FAVOUR OLAYINKA AWOGBEMI ("FRANK")

Backend / Full-Stack Software Engineer — Laravel · Node.js · Vue · Fintech, Payments & SaaS Systems

+234 810 420 7725 | frankolayinkafavour@gmail.com | favescsskr@gmail.com

linkedin.com/in/favourOlayinka | github.com/madassdev | frankonline.cloud

Nationality: Nigerian · Location: Ilorin, Nigeria · Visa: Require employer sponsorship · Availability: Immediate · English (fluent)

PROFESSIONAL SUMMARY

Backend-focused full-stack engineer with 6+ years building and operating production systems across fintech, payments, blockchain, and multi-tenant SaaS. Worked remotely with international teams in France and South Africa on platforms serving 100,000+ users and loan-recovery workflows processing over ₦2 billion monthly.

Depth in transactional correctness — ledger design, database-level atomicity, idempotency, webhook integrity, and authorization logic. Built and still operate a live multi-asset crypto/fiat exchange end to end, including an on-chain event listener with HMAC-verified webhooks and independent on-chain transaction verification before any balance moves.

Comfortable owning a feature from schema to deployment: Laravel/PHP and Node.js on the backend, Vue/Nuxt and React on the frontend, MySQL/PostgreSQL/Redis for data, Docker and Linux in production. Lately building applied-AI systems where deterministic code checks the model's output (live demos at frankonline.cloud). Seeking a hands-on engineering role with employer visa sponsorship.

CORE TECHNICAL SKILLS

Languages & Frameworks: PHP 8+, Laravel, JavaScript, TypeScript, Node.js, Express.js, Hono, Python, FastAPI, Vue 3, Nuxt.js, Inertia.js, React

Backend & Architecture: REST APIs, webhooks, microservices, multi-tenancy, RBAC, queues, event-driven workflows, request idempotency, OpenAPI/Swagger

Databases & Data: MySQL, PostgreSQL, Redis, SQLite, schema design, transactional integrity, ledger design, SQL debugging

Payments & Fintech: Stripe, Paystack, Flutterwave, Redbiller, OKRA (Open Banking), loan disbursement & recovery, eligibility and affordability logic, reconciliation

Blockchain & Web3: EVM chains, ERC-20, BlockCypher, QuickNode, upgradeable smart contracts, IPFS, multi-chain wallets, on-chain transaction verification

Infrastructure & DevOps: Linux, Docker, Caddy, Nginx, Traefik, GitHub Actions CI, DNS/SSL, VPS deployment, production troubleshooting

Security-Aware Engineering: Access control and authorization logic, business-logic vulnerability review, HMAC request signing, encrypted key custody, 2FA

Applied AI & Tools: Claude API (tool use, extraction), MCP servers, OpenAI API; Claude Code, Codex, Cursor; Git, GitHub, Postman

PROFESSIONAL EXPERIENCE

IT Specialist / Software Systems Developer · Oneshot Multibiz Limited — **Oct 2024 – Present**

Ilorin, Nigeria · Hybrid

- Built a full-stack POS and financial management platform used for daily business operations, sales tracking, and reporting.
- Built an AI-powered report parser that ingests unstructured daily reports pasted from WhatsApp and writes them into the database, with error detection, correction, and overwrite handling — removing manual data entry from the reporting cycle.
- Built CRM tooling, an event ticketing platform, and a WhatsApp bot that audits daily reports and flags inconsistencies.
- Extended the WhatsApp bot so /ask and /review run Claude Code on the server; data fixes need an explicit YES and are audited.
- Own deployment, production support, and IT infrastructure; train and support 20+ staff across all internal systems.
- **Stack:** Laravel/PHP, JavaScript/TypeScript, MySQL, SQLite, Docker, WhatsApp automation, Claude Code.

Full-Stack Developer · NoteForms — **Dec 2023 – Oct 2024**

France · Remote contract · SaaS form-building platform, 20,000+ users

- Contributed to OpnForm, the open-source form builder behind the product, used by external and self-hosted teams.
- Built the Matrix Input feature for advanced form data collection, reCAPTCHA integration to cut spam submissions, UTM source tracking for marketing attribution, and team functionality for collaborative form management.
- Built self-hosted deployment mode for the open-source project.
- Contributed to the Vue 2 → Nuxt / Vue 3 migration across NoteForms, OpnForm, and Airformtable.
- Handled user-reported issues through Featurebase — reproduced bugs, diagnosed root causes, and shipped fixes. Remote team of 5–8.
- **Stack:** Vue.js, Nuxt, Laravel/PHP, MySQL, Docker, GitHub.

Backend Developer · MFS Africa / Onafriq — **Feb 2022 – Aug 2024**

South Africa · Remote contract · Pan-African fintech, 50+ person organisation, systems serving 100,000+ users

- Built and maintained backend services for loan obtainment, disbursement, and repayment recovery, supporting workflows processing over ₦2 billion monthly.
- Built auto-recovery functionality using Redis and scheduled jobs to recover outstanding loan repayments from user balances.
- Audited business logic and identified exploit exposure that would have allowed ineligible users to obtain loans; fixed the underlying authorization and business-logic weaknesses, reducing direct financial risk.
- Refactored core legacy affordability and eligibility calculations spanning multiple microservices.
- Rebuilt API shapes and structures for consistency and maintainability, and authored OpenAPI / Swagger documentation for backend services.
- Built role-based access control and permissions, an agent onboarding dashboard, and an admin simulation interface letting internal teams validate customer loan scenarios before release.
- Integrated Open Banking through the OKRA API; built backend APIs for microfinance products including Baxi POS and Trade Finance.

