# RISHIKHESH ANNADURAI

Zero-to-One Engineer · AI products, payments and money movement, Web3

San Francisco, CA | rishiyashvanth@gmail.com | rishikhesh.com | github.com/Rishikhesh | LinkedIn

## SUMMARY

Zero-to-one engineer with 4+ years taking products from first commit to scale. Grew from founding intern to founding engineer at Cypher Wallet (YC W22), building a crypto-backed card stack that processed $10M+ in consumer volume through its 2026 acquihire. Now leading stablecoin card issuance and building AI agents at Nium, and independently shipping HyperDraft, an AI website builder that writes real React code.

## EXPERIENCE

**Nium**, *Senior Developer, Digital Assets* Jul 2026 – Present

- Own stablecoin card issuance end to end: translate partner requirements (e.g. Circle) into product scope, build it, and align internal teams to ship.
- Build AI travel agents that book flights and stays for enterprise customers, paying through Nium's payment rails and enforcing each company's travel policy.

**Cypher Wallet (YC W22)**, *Founding Intern → Founding Engineer* Jun 2022 – Jul 2026

- Architected the world's first real-time crypto-backed card stack for self-custodial wallets, routing, swapping and settling deposits in 100+ assets into card balances; **$10M+** in consumer volume through the company's 2026 acquihire.
- Owned the B2B product (business cards, corporate payouts, payroll) from partner discovery through architecture to rollout; **$2M+** processed.
- Built multi-chain transaction signing, simulation and broadcasting across EVM, Solana and Cosmos, with self-custodial key management.
- Shipped the Chrome extension wallet, dApp provider scripts for Solana and Cosmos, and core mobile app features.
- Designed NestJS services for chain communication, transaction indexing, automated RPC failover and load balancing.
- Ran the product loop directly: handled customer support, analyzed usage, turned patterns into requirements, then shipped and monitored in production.

**Xpresslane**, *Frontend Developer (Intern → Part-time)* May 2021 – Apr 2022

- Built React checkout and billing interfaces on Shopify payment flows; published reusable Storybook component libraries to npm.

## PROJECTS

**HyperDraft**, *AI website builder* hyperdraft.rishikhesh.com

- Turns a one-line brief into a real React site: a plan model designs theme and copy, each section is written in parallel as its own compiled file, checked at desktop and phone width with automatic fix turns, and exported as a Vite + Tailwind project, for well under $1 in model costs per site. A ~1s structured decision (TypeSafe Jev) routes edits so text, colour and order changes apply instantly.

**Zap**, *Real-time expense splitting PWA* zap.rishikhesh.com

- Multi-currency groups, settlements, recurring expenses and web push on Convex; invariant tests re-derive every balance snapshot from the raw ledger, with end-to-end type safety.

**CCTP Bridge**, *Cross-chain USDC transfers* cctp.rishikhesh.com

- Native USDC across Stellar/Soroban and EVM on Circle's CCTP V2 burn-and-mint, built with viem and the Stellar SDK.

## SKILLS

| | |
|---|---|
| **Languages** | TypeScript, JavaScript, Python, Solidity |
| **Frameworks** | React, React Native, Node.js, NestJS, Bun, Convex, Astro, Tailwind CSS |
| **AI** | LLM orchestration, structured model decisions, streaming generation, model routing and fallback, agents |
| **Payments & Web3** | Card issuance, stablecoins, payouts, swap routing, CCTP; EVM, Solana, Cosmos, Stellar |
| **Infrastructure** | AWS, Docker, Vercel, CI/CD, REST and WebSocket APIs, RPC infrastructure |

## EDUCATION

**PSG College of Technology**, *M.Sc. Theoretical Computer Science* 2019 – 2024

CGPA 9.2 / 10 · Best Outgoing Student · Coimbatore, India

Publication: *A Quantum-Resistant Blockchain System: A Comparative Analysis*, Mathematics (MDPI), 2023 · 51+ citations

**Interests:** marathon running, mountain hiking