

Luke Czak.

Product & Technology Leader · Payments, Lending & Regulated Fintech at Scale · Hands-on AI / Agentic Engineer

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SUMMARY

Senior Product & Technology leader with 13+ years at the intersection of product, engineering, and delivery — and a deep, hands-on AI-native builder. A former software engineer who still reads production code and leads technical design reviews. Track record of building and scaling regulated financial products, B2B SaaS platforms, ML-powered products, and internal developer tooling — from Series A startups to global banks — as a manager of managers across product and technical-product organisations of 50–80 people. Over a decade shipping through the compliance, trust, and growth constraints that make fintech hard, at HSBC, Shieldpay, and Zopa, and as a founding product-and-technology leader at Irys. Most recently founded my own company to go deep on AI and agentic software development — building a suite of developer tooling for AI-assisted engineering, attempting several solo-founder ventures, and developing the practices that make autonomous multi-agent delivery reliable. Equally comfortable in an enterprise programme office and a zero-to-one founding sprint.

EXPERIENCE

Founder & AI Engineering Lead, Appaya Ltd — London Jan 2026 — present

Founded my own company to go deep on AI and agentic software development — mastering how to build software with autonomous coding agents, attempting several solo-founder ventures, and building a suite of developer tooling for AI-assisted engineering.

- Orchestrated AI coding agents (Claude Code, Codex, Cursor, Kimi) to plan, build, and review software under human direction, developing the practices that make autonomous-agent delivery reliable rather than a demo.
- Built a suite of provider-agnostic developer tools for AI-assisted engineering — a file-based task/decision tracker, a cross-platform schema / design-token / i18n codegen + integrity gate, a multi-engine CLI router and credential/quota broker, and an agent-runtime / skills toolkit — with no single LLM vendor hardcoded.
- Engineered the methodology that keeps autonomous agents honest — adversarial cross-engine review (one model builds, a different model attacks the diff), screenshot / proof-of-work gates, and hard anti-fabrication enforcement — catching production-class defects (SSRF, multi-tenant / IDOR isolation holes, forged store receipts, auth gaps, race conditions) that single-engine review missed.
- Built meta-agents that supervise other coding agents — observing live sessions, diagnosing stalls, and verifying proof-of-work before allowing "done" — turning unreliable autonomous workers into a self-healing, walk-away delivery system.
- Attempted several solo-founder product ventures (pre-launch R&D) across fitness, AI job-search, and AI video/content — building full applications end-to-end as sole architect across native iOS / watchOS + Android / Wear OS, FastAPI / NestJS backends, and Next.js / React frontends.
- Stayed hands-on as principal engineer throughout — daily production-code review, local-first / privacy-first architectures (on-device LLMs, no-cloud-egress data), and security, accessibility, design-token, and localisation discipline across every platform.
- Built an end-to-end AI-driven job-search system — multi-agent role scouting, JD-tailored CV generation, application tracking, and hard anti-fabrication proof gates — as a working proof of the agentic-delivery methodology.

Chief Product & Technology Officer, Irys Photos (Silvertone Media Ltd) — London Nov 2024 — Jan 2026

First product and technology hire at a creative-tech startup; sole technology and product decision-maker with no CPO, CTO, or Head of Engineering above or beside.

- Launched the product publicly in ~9 months across closed beta and public release — owning the full zero-to-one journey from strategy through execution.
- Grew Irys from zero to over 20,000 users across private and public beta over a 16-month product arc in a regulated context.
- Sole decision-maker on architecture, roadmap, and engineering across the whole product.
- Shipped an ML-powered content-moderation pipeline (NSFW detection + text scanning) integrated directly into the media upload and processing flow at scale.
- Owned the relationship with the external development partner (ltransition) delivering build capacity.

Head of Technical Product, Shieldpay — London

Jul 2023 — Oct 2024

Regulated payments platform processing £5–8B in payments annually, serving 40+ of the UK's top 100 law firms across Legal, M&A, and Real Estate escrow and disbursement workflows.

- Owned the in-house rules engine and introduced third-party ML-based risk scoring for KYC/AML decisioning — moving the platform from manual review to automated, auditable risk workflows.
- Delivered a 200% API integration throughput improvement on complex cross-border payments.
- Improved the self-serve integration process, reducing enterprise client onboarding queries and meetings by 50%.
- Owned internal operational tooling for the customer-success team, used in day-to-day client case management and processing workflows.
- Introduced an OKR framework and Agile delivery practices organisation-wide — reaching 80% sprint accuracy within four sprints and establishing repeatable product operating rhythms.
- Led a team of 2 Product Managers plus the Technical Product function.
- Owned early-stage solution design with prospective customers (presales) and ongoing relationships with existing customers in the technology/solution area.

Head of Engagement (Product Lead, Mobile & Web), Zopa — London

Apr 2022 — Jun 2023

FCA-regulated neobank with 850k+ customers, a £2.1B loan book, £2.9B in deposits, and £151M operating income.

- Led a team of 3 Product Managers across mobile app, website, and APIs.
- Owned the open-banking data product — spend categorisation, credit-score explanations, and personalised financial nudges driven by connected-account data.
- Launched features increasing cross-sell of financial products by 1.5%; one feature attracted 5% weekly returning MAUs within its first month.
- Ran an A/B testing programme across the 850k+ user base to validate product decisions with data.
- Introduced an OKR framework and reorganised the product team to sharpen goal alignment and delivery focus.
- Accountable for vendor onboarding and ongoing relationship management; led a cost-saving and efficiency exercise across the vendor portfolio.
- Co-led the inception of the Delivery function and built the case to invest in backend engineering capability.
- Ran strategic product research, discovering and scoping 3 major features for the roadmap.

