

Victor Mark Mutugi

Nairobi, Kenya | victormarkmutugi@gmail.com

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Xapo Bank Hiring Team

Re: Solution Architect (Remote - Work from Anywhere)

I am applying for the Solution Architect role at Xapo Bank. As a repeat founder who has designed and built production systems end-to-end across three ventures, I bring the architectural breadth and hands-on depth this role demands - with a particular focus on AI strategy and security-first design.

What draws me to Xapo is the AI strategy partnership with the CTO. Over the past six years, I have owned the full technical lifecycle - from domain-driven ERP design with multi-tenant SaaS architecture to embedding ML pipelines and GenAI layers into production products. I built Fluo Analytics as a standalone forecasting API, extracting it from a broader ERP suite through careful bounded-context design - the kind of architectural decision-making this role calls for. My AWS Security Specialty certification and experience building RBAC, audit logging, and security-first systems across multiple platforms align directly with the regulated fintech context at Xapo.

I work remotely from Nairobi, Kenya, and the Work from Anywhere policy is an ideal fit. I am accustomed to async-first collaboration across distributed teams and have led cross-functional delivery across time zones throughout my consulting and founder work. I am confident my combination of production ML/AI systems, security-first architecture, and end-to-end ownership makes me a strong fit for this role.

I would welcome the opportunity to discuss how my experience building and scaling AI-powered platforms can contribute to Xapo's technical strategy. Thank you for your consideration.

Sincerely,

Victor Mark Mutugi