- **Stack:** Laravel, MySQL, Redis, React, microservices, OpenAPI/Swagger.

Backend Developer → Lead Backend Engineer · Futurex Digital **Oct 2019 – Dec 2021**

Nigeria · Onsite full-time · Team of 30+ across engineering, design, delivery and client support

- Lead backend engineer on several Laravel applications; also managed WordPress project delivery and client technical requirements.
- Built Kitcart, a multi-tenant multi-store e-commerce platform with automated domain registration (Name.com) and hosting provisioning (Heroku, Hostinger) as part of store onboarding. Processed over ₦80 million in its first six months.
- Built Autify, a multi-tenant platform for mobile data resellers, and the backend architecture for Chatonym, an anonymous messaging platform that achieved viral organic adoption across Nigerian universities.
- Built Proptor (multi-tenant real estate SaaS), Logocify (client services CRM), and contributed to YFGN, a data collection portal covering 15 million+ Nigerian young farmers.
- **Stack:** Laravel/PHP, MySQL, REST APIs, multi-tenant architecture, hosting and domain integrations.

SELECTED ENGINEERING WORK

XPM Exchange — multi-asset crypto/fiat exchange | *Client project · built solo · live in production since 2022*

Designed and built the platform end to end, then rebuilt it with automated on-chain settlement. The v2 systems work:

- Blockchain event listener — a separate service monitoring all configured EVM-compatible networks, filtering by exact log topic to distinguish native transfers from ERC-20 transfers in both directions, with BlockCypher integration for Bitcoin. Maps detected transactions to registered user wallets and emits webhooks.
- Webhook integrity — HMAC signature verification on every inbound request, plus two-stage transaction verification: the receiving application independently re-checks the transaction hash on-chain and credits or debits using on-chain values rather than trusting the payload.
- Multi-currency ledger — NGN, USD, BTC, ETH, BNB, USDT (ERC-20 / BEP-20 / TRC-20), TRON and SOL wallets, with every debit and credit wrapped in database transactions for atomic commits. Includes decimal normalisation across assets of differing precision (8- vs 18-decimal) and a rates engine using live price feeds with admin-configurable offsets.
- Key custody & treasury — wallet keys stored encrypted and decryptable only after strict admin verification; wallet sweeping explicitly excluded from being processed as a user withdrawal despite appearing on-chain identically. Testnet mode and a wallet/webhook simulator allow full end-to-end testing without burning gas.
- Product surface — bills payment via Redbiller (airtime, data, TV, electricity, internet) with callback verification, transaction PIN, 2FA, a referral engine with points weighted by transaction type, KYC, virtual accounts and cards, gift card trading, and user-to-user transfers.

Autify — multi-tenant data reseller platform | *Futurex Digital*

Mobile data resellers buy in bulk and resell at a margin. The cheapest channel was USSD, but it required an admin to manually dial a payload for every single customer order. Built a web platform where customers register under a specific reseller; the backend processes each purchase and pushes a webhook to the admin's device, which automatically fires the correct USSD payload. Handled request idempotency, device registration, error and success state resolution, and per-tenant deployment. Built the customer frontend, admin dashboard, and backend API/webhook layer.

Oneshot MS — hospitality operations platform | *Oneshot Multibiz Limited*

Inventory management, access control, sales reporting, and revenue/expense bottom-line calculation, with AI-based parsing of unstructured daily reports into structured records — including error detection, correction and overwrite handling. Also covers debt and repayment tracking, tips and cash management, activity logs, and admin user management, alongside a separate event ticketing product used by external organisers.

Chatonym — anonymous messaging platform | *Futurex Digital*

Built backend and frontend for a platform where users create "grounds" and post anonymously. Achieved viral organic adoption across Nigerian universities and NYSC groups. Firebase Cloud Messaging push notifications, image upload, admin moderation and timeouts, referrals, threaded messages, infinite scroll, theming and micro-animations.

RECENT BUILDS & PERSONAL PROJECTS

Self-directed builds, not client work. Live demos run on my own VPS at frankonline.cloud.

- **Quote Inbox —** AI quoting desk for IT suppliers (quote.frankonline.cloud): Claude extracts line items with verbatim evidence; prices are computed deterministically in integer cents from the price list; a person approves every quote. TypeScript, Hono.
- **AI Receptionist —** Booking assistant built on Claude tool use (reception.frankonline.cloud). A (technician, slot) primary key makes double-booking impossible across processes; idempotency keys, staff handoff, rate limits and daily spend caps.
- **AI Ops Assistant & AI Data Extraction —** Back-office tools served over MCP where every write becomes a role-checked approval card with an audit trail (ops.frankonline.cloud); LLM extraction from WhatsApp reports and invoices with code-checked totals, payments and duplicates (extract.frankonline.cloud).
- **Opportunity Engine —** Self-hosted job and scholarship agents; a fact-checker blocks invented claims; approval queue, audit log, MCP.
- **Flashly —** Cross-DEX arbitrage research on Arbitrum: block-pinned Multicall3 quotes, Chainlink prices, second-RPC re-verification.
- **Also —** HuntWorld (3D web game, 1,000-player load test), TailorApply (Chrome extension), Shorts Factory (Remotion pipeline).
- **Earlier —** PulseDesk (business SaaS), CineFlow (cinema ops), Atlas Portfolio (multi-chain wallets), Stakz (staking), UseFundly, Filr.

EDUCATION & CERTIFICATIONS

- **B.Sc. Information and Communication Science —** University of Ilorin, Nigeria (2014–2018)
- **Certificate in Computer Training —** Escube I.T, Nigeria (2012–2015)
- **Google Cybersecurity Certificate —** In progress