



Dmitry Volodchenkov

Hands-on CTO + CPO · Python / Django · Crypto-fiat · AI-Native

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SUMMARY

Hands-on CTO + CPO who ships at Series-A quality with capital-efficient teams. 18+ years Python / Django. Most recently spearheaded a 5-month engagement that took **Keytom** — a regulated cross-border crypto-fiat neobank — from zero to live production as embedded CTO + CPO (Canadian MSB + Czech VASP, Sep 2025 launch). Founder of **Qantor** — engineering + product as a service for fintech and AI-native ventures, with own SaaS products (QSale, AIST Travel) in production. Combines hands-on technical leadership with 10+ years of commercial e-commerce P&L experience (\$50M+) — uncommon depth across product, engineering, and revenue.

CAREER HIGHLIGHTS

- **Shipped a regulated cross-border crypto-fiat neobank to live production as embedded CTO + CPO** — 5-month engagement, ~6-person team across two sides, Canadian MSB (FINTRAC) + Czech VASP/CASP licenses + PCI DSS SAQ for card-issuing flow, **2,000+ clients onboarded** since Sep 2025 launch.
- **Built and operate Qantor** — own SaaS portfolio: **QSale** (deployed across retail chains running **1k+ stores**, serving **4M+ MAU**, processing **1M+ orders**) plus **AIST Travel** — combined with embedded engineering + product engagements for fintech and AI-native clients.
- **Designed and run a production multi-agent SDLC pipeline** (Claude Code + MCP + custom task orchestrator) — role-based agents with GitOps + IaC discipline. Proven on real delivery: Yandex.Delivery 3PL integration, Core Web Vitals optimization on QSale, performance and admin tooling work.
- **Led commercial e-commerce P&L of \$50M+** as Director of E-commerce at 585 Gold (800+ stores) and CDO at SUNLIGHT before returning to hands-on technical leadership — brings revenue / retention / SEO discipline to engineering decisions.

SELECTED EXPERIENCE

Embedded CTO + CPO — Keytom

Apr — Sep 2025

Cross-border crypto-fiat neobank · Client engagement via Qantor · Canadian MSB (FINTRAC) + Czech VASP/CASP · live

- **Co-led a 5-month engagement** to ship a regulated cross-border crypto-fiat neobank for a fintech client. Qantor side (4): hands-on CTO, me as CPO + senior backend, frontend lead, DevOps. Client side (2): frontend + designer.
- **Designed and shipped both B2B and B2C user journeys end-to-end** — registration, onboarding, customer dashboard, B2B/B2C account segmentation, internal staff workflows.
- **Owned the data layer + ledger architecture** — schema design, account / employee / staff models, transactional integrity for crypto-fiat ledger.
- **Architected and wrote 6 partner integrations from scratch** — compliance (Sumsb), card issuance (REAP + Visa), fiat rails (ClearJunction for EU/UK + Fortress Trust for US), crypto liquidity (KuCoin, OKX).
- Built the **public API** for both customer-facing frontend and internal staff panel. Custody: institutional-grade MPC via **Fireblocks**.
- Engagement time-split: **~30% in code, ~40% team management & coordination, ~30% partner / provider negotiations.**
- **Live since Sep 2025 with 2,000+ clients onboarded** across B2B + B2C tiers.
- **Production resilience:** hot-standby deployment on GCP (**multi-zone topology architected; single-zone deployed per client cost preference**), partitioned PostgreSQL for ledger throughput, Cloudflare CDN with anti-DDoS at the edge.
- Stack: Django 5.1, Python 3.12, DRF, Celery + SQS, Pydantic 2, drf-spectacular, PostgreSQL, Redis, GCP. Operating cost **\$1.5–2k/mo with hot standby. PCI DSS SAQ completed** for the card-issuing flow; external penetration test passed (PCI DSS-aligned, minimum applicable scope); minor findings resolved pre-launch.

Founder & CEO — Qantor

2024 — Present

Engineering + product as a service · own SaaS products + embedded engagements

- Founded Qantor to combine **own SaaS products** (QSale, AIST Travel) with **embedded engineering + product engagements** for fintech and AI-native clients (Keytom is the flagship engagement).

