

Alexander Selling

Senior Software Engineer, Payments and Fraud Platform

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\$59.6M GMV RECOVERED 7 months · 3DS step-up	+13.36% APPROVAL LIFT +\$600K / month · Natural Cycles	65.6% LIABILITY SHIFT On 3DS-challenged volume
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Payments platform engineer and 3× founder. I build payment systems (card processing, PSP integrations, vaulting, 3DS, fraud prevention, reconciliation) as highly available, asynchronous Node/TypeScript services. Recovered **\$59.6M in 7 months** at ÖURA and added **\$600K/month** at Natural Cycles by fixing approval rates, false positives, and involuntary churn.

EDUCATION

Royal Institute of Technology (KTH)

- MS Distributed Systems
- MS Information Technology
- BS Computer Science
- BS Computer Networks

PAYMENTS DEPTH

- PSP integrations: Adyen, Braintree, Stripe
- Card vaulting & PCI scope reduction (Basis Theory)
- 3DS2 / SCA step-up, liability shift
- Fraud: Forter, Kount, hCaptcha, email OTP
- Wallets, PayPal, Klarna, Affirm, gift cards
- Subscriptions, dunning & retry strategies
- Ledger correctness: capture, settlement, reconciliation, rounding

FOUNDER TRACK

500 Startups Batch 19

\$150K seed, 2017

Nominated Swedish growth company of the year, 2019

Swedish Construction Innovation of the year, 2014

Swedish IT Project of the year, 2013

EXPERIENCE

ÖURA

2024 – present

Senior Software Engineer, Payments and Fraud

node, typescript, react, AWS, DynamoDB

- Recovered \$59.6M in 7 months** with a 3DS / SCA step-up pipeline that challenges card orders flagged by the fraud stack (Kount 360, Forter, hCaptcha) instead of losing them. 57% challenge conversion. 65.6% liability shift.
- Designed ÖURA's payments platform from 0 to 1: a card vault (Basis Theory) decoupled from Adyen and Braintree so each payment routes to the processor and local method with the best approval rate and lowest fees in that market, without expanding PCI scope. One platform behind D2C, B2B, and subscriptions.
- Recovered \$64.6K in the first 2 weeks** of a new email-OTP step-up layer. 91.5% end-to-end challenge completion. 99.1% submit-to-verify.

Natural Cycles

2023 – 2024

Senior Software Engineer, Payments

node, typescript, angular, react, braintree, stripe

- Increased approval rates 13.36% (+\$600K/month)** by leading the Braintree → Stripe migration for a 3M+ user subscription product.
- Reduced involuntary churn 10%** with a custom retry strategy for failed recurring payments.
- Built the discount and campaign platform powering all marketing across 3M+ users.

Heads

2021 – 2023

Senior Software Engineer

node, typescript, react, iOS

- Built retail point-of-sale software (Square-like): React frontend, Node backend, iOS POS app. 18 customer-facing projects shipped in 18 months.

Founder & CEO

2012 – 2022

iSpect ERP · iControl · iSpect

C#, dotnet core, vue, iOS, couchbase

- Founded three construction-tech companies over a decade; built and led teams of up to 18 across 4 timezones, 0→1 each time.
- Grew iSpect ERP to **\$4M ARR**; took iControl through 500 Startups to \$55K MRR, including offline-first sync architecture still in production.

Backend	node.js, typescript, highly available low-latency async systems, API contract design, modular monoliths & microservices, idempotent webhooks, event-driven processing, GraphQL, DynamoDB, SQL, C# / dotnet core
Platform	AWS, GCP, Docker, CI/CD, GitHub Actions, observability & on-call (Datadog, ELK), feature flags (Statsig), TDD, jest, playwright
Frontend	react, vue, angular, trpc, redux, SSR/SSG, nextjs, astro
Mobile	swift, objective-c, swiftui, uikit, offline-first sync