

# Marcin Zduniak

CTO | *Technical Leader* | *Blockchain, FinTech and Payments*

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## Summary

CTO and hands-on architect with 20+ years across Web3, FinTech, payments, and enterprise integration. Built blockchain and payment platforms, led distributed teams, and delivered secure systems under high reliability and compliance constraints (including PCI DSS environments). Strong at aligning business and legal requirements with pragmatic architectures, delivery processes, and engineering culture.

- Architecture and delivery for blockchain and payments platforms, from concept to production
- Engineering leadership for distributed teams, hiring, mentoring, and execution
- Security-first mindset: smart contracts, secure SDLC, OWASP practices
- Deep integration background: APIs, messaging, high availability and scalability

## Professional Experience

### SkyTrade | CTO

Jan 2023 to Present

Platform enabling monetization and trading of air rights (the legal right to use and control space above buildings and land).

- Led a team of up to 20 across engineering and product delivery
- Launched 3 product lines (B2C, B2B, B2Gov) and supported successful fundraising
- Own technology strategy and architecture across on-chain and off-chain components, web, and mobile
- Translate legal and product requirements into delivery plans and scalable system designs

**Tech:** Solana, DePIN, RWA, Next.js, NestJS, Java, Spring, Python, Flutter

### The Risk Protocol | CTO

Jan 2023 to Oct 2024

Crypto investment platform focused on limiting volatility risks for retail and institutional investors.

- Designed architecture and delivered initial prototype combining Solidity smart contracts with off-chain provable computation
- Built and led the founding engineering team, introduced standards and security-focused practices
- Enabled better decision-making by communicating blockchain and security trade-offs to stakeholders

**Tech:** Solidity, TypeScript, Node.js, Next.js, Python, AWS

### FrOntierX | CTO

Feb 2022 to Jan 2023

White-label Web3 platform with launchpad, marketplace, revenue sharing, and issuance tooling.

- Built platform architecture and initial prototype; led a team of up to 15

- Delivered integrations across 3 chains (Ethereum, Polygon, ImmutableX), balancing scalability, time-to-market, and maintainability

**Tech:** ImmutableX, Ethereum, Polygon, AWS, TypeScript, Next.js, NestJS, Kafka, Redis, CockroachDB

### **Close Cross | CTO**

**Jan 2018 to Jan 2022**

Started as a part-time blockchain consultant and software architect, later owned end-to-end delivery.

- Took MiFID II regulated product live (incl. crypto component) and led certification process resulting in the Malta MiFID II license; drove architecture, QA, and security

**Tech:** Ethereum, L2 state channels, AWS, Kotlin, TypeScript, React, React Native

### **inBillo | Blockchain Consultant (advisory)**

**Aug 2021 to Feb 2022**

DeFi startup exploring new approaches to B2B debt management and enterprise liquidity.

- Provided technical advisory on architecture and feasibility

**Tech:** DeFi, blockchain architecture

### **JHELY | Co-Founder, CTO and COO**

**2020 to 2021**

Real-estate platform operating in Bolivia and other LATAM jurisdictions.

- Built the remote operating model, hiring and coordinating IT, marketing, sales, and business development teams
- Led delivery of the first platform version and supported partnerships discussions

### **trade.io | CTO**

**Jul 2018 to May 2019**

Cryptocurrency exchange.

- Managed globally distributed development teams and coordinated subcontractors and contracts
- Acted as blockchain domain expert and coordinated delivery across engineering, marketing, and legal teams

### **Espeo Software | Head of Blockchain**

**Jun 2017 to May 2019**

Software house with clients across Western Europe, US, and Asia.

- Designed blockchain system architectures and oversaw delivery across projects
- Mentored engineers, ran technical trainings, supported pre-sales, and spoke at events

### **Colubris.PRO | Blockchain and Crypto Consulting**

**Oct 2014 to Sep 2018**

Consulting and delivery across blockchain products, APIs, and protocols (Ripple, Stellar, Hyperledger, Corda).

- Delivered smart contract development and audits, token issuance, and exchange integration work
- Produced feasibility studies and prototypes across derivatives, lending, gaming, bots, and explorers

### **Intelligent Payments (Gibraltar) | Team Leader and Architect**

**Jan 2013 to Aug 2018**

PCI DSS Level 1 payments gateway provider with integrations to 100+ payment solutions, serving top gaming brands.

- Led distributed engineering teams across Gibraltar, Malta, Romania, Spain, and outsourced partners
- Architected and delivered payment integrations, plus AML and liability risk mitigation subsystems
- Improved reliability, maintainability, and performance, including targeted use of Redis and multi-threaded processing
- Introduced and scaled quality tooling and CI practices (SonarQube, PMD, JaCoCo, FindBugs, Jenkins)

**Tech:** Java, Spring, Apache Camel, JMS, REST/SOAP, Redis, Oracle, Jenkins, Git

## Additional Experience

- ICON plc (Ireland), Senior Java Software Engineer (Aug 2012 to Dec 2012): backend services and large-scale integrations, ETL workflows, multi-tenant migration work
- TELEO.pl (formerly KillBill.pl), IT Director and Technical Project Manager (Apr 2009 to Jul 2012): led an agile team, built first platform prototype, designed scalable distributed architecture (AWS, SQL and NoSQL), vendor QA, budgeting and scheduling
- Earlier roles include Architect and Senior Developer (DekaBank, DAB bank), Ruby on Rails Developer (femory.de), and J2EE/J2ME development (NaviExpert), plus integration and SAP projects

## Education and Certifications

- MSc in Digital Currency, University of Nicosia (Cyprus), 2018
- MSc in Software Engineering, Poznan University of Technology (Poland), 2007
- BSc in Computer Science, Poznan University of Technology (Poland), 2006
- Corda Certified Developer (R3), 2019
- Certified Ethereum Developer (B9lab), 2017
- Certified Bitcoin Professional (CryptoCurrency Certification Consortium, C4), 2016
- Scrum Master Certificate (International Scrum Institute), 2013
- Sun Certified Programmer, Java SE 5.0, 2006

## Technical Skills

**Blockchain and Web3:** Ethereum, Solidity, Solana, Polygon, ImmutableX, L2 state channels, DeFi, RWA, DePIN

**Languages:** TypeScript, JavaScript, Node.js, Java (SE/EE), Kotlin, Python, Go, C#, Ruby on Rails, PHP, Scala

**Frameworks:** Next.js, NestJS, React, React Native, Spring Framework, ASP.NET

**Cloud and Platforms:** AWS, Azure, OpenShift, Netlify, Heroku, Linux

**Data and Integration:** PostgreSQL, MySQL, Oracle, MongoDB, CouchDB, Redis, CockroachDB, Kafka, RabbitMQ, JMS, Apache Camel, REST, SOAP

**Quality and Delivery:** Jenkins, SonarQube, PMD, JaCoCo, FindBugs, Checkstyle, JUnit, Mockito, OWASP awareness

**Productivity:** Jira, Confluence, Scrum, Kanban