

Yaroslav Tsebro

Node.js Backend Developer

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SUMMARY

Backend developer with 3+ years of Node.js and TypeScript, mostly in fintech. I enjoy building products from scratch and seeing them work in production: I led our KYC verification service, built lending features that raised the average loan size by 24%, and worked on a credit decisioning platform with AI modules.

WORK EXPERIENCE

Finsfera — fintech / lending platform

Dec 2024 – Present

Fullstack Developer · Remote

AutoKYC — identity verification service

B2B product that verifies user identities for fintechs and exchanges. A partner sends a document photo and a selfie, and we confirm the person is who they claim to be or send the case to manual review.

Team: Fullstack Lead (me), Fullstack Middle, BA, PM, CTO.

- Built the core verification flow from scratch: document reading (OCR, MRZ, QR, barcodes) for **60+ countries**, face matching and duplicate detection. **~96%** of applications are decided without an operator.
- Made verification **~70% faster** with **3x throughput** by running checks in parallel and fixing an encryption bottleneck.
- Added screening against 10+ sanctions and wanted lists (OFAC, UN, EU, Interpol, FBI) that catches different spellings of a name.
- Launched age estimation and content moderation on top of it.

Stack: TypeScript, NestJS, PostgreSQL, TypeORM, Redis, BullMQ, RabbitMQ, AWS (Rekognition, Textract, S3), Azure Computer Vision, Tesseract.js, ZXing, sharp, ffmpeg, OpenPGP, Docker, Jest, Swagger

Lending platform — core product and CRM

Team: PM, 3 BA, 5 Backend (Node.js), 3 Frontend, 2 Python, 2 DevOps.

- Designed and launched a **loan upsell system** that grew the average loan size by **24%**.
- Reworked the integration with our debt collection agency so it only receives the data it's allowed to see.
- Designed deferred notifications, so we can tell a customer about a rejection and point them to partner offers later.
- Built a status system that moves different entities through multi-step flows with branching logic (State Machine, Clean Architecture).
- Connected 2 payment providers (PSP).

Credit & Risk Intelligence Platform — loan decisioning

B2B platform that helps lenders decide on loans: it collects bureau, income, open banking and KYC data and returns an explainable approve / review / decline decision. 13 microservices; I owned integrations, customer data, decision logic and AI.

Team: 2 Backend, Fullstack (me), BA, PM, CTO.

- Built a **gateway to 5 data providers** that survives slow or failing providers and brings all data into one format.
- Built the customer profile service with consents and history; per-customer encryption keys allow **full GDPR deletion**.

- Designed a **fault-tolerant decision engine**: missing data or a broken rule sends the application to a person, never to auto-approval.
 - Built an **LLM gateway** (Claude, OpenAI, Ollama) with provider fallback, personal data masking and cost limits, plus AI search over internal policies.
- Stack:** TypeScript, NestJS, Python, FastAPI, PostgreSQL, pgvector, Prisma, Redis, BullMQ, Kafka (Redpanda), gRPC, MinIO, Claude API, Ollama, Docker, Testcontainers

Octy — no-code mobile app builder

Fullstack Developer · Remote

Jul 2023 – Dec 2024

Web builder where people create Android and iOS apps without code; the apps can work with APIs and local databases. Backend on Node.js.

- Built the **iOS code generation engine** from scratch: it turns a project from the builder into a real iOS app.
- Built a secure and fast content-sharing system (CQRS, caching).
- Wrote multi-layer project validation based on graph logic, so errors in a project are caught early.
- Created app versioning based on key-frame snapshots, so users can go back to earlier versions.
- Added an **AI assistant** that generates data for the app engines (OpenAI API, Socket.io).

SKILLS

Backend	TypeScript, JavaScript, Node.js, NestJS, Express, Feathers.js, AdonisJS, Python (FastAPI), GraphQL (Apollo), gRPC, Socket.io
Databases	PostgreSQL, pgvector, MongoDB, Redis, Elasticsearch, TypeORM, Prisma, Sequelize, Mongoose
Queues & async	RabbitMQ, Kafka, BullMQ, Cron
Architecture	Microservices, Clean Architecture, CQRS, Saga, transactional outbox, State Machine
AI / LLM	Claude API, OpenAI API, Ollama, RAG, hybrid search
Cloud & DevOps	AWS (S3, EC2, IAM, Rekognition, Textract, API Gateway, RDS, DynamoDB, ECS/EKS), Azure Computer Vision, Docker, GitHub Actions, CI/CD
Documents & media	Tesseract.js (OCR), ZXing, pdf.js, sharp, ffmpeg
Security	OpenPGP encryption, signed API requests and webhooks, rate limiting
Testing & docs	Jest, Supertest, Testcontainers, Swagger / OpenAPI
Web3	Solidity, Hardhat, OpenZeppelin, web3.js, Ganache
Other	Angular (RxJS), Next.js, HTML / SCSS (BEM), n8n

EDUCATION

Kharkiv National University of Air Force	— Bachelor's, Software Engineering	2023 – 2025
Kharkiv Computer-Professional College	— Associate degree, Software Engineering	2019 – 2023

LANGUAGES

English — Upper-Intermediate · Ukrainian — Fluent