



SEBASTIAN ZERNIAK

STRATEGIC
CONSULTING &
TECHNOLOGY

INFO

Name Sebastian Zerniak

Certifications

- IBM AI Engineering Professional Certificate
- Google Cloud ML Engineer
- CBSA (Blockchain Solution Architect)
- MIT Professional Certificate in Machine Learning & AI
- IBM AI Engineering Professional Certificate
- Deep Learning Specialization
- Microsoft Certified: Azure AI Engineer Associate
- Microsoft ITIL (and other multiple certs)
- PMP

Experience Over 20 years in IT

Languages English, Polish

Nationality Australian, Polish

KEY QUALITIES



CONTACT



Phone available upon request



sebastian@zerniak.com

Strategic Consulting & Technology Innovation



PROFILE

Strategic technology consultant bridging blockchain innovation and AI-driven transformation for banking and retail sectors. Over 20 years of enterprise IT leadership evolved into 7 years of specialized consulting, architecting solutions that turn emerging technologies into measurable business outcomes.

I design and deliver platforms where complex technology meets practical business value: AI systems that optimize financial operations, blockchain infrastructure that establishes trust at scale, intelligent networks that transform retail operations. From concept to deployment, I lead projects across multiple jurisdictions, working directly with C-level executives to align technical innovation with strategic objectives.

As founder of AMONGA GROUP, I've built a track record of successful implementations—from predictive analytics for major banks to multi-location network intelligence for retail chains. My approach combines deep technical expertise in distributed systems and machine learning with the strategic vision and project leadership needed to deliver transformative results on time and within scope.



SKILLS

- ✓ BLOCKCHAIN & DISTRIBUTED SYSTEMS
- ✓ ARTIFICIAL INTELLIGENCE & MACHINE LEARNING
- ✓ STRATEGIC CONSULTING & C-LEVEL ADVISORY
- ✓ ENTERPRISE ARCHITECTURE & CLOUD INFRASTRUCTURE
- ✓ PREDICTIVE ANALYTICS & DATA SCIENCE
- ✓ CYBERSECURITY & REGULATORY COMPLIANCE
- ✓ GLOBAL PROJECT MANAGEMENT
- ✓ DIGITAL TRANSFORMATION LEADERSHIP



WORK

Founder & Principal Consultant – AMONGA GROUP, EMEA, APAC

- **Blockchain & AI Consulting:** Deliver strategic technology consulting services specializing in blockchain infrastructure and AI-driven solutions for banking and retail sectors across Australia, EMEA, and APAC regions, serving C-level executives and enterprise organizations.
- **Banking Sector AI Solutions:** Design and implement AI-driven optimization platforms for financial institutions, utilizing machine learning algorithms for predictive analytics, cash flow modelling, and automated decision-making systems, delivering measurable improvements in operational efficiency and cost reduction.
- **Retail Network Intelligence:** Architect enterprise-wide intelligent network monitoring solutions leveraging Cisco AI technologies for multi-location retail operations, providing real-time traffic analysis, predictive maintenance capabilities, and automated threat detection across distributed infrastructure.
- **Blockchain Infrastructure Development:** Lead technical architecture for blockchain-based trust infrastructure platforms, combining distributed ledger technology and artificial intelligence for automated business verification, credential validation, and fraud prevention in B2B environments.
- **Cross-Border Financial Solutions:** Implement blockchain-based payment settlement systems for financial consortiums, reducing settlement timeframes and transaction costs through smart contract automation and distributed consensus mechanisms across international jurisdictions.
- **Machine Learning Implementation:** Deploy advanced ML frameworks for predictive modelling, pattern recognition, and anomaly detection across banking and retail sectors, creating systems that analyse transaction patterns, forecast risks, and optimize resource allocation.
- **Fraud Detection Systems:** Develop AI-powered fraud detection engines utilizing deep learning and real-time pattern analysis, identifying fraudulent activities with high accuracy while minimizing false positives, protecting financial institutions from significant losses.
- **Omnichannel Analytics:** Create comprehensive data analytics platforms integrating multiple channels (physical stores, e-commerce, mobile), utilizing AI for predictive inventory management, customer behaviour analysis, and dynamic pricing optimization.
- **Strategic Advisory:** Provide ongoing technology advisory services to executive leadership across banking, retail, fintech, and technology sectors, guiding digital transformation initiatives, technology stack decisions, and innovation strategies.
- **Global Project Management:** Manage complex, multi-jurisdictional technology implementations across EMEA, Australia, and APAC region, ensuring compliance with international regulations (GDPR, financial standards) while maintaining operational excellence and delivery timelines.
- **Technical Leadership:** Lead distributed technical teams across multiple time zones, fostering collaborative environments and knowledge sharing while maintaining high standards for code quality, security practices, and architectural excellence.



