Damilare Peter Eniayewu

Engineering Leader & Product Architect | Fintech, Payments and Information Security

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SUMMARY

Engineering leader and product architect with 9 years building regulated fintech: cross-border payments, digital lending, wallets and card acceptance. As CTO and Product Architect at Cede Technologies, led product, engineering, cloud infrastructure and information security for a B2B payments platform that has processed $4B+ across 8+ markets, and for its Voye remittance app; as ISMS Manager, ran SOC 2, PCI DSS v4.0.1, ISO 27001 and ISO 22301 with controls designed into the platform. Leads teams of up to 10 and stays hands-on in Go, Node.js, Flutter and AWS.

SELECTED ACHIEVEMENTS

- Led the platform behind $4B+ in processed transactions across 8+ markets, 25+ currency pairs and 25+ institutional and liquidity partners.
- Launched Voye in the UK, Canada, Nigeria and Kenya within six months; Cede's retail products serve 100K+ users.
- Owned the technical side of a live PCI DSS v4.0.1 audit, plus the SOC 2, ISO 27001 and ISO 22301 programs, as ISMS Manager.
- Saved $500K+ in one year at Leejam Sports by replacing paid third-party dependencies with in-house modules.

CORE SKILLS

Leadership: Engineering leadership, hiring and team design, technical strategy and roadmaps, build-vs-buy, vendor and partner management, executive and regulator communication

Security & Compliance: ISMS management, SOC 2, PCI DSS v4.0.1, ISO 27001, ISO 22301, KYC/KYB, AML, NDPA 2023, CBN Risk-Based Cybersecurity Framework, secure SDLC, threat modeling, OWASP Top 10, audit readiness, incident response

Threat & Fraud Defense: Real-time transaction monitoring, velocity rules, geo-fencing, device-change detection, AWS WAF with managed OWASP rules, HMAC-SHA256 request signing, GuardDuty, mobile app hardening (certificate pinning, root, jailbreak, Frida and tamper detection)

Cloud & Delivery: AWS (ECS Fargate, EC2, Lambda, RDS, S3, WAF, CloudFront, CloudWatch, GuardDuty, Security Hub), Cloudflare, GitHub Actions CI/CD, Datadog, trunk-based development, feature flags (Unleash)

Architecture & Code: Payments architecture (idempotent APIs, double-entry ledgers, payout routing, card-present EMV and ISO 8583), B2B partner APIs, microservices, event-driven systems; Go, Node.js, TypeScript, PostgreSQL, Flutter/Dart, Swift, React, Next.js

PROFESSIONAL EXPERIENCE

CTO & Product Architect — May 2025

Cede Technologies · Cross-border payments: B2B platform and the Voye consumer app · Calgary, Canada (Remote)

- Led product, engineering, infrastructure and security for Cede's B2B payments and treasury platform and Voye, its consumer remittance and P2P FX app; managed a cross-functional team of ~10 across mobile, backend, product and QA, plus an external development partner.
- Set the architecture and technical roadmap across Flutter mobile, React and Next.js web, Node.js and Go services, PostgreSQL and AWS, and agreed launch sequencing for each corridor with treasury, compliance and product leadership.
- As ISMS Manager, owned the security and compliance program end to end: SOC 2, PCI DSS v4.0.1, ISO 27001, ISO 22301, KYC/AML and Nigeria's NDPA 2023. Authored the InfoSec Roles and Responsibilities framework used in a live PCI DSS audit.
- Built and delivered the secure-coding training for engineering and product (July 2026): FX threat model, NDPA and CBN duties, and OWASP Top 10:2025 mapped to the Flutter, Node, React and AWS stack.
- Designed and shipped real-time transaction monitoring inside the payment path (velocity rules, cross-platform tracking, geo-fencing and device-change detection), so fraud signals are raised as transfers happen, not in next-day review.
- Restored staging and production after an edge outage caused by a failing ModSecurity and OWASP CRS layer, then rebuilt the edge on AWS WAF with managed OWASP rules, with no recurrence.
- Secured partner APIs with HMAC-SHA256 request signing, verified in middleware and mapped to a shadow user, so partners integrated with no changes to business logic.
- Moved delivery to trunk-based development with Unleash feature flags, so each market releases behind a flag.
- Replaced an inherited React Native contractor app with Flutter after stabilizing it for two months, so each new corridor's KYC and payout flow became configuration instead of new code.
- Built the product analytics model (KYC funnel, cohort retention, corridor conversion) and assessed UK and Canada rails.

