

József Tar

Senior Full-Stack Engineer · Dunakeszi, Hungary

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PROFILE

Full-stack engineer with 18 years of experience building web software, most of it for banks, lenders and government bodies. I have delivered private banking, account opening and microcredit systems for financial institutions including OTP Bank and K&H Bank, and citizen-facing payment platforms for the Hungarian public sector.

I have used AI coding tools daily since 2022 (Codeium, GitHub Copilot, Claude, Claude Code and Gemini, across Antigravity, IntelliJ IDEA and VS Code) and treat them as a core part of how I plan, build, test and review software.

In 2026 I founded VibeVaults and built it alone, end to end: a multi-tenant SaaS in production with Stripe subscription billing, row-level security in PostgreSQL, OAuth 2.1, and GDPR processor obligations. I am looking to bring that mix of regulated-industry delivery and startup ownership to a fintech team.

EXPERIENCE

Founder & Full-Stack Engineer, VibeVaults

January 2026 to present · Remote

Designed, built and operate a multi-tenant B2B SaaS platform as its sole engineer, from first commit to a live production service with real users. Responsible for architecture, security, billing, compliance and delivery.

- **Payments and billing:** built Stripe subscription billing with three tiers, monthly and yearly plans, a 14-day trial, webhook-driven state sync, Customer Portal upgrades and downgrades, and automatic limit enforcement on downgrade.
- **Access control:** every plan and role check runs through one set of shared helpers, enforced the same way in routing, UI and every mutating API, so access rules cannot drift between screens.
- **Data and security:** PostgreSQL (Supabase) with row-level security on every table, role-based access (owner, member, client), hashed per-device API tokens with revocation, an OAuth 2.1 authorization flow for third-party AI tools, per-IP rate limiting, and bot protection.
- **GDPR and privacy:** the product handles personal data for its customers, so it is built for GDPR from the start: data processing agreements with every hosting and email provider, documented data retention and breach procedures, and privacy by design (tokens and email addresses are redacted in the browser before any data reaches the server).
- **Safe delivery with live users:** GitHub Actions pipeline that applies database migrations before the app build and skips the deploy if a migration fails; append-only versioning for a public API consumed by an embedded script on customer sites.
- **Testing and reliability:** 200+ Playwright end-to-end tests run with every merge; error tracking across client, server and embedded script; daily backups and uptime monitoring.
- **Real-time and integrations:** live chat over Server-Sent Events and Postgres change streams; a Model Context Protocol (MCP) server listed on the official MCP Registry and approved for the Anthropic Connectors Directory.
- **AI-assisted engineering:** Claude Code is part of my daily workflow for planning, implementation, test writing and code review, steered by project-level rules and conventions. Every generated change is reviewed by me before it is merged.

Stack: TypeScript, Next.js 16, React 19, Node.js, PostgreSQL, Supabase, Stripe, Tailwind CSS, Playwright, GitHub Actions, Vercel, PostHog, Resend.

Full Stack Web Developer, Atoll Group

March 2016 to December 2025 (9 years 10 months) · Hungary

End-to-end delivery across a portfolio of high-complexity enterprise projects for major financial institutions and national government bodies.

- **OTP Bank:** Multiple projects including a private banking portfolio management platform, small business account opening tool and a newsletter admin app
- **K&H Bank:** Core website development for one of the country's largest banks
- **National Police:** Citizen-facing e-government platform handling allowance requests, fee payments, and public services
- **National Pension Payment Directorate:** Enterprise document and workflow management platform
- **KSZDR:** Government HR decision-support system, delivered from database to user interface

Full Stack Web Developer, Qualysoft

February 2015 to March 2016 (1 year 2 months) · Budapest

International development of a dealer management system for Porsche Informatik as part of a scrum team. Responsible for frontend and backend development and third-party integrations.

Java Web Developer, Statlogics

May 2011 to February 2015 (3 years 10 months) · Budapest

Developed microcredit applications for financial institutions across multiple countries. Worked across the full delivery lifecycle from feature development through to production.

Research & Development Engineering, Sagax Communications

2007 to 2010 (3 years) · Budapest

Built platform-independent client applications for military and government departments, including a software-defined radio system.

FREELANCE WORK

Tarengineering website

2020 to present · Freelance, for a manufacturing SME

Designed and built the bilingual (English and Hungarian) website of Tarengineering, a precision machining and contract manufacturing company founded in 1995. Covers services, news, careers, internships, certificates, downloads and tenders, with a contact form that sends email through a serverless function.

Stack: Vue.js, Nuxt, Nuxt Content, Tailwind CSS, i18n, Netlify Functions.

SKILLS

- **Languages and frameworks:** TypeScript, JavaScript, React, Next.js, Angular, Vue.js, Nuxt, Node.js, Java, SQL
- **AI tooling:** Claude Code, Claude, Gemini (Antigravity), Model Context Protocol (MCP); context engineering for coding agents
- **Data:** PostgreSQL, row-level security, schema migrations, Supabase
- **Payments:** Stripe Billing, Checkout, Customer Portal, webhooks
- **Security and compliance:** OAuth 2.1, token-based auth, rate limiting, GDPR (processor and controller duties, DPAs, breach response)
- **Delivery:** GitHub Actions CI/CD, Vercel, Netlify, Playwright end-to-end testing, observability with PostHog
- **Ways of working:** end-to-end product ownership, writing plans before code, direct work with customers

EDUCATION

Budapest University of Technology and Economics
Master of Science (MS), Technical Informatics · 2002 to 2013

LANGUAGES

Hungarian (native) · English (professional working proficiency)

Dunakeszi, 19 November 2026