1/2018 -
PRESENT



SEBASTIAN ZERNIAK

STRATEGIC
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KEY PROJECTS & ACHIEVEMENTS

AI Cash Flow Optimization | Major Australian Bank | 2023-24
23% efficiency improvement, \$4.2M annual savings. TensorFlow, predictive analytics.

Intelligent Network Monitoring | National Retail Chain | 2022-23
67% downtime reduction across 200+ locations. Cisco AI, real-time analysis.

B2Trust Blockchain Platform | Global Startup | 2024-Present
Co-founder/Technical Architect. Blockchain + AI for business verification.

Cross-Border Payment System | APAC Consortium | 2021-22
Settlement time: 5 days → 2 hours. 41% cost reduction. \$2.8B processed.

Fraud Detection Engine | European Banking | 2020-21
94% accuracy, 0.3% false positives. \$18M annual loss prevention.

Omnichannel Analytics | Australian Retail | 2019-20
31% conversion increase, 28% inventory cost reduction. AI-driven insights.

EDUCATION

Bachelor's Degree: Engineer – Systems and Networks Management

TECHNICAL SKILLS

AI/ML: TensorFlow, PyTorch, Keras, Deep Learning, Neural Networks, Predictive Analytics, NLP, Computer Vision, Anomaly Detection

Blockchain: XRP Ledger, Hyperledger Fabric, Smart Contracts, Solidity, Distributed Ledger Technology, Consensus Mechanisms, Web3.js

Cloud: AWS (SageMaker, Lambda, EC2), Azure (AI Services, ML Studio), Google Cloud Platform, Kubernetes, Docker, Microservices

Data: Python, SQL, Big Data (Spark, Hadoop), Real-time Analytics, ETL Pipelines, Business Intelligence (Tableau, Power BI)

Network: Cisco AI Solutions, VPN Architecture, Network Monitoring, Security (Firewalls, IDS/IPS), Threat Detection

Enterprise: Windows Server, Active Directory, Virtualization (VMware, Hyper-V), ITIL Service Management, Disaster Recovery

Development: RESTful APIs, Microservices, CI/CD Pipelines, Agile/Scrum Methodologies

Security & Compliance: GDPR, Cybersecurity Frameworks, Risk Assessment, Encryption, Identity Management

IT Manager – INGERSOLL-RAND, Central Eastern Europe and Middle

East,  Poland

- **Team Leadership:** Managed a team of IT Support Engineers, ensuring efficient and high-quality technical support across the region.
- **User Support:** Delivered Tier 1 and Tier 2 support to over 600 users, ensuring the maintenance and performance of workstations, printers, and peripherals.
- **Infrastructure Management:** Provided expert technical support for server and network infrastructure, including troubleshooting and optimization.
- **User Administration:** Managed user accounts and access within Active Directory and Exchange Server, ensuring secure and efficient user management.
- **Standardization and Deployment:** Developed and deployed standardized builds for laptops and desktops, optimizing the IT environment for consistency and performance.
- **Technical Assistance:** Responded promptly to technical assistance requests via multiple channels (in person, phone, and email), maintaining high levels of customer service.
- **SLA Compliance:** Ensured all technical issues were resolved in accordance with service-level agreements (SLAs), minimizing downtime and enhancing user satisfaction.
- **Regional Project Leadership:** Led IT infrastructure projects across the Central Eastern Europe and Middle East region, driving successful



3 / 2016

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12 / 2017

Network Operation Manager – INGERSOLL-RAND, EMEA Poland

- **Team Leadership:** Managed a small, highly efficient team, delivering hardware and software support to over 1,000 users across the EMEA region.
- **Network Infrastructure Support:** Provided expert technical support for WAN and LAN operations, ensuring network reliability and optimal performance.
- **Project Leadership:** Led infrastructure upgrade projects for LAN and WAN, successfully improving network capacity, speed, and reliability.
- **Network Monitoring:** Deployed and configured SNMP software to continuously monitor the entire network infrastructure, ensuring proactive issue detection and resolution.
- **Ongoing Maintenance and Troubleshooting:** Provided continuous support and maintenance for network devices, troubleshooting issues promptly to minimize downtime.



12 / 2013

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IT Manager – INGERSOLL-RAND, Central Eastern Europe and Middle

East,  Poland

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- **User Support:** Delivered Tier 1 and Tier 2 support to over 600 users, ensuring the maintenance and performance of workstations, printers, and peripherals.
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3 / 2010

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12 / 2013

IT Coordinator for Central Eastern Europe – Trane, Poland

- **User Support:** Delivered technical support to over 200 users, ensuring the proper maintenance and performance of workstations, printers, and peripherals.
- **Infrastructure Management:** Provided hands-on technical support for server and network infrastructure, ensuring seamless operation and availability.
- **Technical Assistance:** Responded to user requests for technical assistance through various channels (in person, phone, and email), ensuring timely and effective issue resolution.
- **Implementations and meeting project milestones.**



7 / 2005

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3 / 2010



OTHER

Driving licence
Krav Maga – Black Belt