Product Architect & Mobile Engineering Lead — Jan 2024

Leejam Sports (Fitness Time) · Saudi Exchange-listed fitness operator in Saudi Arabia and the UAE · Riyadh, Saudi Arabia

- Own architecture and the product roadmap for the Fitness Time app (~2M downloads), FT Trainers and the web platform.
- Lead two engineering teams and a DevOps function. Led the rebuild of the member app for iOS and Android and a stability program with Datadog observability that brought the crash rate below 1%.
- Saved $500K+ in the first year by replacing paid third-party dependencies with in-house modules.
- Designed the BLE and QR gym access-control SDK and a component library shared by three apps.

Frontend Team Lead (Contract) — May 2025

Health Station · FastCare telehealth and HMIS hospital management software · Nigeria (Remote)

- Lead the web and mobile frontend team for FastCare telehealth and the HMIS hospital management platform; define shared architecture across the admin portal, doctor app and patient app, and present quarterly reviews.
- Built the admin portal with role-based access control and audit logging, and led the migration of the inherited React Native patient app to Flutter with no user disruption.

Senior Software Engineer (Contract) — Jul 2023

Access Bank Plc, via Oxygen X · QuickBucks digital lending · Lagos, Nigeria (Remote)

- Built QuickBucks mobile and web apps for borrowers, vendors and admins, with loan simulation and credit decisioning against the bank's loan engines.

Senior Mobile Engineer — Aug 2022

EsSolo Holdings · White-label wallets, cards and banking POS · London, UK (Remote)

- Architected a white-label wallet and card platform shipped as separately branded apps in five markets (Nigeria, Kenya, Brazil, Colombia, US), generating $1M+ in revenue, with tenant-isolated data layers and KYC/KYB built into the core flow.
- Built banking POS software for Android terminals: EMV chip and NFC contactless reading, online PIN with PIN-block encryption and terminal key management, and ISO 8583 authorizations and reversals.

Mobile Engineer — Jun 2021

Mycover.ai · Embedded insurance · Lagos, Nigeria

- Owned the embedded-insurance SDK end to end (API contract, versioning, documentation, partner support) and built ML-assisted claims inspection with damage analysis and fraud checks.

Software Developer — Aug 2020

Madesoftlogic · Software agency · Lagos, Nigeria

- Built Esopos, an offline-capable cloud POS for supermarkets, plus crypto wallet and ride-hailing apps.

Web and Mobile Developer — Jan 2018

Goldenwave Innovations · Ibadan, Nigeria

- Delivered websites and mobile apps for individuals and small businesses; first production Flutter work.

CONTRACT EXPERIENCE

Senior Mobile Engineer (Contract) — Apr 2024

Ubenwa Health · Nanni AI, an AI baby-cry translator used by 500K+ parents · Montreal, Canada (Remote)

- Extended Nanni AI's audio capture, subscriptions, in-app purchases and Firebase Remote Config A/B tests.

Software Developer (Contract) — 2023

Voisek · Miami, USA (Remote)

- Built the native mobile SDK behind anti-vishing and anti-smishing protection embedded in clients' own apps.

EDUCATION

BSc, Electronic and Electrical Engineering, Obafemi Awolowo University, Ile-Ife, Nigeria — 2015

CERTIFICATIONS

AWS Certified Solutions Architect – Associate (Amazon Web Services); IBM AI Engineering Professional Certificate (IBM, Coursera); System Design and Architecture (University of Alberta, Coursera); AI Agent Software Development (MasarTech)

WRITING, TALKS AND OPEN SOURCE

- “Platform Engineering: Building Internal Developer Platforms That Pay for Themselves,” talk at Poolot, April 2025
- “Latency sovereignty in African payment infrastructure,” Digital Times Nigeria, 2025
- device_sentinel_security: open-source Flutter SDK for root, jailbreak, Frida and tamper detection (pub.dev)