

# NUUTTI KOTIVUORI

## Distinguished Engineer

- Email: [naked@iki.fi](mailto:naked@iki.fi) • Location: Espoo, Finland • Personal Website: [nakedible.org](http://nakedible.org)
- GitHub: [github.com/nakedible](https://github.com/nakedible) • LinkedIn: [www.linkedin.com/in/naked](https://www.linkedin.com/in/naked)

## PROFESSIONAL SUMMARY

Visionary technology leader with three decades of experience, adept at rapidly mastering new industries and technologies. Proven track record in architecting secure, scalable systems and driving innovation across diverse sectors. Excels in formulating technological strategies, leading large-scale integrations, and founding successful tech ventures. Combines deep technical knowledge with strategic business acumen to deliver cutting-edge solutions in cloud computing, cybersecurity, and emerging technologies.

## EXPERIENCE

### Nexi Digital Finland

#### Lead Strategic Technology Architect, Nordics & DACH

July 2024 – Present

Tasked with developing comprehensive technology strategy for Nexi Group across Nordic and DACH regions. Leading design and execution of key IT projects and resolving critical technological challenges. Providing strategic insights on technology choices to align with business objectives across the group.

#### Head of Strategy, Connect

October 2020 – August 2024

Led technological strategy for payment terminals across Nordic and DACH regions. Developed and successfully pitched a five-year product and technology roadmap, adopted group-wide by Nexi. Instituted quarterly architecture workshops, fostering collaborative design practices. Drove innovation in payment solutions, aligning technological advancements with business objectives.

#### Head of Connect

January 2020 – September 2020

Led integration of Poplapay and Poplatek into Nexi's payment terminals development hub, overseeing Nordic and DACH operations. Managed transformation of diverse team, leading 170 employees and subcontractors. Established distinctive development culture and implemented matrix organizational structure, enhancing efficiency and team performance.

### Poplapay / Poplatek Payments Oy

#### Partner

March 2015 – January 2020

Co-founded and scaled Poplapay, delivering comprehensive payment terminal and processing solutions. Pioneered cloud-native AWS backend architecture with PCI DSS Level 1 certification and innovative Lua-based terminal architecture. Grew to a team of ten, achieving significant Nordic market penetration. Led company to successful acquisition by Nexi Group (formerly Nets).

### Poplatek Oy

#### Partner

January 2010 – January 2020

Co-founded professional services firm specializing in payment industry solutions. Grew from five to thirty employees through technical excellence and innovative problem-solving. Developed expertise in payment technologies, establishing reputation for complex fintech projects. Company's success led to acquisition by Nexi Group (formerly Nets).

## Previous Roles

- Co-founder at VPNease Oy (September 2008 – December 2009)
- Co-founder at Codebay Oy (July 2006 – December 2012)
- Software Engineer at Staghorn (March 2004 – April 2006)
- Subcontractor at Valimo Wireless (2005 – 2006)
- Software Engineer at Netseal (January 2002 – March 2004)
- Software Engineer at SmartTrust (February 2000 – December 2001)
- Trainee at Nokia Mobile Phones (October 1997 – August 1998)

## EDUCATION

Päivölä School of Mathematics

1996 – 1997

Photo available  
on request

## AREAS OF EXPERTISE

- **Software Development:** 25+ years designing and implementing scalable systems across diverse industries, using a wide array of languages and technologies.
- **Payment Systems:** Expert-level knowledge in card payments, including terminals, eCommerce, acquiring, and issuing, with 15+ years of experience.
- **Cloud Architecture:** 10+ years building cloud-native applications with infrastructure-as-code. Expert in AWS, with familiarity of other public cloud platforms.
- **Security & Cryptography:** Strong background in adversarial security thinking, cryptographic protocol implementation, and compliance certifications across various sectors.
- **Product Strategy:** Expertise in developing product visions, go-to-market strategies, and launching innovative tech products, aligning technical capabilities with business objectives.

## SKILLS

- **Languages:** Rust, Python, TypeScript/JavaScript, C/C++, Java, Lua, Functional (OCaml, Haskell)
- **Cloud & Infrastructure:** AWS (expert), GCP, Azure, Kubernetes, Terraform, CloudFormation, CDK
- **Cryptography:** TLS, IPsec, HSMs, PKI, X.509, PGP, NaCl, SHA-3, zk-SNARK
- **Security & Compliance:** PCI DSS, PCI PIN, GDPR, NIST, OWASP, Secure SDLC
- **Databases:** PostgreSQL, MySQL, DynamoDB, Redis, Elasticsearch, MongoDB, Parquet, Iceberg
- **Development Practices:** DevSecOps, Pipelines, Guardrails, Observability, Chaos Engineering
- **Embedded:** ARM, ESP32, micropython, FreeRTOS, PCB design