

SALAH EL RZZAZ

Engineering manager | Software Architect | Building Reliable Fintech | Multi-Tenant SaaS Systems

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PROFESSIONAL SUMMARY

Engineering Manager and Software Architect with 14+ years of experience designing and delivering enterprise fintech platforms and multi-tenant SaaS products. My experience spans BNPL, digital and e-commerce payments, subscription billing, remittance, enterprise integrations, and distributed systems. I translate complex business requirements into clear technical solutions, improve system reliability, and lead engineering delivery across architecture, development, QA, DevOps, product, and operations. I also help teams design and build multi-tenant SaaS platforms, with a focus on tenant isolation, scalable platform capabilities, and real operational constraints.

EXPERIENCE

Engineering Manager

PaySky

📅 2023 – Present 📍 Egypt

- Lead engineering delivery for fintech platforms across digital payments, BNPL, e-commerce payments, super app services, subscription billing, and remittance solutions.
- Design and review backend architectures using .NET Core, microservices, REST APIs, event-driven communication, background jobs, and secure integration patterns.
- Work closely with product, business, QA, DevOps, and operations teams to convert business requirements into scalable technical solutions and delivery plans.
- Lead technical discussions, solution design, task breakdown, estimation, code reviews, and production-readiness activities.
- Contributed to major platforms including KIB BNPL, Yalla Super App, MTN eCommerce, Subscription Engine, and Remittance Hub MVP.
- **Key Achievement:** Helped deliver enterprise fintech products serving banking, telecom, e-commerce, and digital wallet use cases across regional markets.

Solutions Architect

Digital Lotus (Entrepreneurial Venture)

📅 2019 – 2023 📍 Egypt

- Built and managed SaaS products through Digital Lotus, combining product ownership, business management, client engagement, and hands-on solution architecture.
- Defined product vision, priorities, and delivery roadmaps.
- Managed client relationships, requirements, and business opportunities.
- Translated operational problems into practical software products.
- Designed solution architecture, integrations, and scalable technical foundations.

EDUCATION

- B.Sc. in Computer Science
El-Shorouk Academy
📅 2007 – 2011

SKILLS

Architecture & Backend

- .NET / C# Microservices
- Distributed Systems System Design
- SaaS Architecture

Fintech

- Payment Systems Digital Wallets
- BNPL Settlement & Remittance
- API Integrations

Cloud & Data

- Azure DevOps Docker & Kubernetes
- CI/CD SQL & NoSQL Databases
- RabbitMQ

Leadership

- Engineering Leadership
- Solution Architecture
- Team Mentoring
- Engineering Delivery
- Stakeholder Management

LANGUAGES

- Arabic English

EXPERIENCE CONTINUED

Solutions Architect

NetSync (Part-time / Consulting)

📅 2020 – 2023

📍 Egypt

- Helped transform the legacy platform toward a distributed architecture with clearer service boundaries and responsibilities.
 - Designed integration flows between legacy components, new services, and external systems.
 - Translated complex business and operational requirements into practical architecture decisions and implementation plans.
 - Supported engineering teams during migration, integration, and technical delivery while reducing disruption to existing operations.
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Tech Lead

Inetum

📅 2020 – 2023

📍 Egypt

- Led technical delivery for digital transformation projects serving government and enterprise clients.
 - Designed and implemented scalable web applications, service integrations, and workflow-based systems using .NET, Angular, SQL Server, Docker, and Azure DevOps.
 - Participated in solution architecture, sprint planning, client communication, requirement analysis, and technical decision-making.
 - Supported migration and modernization efforts from legacy systems toward containerized and service-oriented architectures.
 - Mentored developers, reviewed implementation quality, and improved development practices across the team.
 - **Key Achievement:** Delivered large-scale UAQ smart government services with EDMS, digital payment, workflow, and citizen service integrations.
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Lead Software Developer

Media Pan Arab

📅 2017 – 2020

📍 Egypt

- Led development teams in building web platforms, business applications, advertising solutions, and service integrations.
 - Built backend services using .NET Core and Node.js, with frontend applications using Angular and modern JavaScript frameworks.
 - Managed direct client communication, requirement clarification, delivery follow-up, and technical implementation.
 - Improved system scalability and performance using API-based architecture, MongoDB, and modular backend services.
 - **Key Achievement:** Delivered multiple customer-facing platforms while leading both technical execution and client communication.
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Senior Software Developer

NTSIT

📅 2016 – 2017

📍 Egypt

- Developed ERP solutions for automotive service centers covering workshops, HR, payroll, finance, inventory, and reporting modules.
 - Built ASP.NET MVC applications, database-driven modules, and Crystal Reports for operational and financial reporting.
 - Participated in requirement analysis, database design, implementation, testing, and deployment activities.
 - **Key Achievement:** Contributed to a full ERP system for car service operations, combining business workflows with technical implementation.
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Software Developer

Fawry

📅 2015 – 2016

📍 Egypt

- Worked on FROMS, an internal operations platform supporting merchant POS management and operational workflows.
 - Developed and enhanced modules for merchant operations, complaint handling, notifications, and workflow automation.
 - Participated in backend development, database updates, issue fixing, and production support activities.
 - **Key Achievement:** Contributed to systems supporting large-scale merchant operations in Egypt's digital payments ecosystem.
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EXPERIENCE CONTINUED

Software Developer

At-Media

2012 – 2015

Egypt

- Developed ERP, CRM, hospital management, and business web applications for multiple clients.
- Built modules for HR, patient management, customer management, reporting, and internal business workflows.
- Worked across frontend, backend, database, and deployment activities using .NET, SQL Server, AngularJS, and JavaScript.
- **Key Achievement:** Built a strong full-stack foundation by delivering multiple business applications across different domains.

HIGHLIGHTED PROJECTS

- **KIB BNPL Platform**

Enterprise Buy Now Pay Later platform for Kuwait International Bank, covering installment-based purchases, order lifecycle, payment integration, settlement flows, refunds, and operational reporting. Contributed to architecture, delivery planning, backend implementation, and production-readiness activities.
- **Remittance Hub MVP**

Remittance platform MVP supporting corridors, partners, rails, payout methods, routing, quotation, FX rates, fees, sender and beneficiary flows. Worked on solution design, service boundaries, API contracts, transaction lifecycle, and delivery planning.
- **Yalla Super App**

Digital super app combining payments, lifestyle, and on-demand services. Supported backend delivery, integrations, and engineering coordination for high-volume mobile use cases.
- **MTN SaaS E-Commerce Platform**

Multi-tenant e-commerce platform supporting online stores, product management, payments, merchant operations, and customer engagement. Helped deliver scalable backend services and payment-enabled commerce workflows.
- **Subscription Engine**

Recurring payment and subscription management platform supporting subscription lifecycle, payment execution, billing logic, retries, and integration with payment providers.
- **UAQ Smart Government Services**

Digital government services platform for UAQ, including citizen service workflows, document management integration, digital payment integration, and service automation for municipality and economic department use cases.
- **ShareVest Investment Platform**

Designed the architecture for a digital investment platform covering asset onboarding, investment opportunities, share reservations, ownership, holdings, payment processing, approval workflows, and peer-to-peer share transfers.
- **Alternative Payment Methods (APM) Platform**

Led the design and development of a payment platform supporting digital wallets, payment orchestration, callbacks, transaction status handling, refunds, and integrations with external payment providers such as pawaPay.
- **Automotive Service ERP**

ERP solution for car service centers covering workshop operations, HR, payroll, finance, inventory, customer management, and reporting. This experience later supported a deeper understanding of SaaS and automotive service management products.