- **Drive hands-on technical leadership** while running the business: hiring, partnerships, customer engineering, regulatory and vendor coordination.
- **Optimized capital efficiency** by securing Google for Startups, AWS Activate, and Cloudflare for Startups credits — keeps operating cost low across the portfolio.

Lead Engineer — QSale Platform

2019 — Present

Multi-tenant retail SaaS · Qantor own product · notable tenant: iskorka.com (jewelry retail)

- **Built and operate a production platform deployed across retail chains** — collectively **1k+ physical stores, 4M+ monthly active shoppers, 1M+ orders processed, 100k+ products** in catalog. Source figures: qsale.io.
- **Designed multi-service architecture** isolating storefront / admin / POS / webhooks for independent scaling and load profiles.
- **Production scale infrastructure:** Kubernetes on GCP with autoscaling across services, partitioned PostgreSQL + ClickHouse for analytics, Cloudflare CDN with anti-DDoS at the edge.
- Stack: Django, PostgreSQL, ClickHouse for analytics, Vue 3 / Nuxt 3 storefront, Kubernetes on GCP.

Tech Lead — AIST Travel

2024 — Present

AI-native travel platform built on QSale · Qantor own product

- **Built MVP** validating multi-vendor supply: **60+ tour operators, 30k+ hotels**, tens of thousands of tour packages live.
- Building **self-guided AI tour generation**: multi-leg, risk-aware, budget-constrained itineraries. Differentiated vs Mindtrip / Layla / Wonderplan (single-destination): handles climate / safety / budget tradeoffs across multiple destinations in one trip plan.

AI-NATIVE ENGINEERING PRACTICE

- **Built and run a production multi-agent SDLC pipeline** on Claude Code + MCP + custom task orchestrator — role-based agents (analyst, architect, developer, QA) with structured review checkpoints.
- **Enforce GitOps + IaC discipline; ensure no agent-driven production operations** — deploys, migrations, and prod commands stay human-controlled.
- **Apply pragmatic build-vs-buy decisions** across compliance, custody, payments — leverage over NIH. Real-world delivery via this pipeline includes full Yandex.Delivery 3PL integration and Core Web Vitals work.

PREVIOUS EXPERIENCE

15+ years in Russian e-commerce, combining technical and commercial leadership: **Director of E-commerce, 585 Gold** (jewelry retail, 800+ stores) · **CDO, SUNLIGHT** (jewelry retail) · **Director of E-commerce, Qantor** (2014–2019) · growth roles at **Actionpay** (affiliate network). Combined commercial oversight: P&L exceeding \$50M+.

TECHNICAL SKILLS

Languages: Python (18+ years), TypeScript, JavaScript, SQL

Backend: Django 4.2 / 5.1, DRF, FastAPI, REST APIs / OpenAPI (drf-spectacular), Celery, Pydantic 2, JWT, microservices

Frontend: Vue 3, Nuxt 3, Tailwind, TypeScript

Data: PostgreSQL 16 (partitioning, read replicas), Redis 7.2, ClickHouse

Infrastructure: GCP (primary), Docker, Kubernetes + Helm with autoscaling, Cloudflare (DNS / CDN / anti-DDoS / proxy edge)

Reliability / SRE: hot-standby failover, multi-zone-ready architectures, GitOps + IaC, CI/CD, observability, structured incident response

AI / Agents: Claude Code, MCP, multi-agent orchestration patterns

Crypto / Fintech: KYC / KYB / KYT / AML, MPC custody, Visa card issuance, SWIFT / SEPA / ACH / Fedwire, MSB / VASP regulatory frames, PCI DSS SAQ + targeted pentest

EDUCATION & LANGUAGES

Education: Specialist (MSc-equivalent) in Computational Mathematics and Cybernetics — **Lomonosov Moscow**

State University (MSU), CMC Faculty. Specialty: Mathematician, Systems Programmer.

Languages: Russian (native) · English (technical native — 20+ years; conversational B2 progressing to C1)

GitHub public footprint expanding Q2 2026: open-sourcing the multi-agent SDLC orchestrator. Current production code under client NDA.