DANIEL ODIACHI

Senior Full Stack Engineer & Technical Lead | Fintech & Payments

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PROFESSIONAL SUMMARY

Senior Full Stack Engineer and Technical Lead with 8+ years shipping production fintech platforms across web and mobile, including a CTO tenure at Hizo Africa where I led a team of 6 engineers and owned architecture for cross-border payments, KYC/AML pipelines, virtual card issuance, end-to-end encryption, and seven third-party integrations. Deep backend in Laravel/PHP (8+ yrs) and Node.js/NestJS (5+ yrs), with strong frontend in Vue/Nuxt (5+ yrs) and React/Next (4+ yrs), and cross-platform mobile in Flutter. Track record of hardening APIs to production standards, scaling fintech products across multiple African markets, and translating business requirements into shipped systems.

TECHNICAL SKILLS

Backend. PHP / Laravel (8+ yrs), Node.js / NestJS (5+ yrs), TypeScript, REST API design, WebSockets, Redis queues, Sanctum / Passport auth, JWT / OAuth2

Payments. Virtual card issuance and lifecycle, cross-border FX and remittance, USDT-funded fiat disbursement, KYC / AML pipeline design, webhook architecture, event-driven integrations. Providers: Interlace (card issuing), Glyde (PSP and virtual accounts), Smile ID (KYC and identity verification), SasaPay / PawaPay / M-Pesa (mobile money and payout rails), Firebase FCM

Frontend. Vue.js / Nuxt.js (5+ yrs), React.js / Next.js (4+ yrs), TypeScript, Tailwind CSS, vanilla JavaScript, Webflow

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

Secondary Stack. Java / Spring Boot, Python, Three.js / WebGL

Databases. PostgreSQL, MySQL, Redis (caching and queuing)

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

Security. OWASP Top 10 mitigation, end-to-end encryption (X25519 + AES-256-GCM with HKDF-SHA256), API gateway and WAF configuration, SSL/TLS, secrets management (HashiCorp Vault, .env hardening), JWT / OAuth2 / API key auth, rate limiting, penetration testing, SOC 2 awareness

Tools. Git, 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 across multiple African markets. Live on iOS App Store and Google Play.

- Owned the Hizo Global Virtual Card system end to end — architecture, schema, REST API, security, and Interlace SDK integration — powering USD card issuance 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).

- 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.
- Caught a silent float conversion bug in cross-border decimal math during staging through assertion-level logging, preventing a class of money-movement errors from reaching production.
- Built Prova, Hizo's provider-agnostic KYC platform (Smile ID and others), enabling tiered document validation and progressive feature gating across user journeys.
- Engineered a crypto trading module (BTC, ETH, USDT, USDC) with an internal rate engine, PSP integrations, and tiered KYC enforcement — authored the PRD and API spec end to end.
- Hardened public APIs against OWASP Top 10 with Redis rate limiting, Cloudflare WAF, enforced TLS, and centralized secrets management.
- Led Flutter mobile delivery on iOS and Android, including FCM deep-link notifications routing users into transaction, KYC, and card flows.
- Managed a team of 6 engineers and seven third-party vendor relationships (Interlace, Glyde, Smile ID, SasaPay, PawaPay, Choice Bank, Fidelity Bank), coordinating across product, design, and compliance.

Senior Engineering Consultant 2021 to Present
Coriftech Solutions / TIVA Tech Africa / TECH4DEV, Remote (project basis)

- **Coriftech Solutions:** Designed full stack development training syllabi and contributed to winning a government contract for youth and girl-child empowerment training programs.
- **TECH4DEV:** Delivered full stack engineering training to 1,000+ youths across multiple cohorts under youth empowerment initiatives.
- **TIVA Tech Africa:** Built client-facing software and websites, and engineered in-house SaaS applications for the firm's product portfolio.
- **Trazo (formerly Olili):** Ongoing backend and platform architecture support for a food vending platform; also 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 web projects across SaaS, marketing, and interactive web experiences.
- Built immersive Three.js marketing sites with custom WebGL animations and 3D product showcases, and 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