation, Jos, Nigeria

- Led a 2-engineer backend team on a fintech product that secured \$500,000+ in seed funding.
- Owned backend architecture, payments integration, and release coordination across the product lifecycle.

EDUCATION

B.Eng, Mechanical Engineering, Federal University of Technology, Owerri (FUTO), 2011 to 2016

Certification, Software Development, Compunet Technologies, 2018