

Fintech Professional Portfolio

Syed A. Raza

Senior Fintech Product Manager & Payment Systems Developer

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■ Professional Summary

Seasoned Fintech Product Manager and Payment Systems Developer with 8+ years of hands-on experience in designing and implementing financial technology solutions. Proven expertise in cash management systems, payment processing platforms, and digital banking solutions. Successfully developed enterprise-grade fintech applications serving multiple vendors and processing high-volume financial transactions.

■ Professional Experience

Senior Fintech Developer & Product Manager

ARY Services | Karachi | Jul 2016 – Present

- Architected fintech solution managing multi-vendor cash flows across 15+ locations
- Implemented real-time payment processing handling 10,000+ monthly transactions worth PKR 50M+
- Built automated reconciliation system supporting multiple payment channels (IBFT, Cash, Cheque, Remittances)
- Created analytics dashboard for C-level executives
- Integrated compliance modules for tax calculations and regulatory reporting
- Technologies: PHP, MySQL, Firebase, PWA, APIs

Senior MIS Developer & Financial Systems Manager

ARY Laguna | Karachi | Dec 2020 – Feb 2022

- Developed CRM for platinum agent network and customer management
- Implemented multi-channel payment processing (Cash, IBFT, Cheque, International Remittances)
- Built automated WHT calculation system with e.FBR integration
- Created financial reporting dashboard for CFO and management
- Managed payment reconciliation for 5,000+ monthly transactions

Digital Banking Support Specialist

HLB Remittance Services | Karachi | Aug 2015 – Jul 2016

- Provided technical support for international remittance platform
- Managed cross-border payment processing and compliance
- Handled high-volume transaction support with 98% FCR rate

Phone Banking Technology Officer

HLB Digital Banking | Karachi | Sep 2012 – Aug 2015

- Supported digital banking operations and customer onboarding
- Managed MYSIS core banking system operations
- Achieved 95% customer satisfaction in digital banking support

■ Technical Expertise

- Payment Processing: Multi-gateway integration, Real-time transactions
- Digital Banking: Core banking systems (MYSIS), Account management
- Compliance: e.FBR integration, Tax calculations, Regulatory reporting
- Analytics: Financial dashboards, Transaction monitoring, Risk assessment
- Backend: PHP, MySQL, MariaDB, Firebase
- Frontend: HTML5, CSS3, JavaScript, PWA
- Integration: REST APIs, Payment gateway APIs, Third-party integrations

■ Featured Projects

- Enterprise Cash Management Platform – Built system with real-time monitoring, PKR 50M+ monthly volume, automated reconciliation, and 85% reduction in manual processes.
- OrSYS - Online Receipt System – Developed secure cloud-based payment platform with real-time tracking and reporting.
- Import/Export Analytics Dashboard – Created trade finance analytics solution with compliance reporting.
- Membership CRM & Payment Platform – Developed membership management system for ARY Laguna with e.FBR integration.

■ Education & Certifications

Bachelor of Science, University of Karachi | 2002-2006

Professional Development: Digital Banking Operations, Payment Systems & Compliance, Financial Technology Innovation, PWA Development

■ Professional References

- Masood Ahmed Khan | CFO, ARY Laguna | +92 333 2192715
- Mr. Khurram Shahzad | Asst. Manager Finance, ARY Services | +92 333 2307149
- Mr. Saleem Pasha | Asst. Manager, HBL Digital Banking | +92 345 2474645

■ Career Objectives

Seeking Senior Fintech Product Manager or Payment Systems Lead role to leverage my expertise in developing enterprise-grade fintech solutions. Passionate about driving digital transformation in Pakistan's financial sector through innovative platforms and customer-centric products. Available for immediate opportunities in Karachi.