

# Edwin Krisnha

CTO / VP Engineering • Driving Growth Through Technology & Execution

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## Summary

Nearly 20 years of building and scaling fintech products across Southeast Asia and globally, from cross-border remittance platforms to e-money solutions, processing \$50M+ in annual transactions.

Led engineering teams across 10 countries, drove 500% revenue growth, and navigated Indonesia's regulatory landscape end-to-end including ISO 27001 certification and Bank of Indonesia licensing.

Currently focusing on AI-applied fintech: fraud detection, risk modeling, and intelligent transaction monitoring.

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## Professional Experience

### Chief Technology Officer

PT Kiriman Dana Pandai (Kirim, KASH)

Jakarta, Indonesia • January 2023 - Present

- Launched a cross-border remittance platform, integrating directly with multiple Indonesian banks and non-bank providers, driving 500% revenue growth.
- Leading the development of a new e-money solution to expand product offerings and drive market growth.
- Initiated the foundation for AI-driven fraud detection by implementing rule-based transaction monitoring and consolidating transaction data.
- Achieved ISO 27001 certification and secured the Bank of Indonesia PJP3 license, while progressing toward the more advanced PJP1 license.
- Led the implementation of strong security protocols and IT governance frameworks, ensuring organizational stability and compliance with industry standards.

### Head of Development

PT Pintar Ventura Pertama (Pintar Ventura Group)

Jakarta, Indonesia • June 2022 - Present

- Rebuilt the engineering team from a fully remote foreign workforce to a local team, cutting costs by 60% while improving productivity.
- Launched three fintech and retail applications in under a year, driving 40% revenue increase.
- Managed over \$50M in annual transactions with full system scalability, and ensured all products met high security and compliance standards through encryption, MFA, and regular audits.
- Collaborated with executive leadership to ensure product development aligned with company-wide business goals, driving revenue growth and enhancing market competitiveness.

### Head of Development

PT Mitra Prodin

Bali, Indonesia • July 2018 - June 2022

- Built a cloud-based HRIS and ERP feeder system that reduced operational overhead by 90%.
- Delivered executive dashboards and decision-making tools adopted by management for operations and strategy.
- Transformed IT from a support function into a core business driver by establishing full governance: team structure, KPIs, policies, service catalogs, and support systems.

## **Chief Technology Officer**

Smartlaunch

Remote, Denmark • April 2014 - July 2018

- Led cross-functional teams across 10 countries to deliver a cloud-based cyber café management platform.
- Reduced operational costs by 40% through cloud optimization and drove 300% revenue growth with industry-first innovations, e.g. self-hosted REST APIs, crypto mining on idle PCs, multi-branch architecture, and global gaming leaderboards.
- Also implemented compliance features for tax reporting and data security across different countries.

## **Lead Software Engineer**

Smartlaunch

Remote, Denmark • April 2011 - March 2014

- Developed a scalable licensing system that transitioned from one-time payments to recurring subscriptions, driving revenue growth.
- Migrated on-premise infrastructure to Azure, improving system performance and reliability.
- Built internal tools integrating APIs for billing, payment, and support systems, improving customer satisfaction.

## **Project Leader / Lead Developer**

Lokojasindo

East Java, Indonesia • September 2010 - March 2011

- Led the development of a system for a new multi-level marketing company, supporting thousands of members across several cities.
- Managed full system development, including member databases, bonus calculations, admin tools, POS, SMS gateway, and customer portal.

## **Application Specialist**

PT Iforte Solusi Infotek

East Java, Indonesia • May 2009 - August 2010

- Maintained and improved an in-house ERP system across multiple subsidiaries.
- Contributed to enterprise-wide business intelligence implementation using Cognos BI.

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## **Education**

**Bachelor of Computer Science** – Universitas Dinamika (STIKOM), Graduated 2008

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## **Certification**

**Payment System Competency-Based Training (Executive Level)** – APPUI Widyantara Indonesia, 2025

**COBIT 2019** – INIXINDO Jakarta, 2021

**Microsoft Certified Professional (MCP)** – Microsoft, 2008

**Oracle Certified Associate (OCA)** – Oracle, 2008