

Kudzaishe Zharare

SOFTWARE ENGINEER · AI SYSTEMS · FINTECH INFRASTRUCTURE

Cape Town, South Africa

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Summary

Software engineer and technical founder with experience building production systems across AI agents, payments, identity, compliance, and mobile applications. At Poza, I design agent workflows in which models interpret intent and propose typed actions while application services authorize and execute them. Previously led identity and compliance engineering at Cleva (YC W24), served as CTO and later Co-Founder of FlexID, built and sold Mutapa Marketplace, and delivered Zimbabwe's national road-safety reporting platform for the World Bank. MIT graduate in Computer Science and Mathematics.

Work Experience

Poza

Cape Town, South Africa

FOUNDER AND LEAD ENGINEER

2025 – Present

- Building financial applications and an authorization layer for actions proposed by AI agents across TypeScript services, mobile clients, web interfaces, and AWS infrastructure.
- Designed typed agent-runtime contracts for intent evidence, exact user approval, single-use execution grants, revocation, idempotency, and auditable execution receipts.
- Established a strict authority boundary: models interpret requests and prepare actions; domain services enforce policy, authorize changes, and execute provider calls.
- Built Smithy API contracts and generated TypeScript and Dart clients, with shared fixtures that verify action unions, modeled errors, approval replay, money serialization, and state transitions.
- Developing card controls, identity and KYC flows, wallets, notifications, and embedded-finance integrations for a regulated African payments pilot.

Cleva Technologies (YC W24)

Remote

LEAD SOFTWARE ENGINEER

2023 – 2025

- Led security, identity, and compliance engineering for a USD banking platform serving more than 500,000 users.
- Built OTP-first onboarding, TOTP and transaction-PIN controls, 90-day re-verification, and web and Android face-liveness flows backed by Amazon Rekognition.
- Designed a configurable KYC rules engine with deterministic deny, retry, review, and approval outcomes; recorded skipped rules and audit evidence for operations.
- Integrated identity, AML, and transaction-monitoring providers and built internal compliance tools for case review, risk decisions, and operational recovery.
- Led implementation across TypeScript, Node.js, Python, React, React Native, PostgreSQL, Redis, and AWS services.

FlexID Technologies (WEF Technology Pioneer)

Singapore / Remote

CTO, LATER CO-FOUNDER

2021 – 2023

- Built a self-sovereign identity wallet across Android, web, and WhatsApp using Algorand, W3C verifiable credentials, zero-knowledge proofs, and MPC key management.
- Led product architecture, cloud infrastructure, SDK and API delivery, and a distributed engineering team serving financial-inclusion use cases across Africa.

Motapa, trading as Mutapa

Harare, Zimbabwe

FOUNDER AND SYSTEMS ARCHITECT

2019 – 2021

- Built commerce and payment integrations for more than 200 Zimbabwean merchants and institutions; sold Mutapa Marketplace to CBZ Holdings, where it continues as Zikimall.

The World Bank

Harare, Zimbabwe

COUNTRY LEAD ENGINEER, DRIVER PROJECT

2019 – 2020

- Built Zimbabwe's crash-reporting application and national dashboards, then led rollout with police, ambulance services, and the Ministry of Health.

Skills

Languages and Applications	TypeScript/Node.js, Python/Django, React, React Native/Expo, Android/Compose, Go; web and mobile product delivery.
AI and Agent Systems	LLM tool calling, structured outputs, typed actions, approval and execution boundaries, MCP, evaluation fixtures, prompt and context design.
APIs and Contracts	REST, webhooks, Smithy, OpenAPI, generated TypeScript and Dart clients, schema evolution, idempotency, modeled errors.
Payments and Identity	Card controls, wallets, provider integrations, KYC/AML, face liveness, OCR, rules engines, DID/VC, authorization and audit trails.
Cloud and Data	AWS CDK, Lambda, Cognito, API Gateway, S3, DynamoDB, SQS/SNS, CloudWatch, Aurora/PostgreSQL, Redis, Docker.
Engineering Leadership	System architecture, technical planning, code review, CI/CD, observability, incident recovery, cross-functional delivery, mentoring.

Selected Engineering Work

Lalela Web Games	Built a Phaser browser platform and shared JavaScript framework for 202 educational activities across mathematics, literacy, programming, science, accessibility, music, and strategy.
Agent Payments Protocol	Contributed to Google's AP2 open protocol, focusing on representing African payment methods and mobile-money flows in accountable agent-initiated payments.
Bantu Grammar Engine	Built a Python research prototype that combines morphological analysis with inspectable JSON-Logic rules to validate Shona text produced by people and language models.

Education

Massachusetts Institute of Technology (MIT)	Cambridge, Massachusetts, USA
BACHELOR OF SCIENCE IN COMPUTER SCIENCE AND MATHEMATICS	2015 – 2019
- Research Assistant, MIT CSAIL Computational Fabrication Group: developed Python simulation and optimization tools linking digital design with physical fabrication. - Undergraduate Researcher, MIT Media Lab Personal Robots Group; President, MIT African Students' Association (2018–19).	