Head of Product, Smarkets — London

Jun 2021 — Apr 2022

Betting-exchange platform (mobile/web prediction trading), between HSBC and Zopa. First Product hire and member of the Leadership Team.

- First Product person in the company — joined to set up the Product Team and establish ways of working between Product, Tech and Delivery; member of the Leadership Team.
- Created the Product Roadmap and Digital Strategy for the business; supported the inception and launch of the Delivery Team.
- Directly managed the Frontend Engineering, Design (UI/UX) and Customer Services teams alongside Product.
- Improved mobile app performance — reduced app launch time by 50% and raised the Android App Store rating by 0.3.
- Introduced JIRA, Confluence and Agile capacity planning, streamlining project management and documentation; championed modular components, scalable architecture and a design system for reusability.

Global Head of Technical Product Management, HSBC Digital — London

Nov 2016 — Jun 2021

Global digital-banking estate serving millions of customers across 20+ countries. Joined as Global Technical Product Manager; progressed to Global Head of Technical Product Management.

- Led a global Technical Product Management organisation of 11 — 7 direct and 4 indirect reports — across mobile and browser banking; a manager-of-managers role and a member of the Technology Leadership team.
- Led a product and technical-product organisation of 50–70 engineers embedded within wider groups of several hundred, with a £multi-million annual budget.
- Defined technology and product roadmaps improving digital-banking experiences across 20+ countries (UK, US, Canada, APAC, MENA), serving millions of customers.
- Orchestrated the launch of the new HSBC UK Mobile Banking app, followed by US, Canada, and additional markets — navigating alignment with Risk, Legal, Architecture, and regional leadership.
- Coordinated payments, originations, servicing, and account-management capabilities across the global mobile estate.

- Owned the internal 'Mobile as a Platform' capability — the Mobile Foundation, Core, Infrastructure, and Release Engineering sub-teams, reaching 100+ engineers globally — enabling market teams across 20+ markets to compose banking apps without rebuilding from scratch.
- Improved engineering efficiency by 25% by building the case for and executing a modular, reusable mobile architecture.
- Safely migrated millions of users between the legacy and new HSBC mobile banking apps during the platform transition.
- Promoted to Global Head of Technical Product Management in November 2018 (joined November 2016 as Global Technical Product Manager).

Mobile Tech Lead & Lead Mobile Product Owner, Gousto — London Aug 2015 — Nov 2016
Mobile tech + product lead at the meal-kit scale-up Gousto (SCA Investments Ltd.), prior to HSBC.

- First in-house Mobile Team hire — launched Gousto's native iOS and Android apps.
- Scaled the mobile engineering team from zero to two while owning the mobile product end-to-end.
- Introduced a CI/CD environment, streamlining release processes and improving delivery efficiency.
- Managed the relationship and software handover with an external mobile development agency.

Lead Mobile Developer & Product Owner, KweekWeek Ltd — London Sep 2014 — Aug 2015
Event-management and ticketing platform (startup, since closed).

- Hired and led the in-house and external mobile team — my first move from individual contributor to people leadership.
- Owned the mobile product for the event-management and ticketing platform, delivering native iOS and Android for hosts and attendees.
- Established engineering practices, measured KPIs, and managed remote engineering collaborations.

Mobile Software Developer, Movanta Ltd — London Apr 2013 — Sep 2014
Tailored mobile apps for the hospitality sector (startup, since closed).

- Led the full Android and iOS lifecycle — design to deployment — delivering the 'OrderApp' hospitality product across 5 app launches.
- Engineered iBeacon location-based services across iOS and Android, enhancing location-based features.
- Built the mobile-responsive web version (jQuery, PHP).

Software Engineer (iOS), Objectivity — Wrocław, Poland Apr 2012 — Apr 2013
Enterprise software house; set up the company's mobile development practice.

- Set up the company's mobile engineering capability — environment, processes, and standards — as the sole iOS developer, alongside Android and Windows Phone engineers.
- Defined API contracts and standards, improving cross-team communication.
- Delivered a large Android project for leading UK retail brands, working in Agile Scrum.
- Enterprise bespoke-software house (Wrocław) — my first structured commercial engineering environment.

Website / Drupal Developer, Quantum TTC — Wrocław, Poland Mar 2010 — Apr 2012
Early-career web development while completing the BEng.

- Built websites in Drupal / PHP and produced graphic-design assets — the earliest hands-on engineering foundation, held while completing my BEng.

SKILLS

Product & Leadership: Product Strategy & Roadmap · Technical Product Management · Manager of Managers (50–80) · Zero-to-One · B2B SaaS & Platform / Developer-Tooling Products · ML / AI Product Ownership · Open Banking · Regulated Fintech (FCA) · Payments & Lending · KYC / AML & Risk Decisioning · OKRs · Agile Delivery · A/B Testing · Multi-million-£ Budgets · Risk / Legal / Architecture Stakeholders

AI & Agentic Engineering: Agentic Software Development (Claude Code, Codex, Cursor, Kimi) · Multi-engine LLM Orchestration · Provider-agnostic AI Architecture · Adversarial Cross-engine Code Review · AI Anti-fabrication / Proof-of-work Gates · Meta-agent Supervision · RAG & LLM-product Patterns · On-device / Local-first LLMs

Engineering & Stack: Python / FastAPI · NestJS · Next.js / React · TypeScript · Swift / SwiftUI (iOS / watchOS) · Kotlin / Jetpack Compose (Android / Wear OS) · Prisma · PostgreSQL · REST / API Design · Design Tokens & i18n · Codegen · Application Security (SSRF / IDOR / auth) · Accessibility (WCAG)

EDUCATION

Wrocław University of Technology — BEng in Computer Science Wrocław, Poland
Final grade 4.0/5 (UK Upper Second-Class Honours / 2:1 equivalent).