

Kingsley Agyei Marfo

Software Engineer | Full-Stack Developer | FinTech & E-commerce Systems

Dunstable, United Kingdom | 07459 017243 | kmarfo325@gmail.com

LinkedIn: [linkedin.com/in/kingsley-a-marfo-419b28100](https://www.linkedin.com/in/kingsley-a-marfo-419b28100) | GitHub: github.com/Kingsley-Marfo | Portfolio: [Add Portfolio URL]

PROFESSIONAL SUMMARY

Software Engineer with commercial experience designing, developing and deploying secure, production-ready software across FinTech, e-commerce and enterprise platforms. Delivered complete solutions from requirements gathering through architecture, implementation, deployment and post-launch support for real clients. Experienced in full-stack development, backend engineering, payment systems, REST APIs, secure authentication, relational database design and production hosting, combined with strong leadership, stakeholder management and operational problem-solving experience.

TECHNICAL SKILLS

Programming Languages: PHP, Python, Java, JavaScript, SQL, HTML5, CSS3

Frontend Technologies: JavaScript, HTML5, CSS3, Tailwind CSS, React, Vite, responsive web design, Progressive Web Apps, service workers, WordPress

Backend Technologies: PHP, FastAPI, REST API development, authentication and authorisation, session management, background processing, webhook processing, payment integration, SMTP and transactional messaging

Databases: MySQL, PostgreSQL, relational database design, entity relationship modelling, schema design, prepared statements, database migrations, transactional data handling, SQL queries and joins

APIs and Integrations: Paystack API, WhatsApp Cloud API, SMS gateways, SMTP, REST integrations, card payments, Mobile Money payments, webhooks

Security: Role-based access control, JWT authentication, TOTP two-factor authentication, bcrypt password hashing, CSRF protection, rate limiting, account lockout, audit logging, secure file storage, input validation, HMAC-SHA512 signature verification, idempotent payment processing, OWASP-aware development, XSS mitigation, SSRF mitigation, secure password-reset tokens, passwordless OTP verification

Cloud and Deployment: Apache, Linux hosting, IONOS hosting, HTTPS, SSL/TLS, HSTS, DNS configuration, SFTP deployment, .htaccess, scheduled background jobs, production debugging, database migrations

Developer Tools: Git, GitHub, VS Code, Postman

Engineering Practices: Requirements gathering, software architecture, systems analysis and design, technical documentation, testing and debugging, client communication, software maintenance, production support

SOFTWARE DEVELOPMENT EXPERIENCE

Freelance Software Developer (Contract)

2023 - Present

Deliver end-to-end software solutions for commercial clients, from requirements and system design through development, deployment and post-launch support.

Flayona - E-commerce and FinTech Platform

Freelance Software Developer | <https://flayona.com> | 2025 - Present

Technologies: PHP, MySQL, mysqli, prepared statements, JavaScript, HTML5, CSS3, Paystack API, Apache, IONOS hosting, SMTP, WhatsApp Cloud API, SMS, Progressive Web App.

- Designed and deployed a production multi-vendor e-commerce and FinTech platform supporting distributor-specific pricing, variant-level inventory and region-based fulfilment.
- Delivered a configurable Buy Now Pay Later (BNPL) lending system with KYC onboarding, 1 to 24 month repayment terms, tiered flat-interest pricing (0 to 22%), automated instalment scheduling and capped, non-compounding late fees.
- Integrated Paystack card and Mobile Money payments using HMAC-SHA512 webhook verification, idempotent processing and race-safe transaction reconciliation.
- Engineered four secure authentication domains for customers, distributors, administrators and Credit Officers, incorporating TOTP two-factor authentication, account lockout, passwordless OTP and role-based access control.
- Implemented secure handling of Ghana Cards, payslips, selfies and KYC information using private storage and ownership-checked, authenticated access.
- Built configurable loyalty, promotions, membership, pre-order, professional-discount, distributor-management and internal credit-scoring capabilities.
- Delivered the complete software development lifecycle, from requirements gathering and database modelling through architecture, production deployment, scheduled processing, production debugging and post-launch support.

Julli Jets - Commercial Aviation Website

Freelance Web Developer | <https://jullijets.co.uk>

Technologies: WordPress, Elementor, HTML, CSS, JavaScript, responsive design, contact and enquiry forms.

- Worked directly with the client to gather requirements and translate business needs into a responsive commercial website for an aviation-related business.
- Designed, developed and deployed a professional customer-facing website with responsive layouts, structured content and enquiry functionality.
- Supported deployment, content updates, usability improvements and ongoing client requirements.

OpFix - Secure Enterprise Maintenance Management Platform (Final Year Project)

Full-Stack Developer | <https://opfix.co.uk>

Technologies: React, Vite, Tailwind CSS, Supabase, PostgreSQL.

- Designed and deployed a secure, enterprise-style cloud-based maintenance management platform supporting six organisational roles and end-to-end maintenance workflows.
- Modelled relational data structures for organisations, users, maintenance jobs, quotes, approvals, attachments and audit history.
- Implemented role-based access control, access-level administration, audit logging, soft deletion and restoration.
- Built workflows for immediate (three-hour), 48-hour and one-week approval-based maintenance categories, with responsive dashboards and reporting.
- Evaluated the platform across role-specific user accounts and improved accessibility to approximately 97 to 99 Lighthouse scores through iterative testing and remediation.

Recipe Management System

Full-Stack Developer | Technologies: PHP, MySQL

- Built a full-stack application with public and administration areas, authentication, CRUD operations, image upload and preview, live search, and soft delete with restore; applied Nielsen usability principles and WCAG accessibility considerations to a responsive interface.

PROFESSIONAL LEADERSHIP EXPERIENCE

Restaurant Manager - Burger King UK

2023 - Present

- Lead a team of more than 30 employees in a high-volume quick-service restaurant environment, managing recruitment, onboarding, training, performance and workforce planning.
- Manage business-critical operational systems, digital reporting and performance information, using data to support continuous improvement and business continuity.
- Partner with internal IT teams, engineers, technical suppliers and external contractors to prioritise and resolve operational incidents.
- Maintain Health and Safety, audit and operational compliance while managing stakeholders across Operations, HR, IT, Engineering and senior leadership.

Department Manager - Moto Hospitality Ltd

2022 - 2023

- Led and trained front-line teams in a busy motorway service environment, managing daily operational performance, digital systems and reporting.
- Maintained compliance standards and supported improvements in customer service, training and operational delivery.

Shift Manager to Assistant Manager to Restaurant Manager - Burger King UK

2016 - 2022

- Progressed through increasingly senior management roles after joining the organisation as a Shift Manager.
- Supervised restaurant operations, employee development, customer service, workforce scheduling and compliance.
- Supported recruitment, onboarding, training and performance management, and worked with regional management and technical support teams to deliver operational targets and resolve business-critical issues.

EDUCATION

BSc (Hons) Computer Science - Arden University, UK | 2023 - 2026 (Completed)

Final Year Project: Design and Implementation of a Secure Cloud-Based Maintenance Management System.

Relevant modules: Software Engineering, Web Application Development, Object-Oriented Programming, Database Systems and Advanced Databases, Cloud and Distributed Computing, Information Security, Systems Analysis and Design, Human Computer Interaction.

ADDITIONAL INFORMATION

Eligible to work in the United Kingdom. Full UK driving licence. Professional development (ongoing): Docker, automated testing, CI/CD, AWS, Azure and system design.