BILAL AHMED

Engineering Manager · Payments & Platform Infrastructure

Lahore, Pakistan (UTC+5) · Open to relocation: Netherlands / EU, UK, UAE · Available immediately, no notice period
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PROFILE

Engineering leader with 20+ years building production systems, including four and a half years at Pagos Solutions, a US payments-infrastructure company, first as Technical Lead and then as Engineering Manager. Led a distributed backend, data and DevOps team that owned network tokenization, account updater and high-volume payment-data platforms across Visa, Mastercard, Discover and American Express. Brings the operating discipline regulated payments needs — weekly releases, SLOs, on-call, PCI DSS and SOC 2 readiness — and stays hands-on enough to make the architecture calls.

SELECTED RESULTS AT PAGOS

- Contributed to a 5–7.5% improvement in card-not-present approval rates through network tokenization across all four major card networks.
- Contributed to an approximately 33% reduction in updater-addressable recurring-payment declines through a unified multi-network account updater.
- Led platforms ingesting and analysing millions of card-not-present transactions per month, serving merchants including Adobe, Eventbrite, GoFundMe, McAfee and StubHub.

EXPERIENCE

Pagos Solutions, Inc. — US payments infrastructure, remote — May 2021 – Oct 2025
Full-time, 40 hrs/week (contract engagement)

Engineering Manager (reporting to the CPTO) — Jun 2023 – Oct 2025

- Led a distributed team of backend, data and DevOps engineers across time zones: 1:1s, growth planning, delivery planning and stakeholder alignment with Product, Data and QA.
- Owned the network tokenization platform (Visa VTS, Mastercard MDES/SCOF, Discover Tokenization, Amex DDX) and the multi-network account updater (Visa VAU, Mastercard ABU/RTAU, Discover GAU, Amex Cardrefresher).
- Ran onboarding and certification directly with Visa, Mastercard, Discover and Amex.
- Integrated Visa Verifi Order Insight so merchants could share enriched transaction detail with issuers on friendly-fraud disputes.
- Ran weekly releases on Terraform and GitHub Actions with testing gates; owned PagerDuty rotations, SLOs, runbooks and post-incident reviews, with Datadog observability.
- Supported PCI DSS and SOC 2 readiness through secure SDLC, access control, change management, logging and audit evidence.

Technical Lead (reporting to the CTO) — May 2021 – May 2023

- Led architecture and delivery of network tokenization across four card networks and designed the unified account updater service.
- Built a near-real-time payment-data ingestion pipeline from global payment processors on AWS (Python, Lambda, SQS, RDS, Redshift), feeding analytics and merchant dashboards.
- Defined cloud-native service architecture (.NET Core and Python on Fargate and Lambda); mentored engineers on design, code quality and incident response while staying hands-on.

Synvra — Founder (part-time) — Oct 2025 – Present

- Built a compliance-focused laboratory information management system for ISO/IEC 17025 testing laboratories: sample-to-report workflow, controlled review and approval, audit evidence and instrument governance (Django, PostgreSQL, AWS). Hosted and at pilot stage; now part-time.

FQEFlix — Co-Founder, product & engineering (part-time) — Mar 2026 – Present

- Lead architecture, subscription and access systems for a live subscription video-learning platform on web and mobile (fqeflix.com).

Barbican LLC — Senior Technical Lead (contract) — Mar 2020 – Apr 2021

- Led design and delivery of an AI-assisted SOAR platform integrating SIEM telemetry, threat intelligence and automated response workflows.

UNDP / GEF — Ministry of Climate Change, Pakistan — System Architect (contract) — Aug 2020 – Dec 2020

- Designed the architecture, data model and requirements for a national Environmental Information Management System used by multiple agencies.

Securencrypt — Technical Lead / Lead Software Architect (contract) — Dec 2011 – Feb 2020

- Led architecture and development of endpoint protection, encryption and secure-storage products, with emphasis on ransomware defence.

Aegispeak (founded 2004 as Aquilinesoft) — Founder — 2004 – Present

- Software engineering company in Lahore with clients in North America, Europe and the Middle East; strategic involvement only.

Earlier: Software Engineer, Premium Telecom (2002–2003); freelance security and Windows software development (2003–2011).

TECHNICAL

Payments Visa VTS & VAU · Mastercard MDES, SCOF, ABU/RTAU · Discover Tokenization & GAU · Amex DDX & Cardrefresher · Verifi Order Insight · card-network onboarding & certification · PCI DSS

Cloud & infra AWS (Lambda, Fargate, ECS, SQS, S3, RDS, Redshift, Athena, EventBridge, Step Functions) · Terraform · Docker · Kubernetes · GitHub Actions

Languages & data Python · C# / .NET Core · SQL · JavaScript · PostgreSQL · SQL Server · MySQL · Redshift · Kafka · Redis · Django

Operations Datadog · PagerDuty · SLOs · incident response & post-incident review · secure SDLC · SOC 2 readiness

EDUCATION

Executive MBA, with Honors — Quantic School of Business and Technology, 2026 · MSc Artificial Intelligence Engineering, Quantic (in progress, 2027)

MS Computer Science (Software Engineering) — Hamdard University, Karachi, 2002 · CGPA 3.64/4.0, Dean’s Honor List · BSc Mathematics & Physics — University of the Punjab, Lahore, 1999

WORK AUTHORISATION & LANGUAGES

Non-EU national: requires employer sponsorship (Dutch Highly Skilled Migrant permit, EU Blue Card, UK Skilled Worker or UAE employment visa). Can start immediately, remotely via an employer-of-record or contract while the permit is processed. English (fluent), Urdu (native).