COLLINS KIPTOO

Software Engineer · Full-stack Products · Applied AI

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PROFILE

Software engineer who builds complete products, now building AI features that are measured before they're trusted. Five years shipping marketplaces, e-commerce tools, SaaS and document AI; for the last 2.5 years I worked across every part of Cloover's lending platform, a Berlin climate fintech (Series A led by MMC Ventures and QED Investors, $1.2B debt facility): offers and checkout, Schufa and CRIF credit checks, contracts, invoicing, payments, an EIF guarantee audit system and 30+ integrations. AI-assisted engineering daily since 2025 (Claude Code, Buildprint). Learning Python, TypeScript, React and Docker, with the work going up on GitHub as it ships.

KEY FIGURES

15+
products shipped to production since 2020

30+
third-party integrations in a single platform

6,000+
users on the largest product I worked on

5.0
on every rated freelance contract since 2021

FEATURED PROJECT

Payout Reconciler · LLM agent that matches bank payouts to invoices (in progress) — Oct 2026

- Rules first (amount, reference, date window, fee tolerance), Claude only for ambiguous cases, low-confidence matches routed to human review, every proposed link logged with its reasoning.
- Labelled synthetic data built from production failure modes; the eval harness reports auto-link rate, precision, false-link rate and cost per 100 payouts, rules-only against rules plus model.
- Python, FastAPI, Claude API (tool use, structured outputs), MCP, Postgres, Google Cloud Run, pytest. Code at github.com/SoiCollins as it ships.

EXPERIENCE

Software Engineer · Cloover, climate fintech, Berlin (remote) — Feb 2024 to Sep 2026

Lending platform for residential solar, storage and heat pumps; about 20,000 installations a year across four countries; backed by a $1.2B debt facility and a €300M European Investment Fund guarantee.

- **Built across the whole platform:** offers and checkout (VAT rules for split solar and heat-pump projects at 0% and 19%, a lock on offers edited after signing), contracts, invoicing and payments, organisation-level feature switches and lead notifications for installers.
- **Credit decisions:** Schufa and CRIF report processing, score-to-probability-of-default mapping, an affordability rule, underwriting alerts and a backoffice credit-report import tool; reconciled 63 projects with missing credit records.
- **Integrations:** 30+ integrations and 340+ API calls, including Stripe, Buckaroo, Nordiska, PAIR Finance, QuickBooks, HubSpot, Postmark, DocuGenerate, OpenSanctions and Google Solar; a Zapier and Pipedrive flow approved for Zapier's public listing.
- **Compliance system:** designed and shipped the EIF guarantee-eligibility audit: one record per deal frozen at approval, four automated checks, cost-of-funds snapshots, recompute metadata and a backfill across every live German project. Audited the finance spreadsheet first and found three errors before sign-off.
- **Payments:** Stripe PaymentIntents, SetupIntents, Checkout, SEPA Direct Debit, virtual IBAN, payouts and refunds, Buckaroo mandates. Traced why payouts failed to link to invoices and backfilled 720 records, cutting unmatched payouts from 532 to 157.
- **Data correctness:** sweeps across every live project (7 fix batches, 89 fee-inflation projects, 133 SEPA consents, 45 split projects); fixed an effective-interest-rate formula (monthly ×12 replaced with compounding) and VAT conversion errors.
- **Security:** privacy rules across core data types, webhook authentication for Stripe, Buckaroo and Postmark, a hardcoded secret found through an agent-assisted sweep and rotated, live keys removed from test.
- **Migration to Google Cloud:** source of truth for legacy behaviour; found that new-platform projects never set a customer link the old app read in 289 places, fixed a checkout-redirect bypass, aligned invoice timing across both platforms.
- **Team:** named platform-expertise contact in the engineering onboarding plan, first engineer in the PR review rotation, named validator before release, built the Checkout 2.0 test infrastructure, inherited and maintained the installer incentive system.
- **Stack:** legacy platform on Bubble.io; Stripe, SEPA, Buckaroo, Schufa, CRIF, Postmark, DocuGenerate, HubSpot, Zapier, Google Cloud; Claude Code and Buildprint daily.

2021 to 2026

Freelance Bubble.io Engineer · Upwork and direct clients, alongside the roles below; 7 contracts, 5.0 on every rated one

- Ten-month fullstack engagement for a US client; consolidated several apps into one application; Bulk Create API support; a QA audit delivered as a written report.

Software Developer · Naviu.tech, product studio, Berlin (remote) — Feb 2023 to Jan 2024

- **Fence (fence.finance):** asset-backed finance operations platform for lenders, backend and dashboard; the company later raised a $20M Series A and administers $1.5B in assets.
- **Koncile.ai:** document intelligence for finance teams, front end and review flows over an AWS Textract extraction pipeline.

Software Developer · Optimal.dev (USA) and Webmastry.com, contract — May 2022 to Jan 2023

- Six production apps in parallel across marketplaces, e-commerce, SaaS and AgriTech: a freelance marketplace with Stripe Connect split payments, escrow milestones and DocuSign; a five-channel inventory sync (Shopify, Amazon, eBay, Facebook Marketplace, Mercari); image-based pest counting on Xano; review collection and social-sharing tools.
- Compminer at Webmastry: an anonymous compensation-benchmarking SaaS with survey collection and market comparison charts.

Junior Developer and Actuarial Intern · Teknospur Inc; Jubilee Insurance, Nairobi — 2020 to 2021

- MVP builds with dynamic forms and conditional workflows; insurance data validated for risk pricing and reporting accuracy.

SKILLS

Platform	Bubble.io (5 years, production fintech: backend workflows, API Connector, privacy rules, releases, workload tuning), Xano, Supabase, FlutterFlow
Code	JavaScript and Node.js (working), SQL (basic). **Learning now:** Python, TypeScript, React, Docker
Payments and data	Stripe, SEPA Direct Debit, Buckaroo, reconciliation and backfills, dunning (DE, NL, SE), Schufa, CRIF, PD mapping, EIF eligibility logic
Integrations	REST APIs and webhooks, Stripe Connect, Shopify, Amazon and eBay APIs, HubSpot, QuickBooks, Postmark, DocuGenerate, DocuSign, Zapier, Pipedrive, AWS Textract, Google Maps and Places
Cloud and AI	Google Cloud, Cloudflare; Claude Code and Buildprint daily; prototyping with the Claude and OpenAI APIs, MCP, RAG and evaluation harnesses
Delivery	Specs with stakeholder sign-off, Jira and Linear, PR review, QA against production data, incident triage, Notion, Figma

EDUCATION

BSc Actuarial Science with Information Technology — 2018 to 2021 (conferred 2022)

The Catholic University of Eastern Africa, Nairobi · Second Class Upper Division · English (C1), Swahili (native)