

# SAIF MUHAMMAD, BSCS

Laravel PHP Developer | Full Stack Web Developer

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## PROFESSIONAL SUMMARY -----

Seasoned Software Engineer and Lead Developer with 16 years of experience driving innovation and success in the technology sector. Dedicated to building strong collaborative relationships with internal and external stakeholders to advance the industry. Track record of consistently developing multi-tenant solutions for the oil and gas sector and architecting scalable and secure systems for driving project milestones. Committed to lifelong learning and contributing to team success.

## AREAS OF EXPERTISE -----

- Project Management
- Database Management
- Architectural Design
- Software Development
- Process Development
- Code Optimization
- API Development
- Technical Leadership
- Risk Management
- Data Analysis
- Cloud Computing
- Analytics and Reporting

## PROFESSIONAL EXPERIENCE -----

### Technical Lead + Developer | August 2024 - Present

#### PayiO, Leicester, UK (Hybrid)

*Leading the ongoing development of a secure, PSD2-compliant open banking platform that enables businesses to leverage both Account Information Services (AIS) and Payment Initiation Services (PIS) through direct API integration or a hosted payment interface. I remain fully involved in enhancing and maintaining the system while also contributing to an E-commerce Payment Module project, ensuring both platforms meet evolving compliance, performance, and business requirements.*

- Designed and implemented the backend in Laravel (PHP) with a ReactJS + TypeScript frontend, using PostgreSQL for secure and efficient data management.
- Developed a complete company onboarding flow with automated welcome emails, secure password setup, and Two-Factor Authentication (2FA) for all users.
- Built an integration credential management system with a secure one-time-view token mechanism to protect API access.
- Delivered a hosted PIS solution allowing companies to generate payment links, send them to clients, and track statuses in real time.
- Managing AWS DevOps operations (EC2, RDS) along with Git version control and Git operations for collaborative, trackable, and efficient code management.
- Gathering business requirements from stakeholders, translating them into technical documentation, and delivering continuous improvements to meet new compliance standards and client demands.

### Product Owner + Architect + Developer | January 2026 - Present

#### Self-Employed, Aberdeen, UK

*Developing a cross-platform prayer management application designed to help Muslims track daily religious practices and fulfil long-outstanding obligations such as Qaza prayers. The platform focuses on providing structured tracking of worship activities and charitable responsibilities through a secure and scalable architecture. The application is currently under active development.*

- Architecting and developing a mobile-first worship tracking platform, enabling users to manage daily Namaz, Roza, and voluntary acts of worship including Nawafil prayers.
- Designing a Qaza prayer tracking engine to help users systematically record and complete long-outstanding missed prayers.

- Building integrated modules for tracking Zakat, Sadaqah, Fitra, and Fidya obligations, allowing users to monitor and manage their charitable contributions.
- Implementing a scalable backend architecture using NestJS and TypeScript, exposing RESTful APIs to support mobile application services.
- Developing the cross-platform mobile application using React Native and TypeScript, targeting both Android and iOS from a unified codebase.
- Designing privacy-focused data models to securely store sensitive religious activity data.
- Managing the full product lifecycle independently, including system design, feature planning, development, and iterative product improvements.

### **Lead Application Developer** | January 2025 - March 2025

#### **Pay2EU**, Leicester, UK (Remote)

*Led and solely delivered a real-time liquidity management system for blockchain-based exchanges, ensuring instant processing of crypto-to-crypto swaps, fiat-to-crypto on-ramps, and crypto-to-fiat off-ramps. I was fully responsible for this project from design to deployment, ensuring high-speed, secure, and compliant transactions across integrated financial and crypto platforms.*

- Planned, designed, and implemented a backend-first architecture in Laravel (PHP), fully integrated with PostgreSQL and hosted on AWS (EC2, RDS, S3) for scalability and reliability.
- Developed seamless integrations with Crassula, ClearJunction, Kraken, and FireBlocks, automating liquidity movement and reducing transaction times from hours to seconds.
- Implemented secure webhook handling with complete transaction traceability, preventing failed or fraudulent transfers.
- Managed AWS DevOps operations, including deployment pipelines, scaling strategies, and uptime monitoring, to ensure uninterrupted liquidity services.
- Translated business requirements into detailed technical documentation and executed all development tasks independently, delivering a production-ready solution with high performance and stability.

### **Lead Developer** | October 2021 - July 2024

#### **Proteus**, Aberdeen, UK (On-site)

*Got acquired by Proteus. Spearheaded the development of a multi-tenant solution for the oil and gas sector by emphasising project management tools and directed the creation of new modules, supervised project milestones, managed bug fixes, and offered continuous support.*

- Planned the design and execution of a cutting-edge multi-tenant solution tailored for the oil and gas sector, resulting in an increase in project efficiency within the first 6 months.
- Innovated and oversaw the development of essential project management tools, streamlining processes and enhancing team collaboration, leading to an overall reduction in project turnaround time.
- Led a cross-functional team in the creation of new modules, ensuring alignment with client needs and industry standards, ultimately boosting client satisfaction ratings.
- Analysed project milestones, utilising agile methodologies, resulting in an improvement in on-time delivery and a reduction in overall project costs.
- Provided continuous support to clients, resolving issues promptly and effectively, maintaining a client satisfaction rate of over 95%, and securing repeat business opportunities.

### **Application Associate Architect** | February 2020 - September 2021

#### **Next Generation Innovations (NextGenI)**, Karachi, Pakistan

*Architected Proteus, a robust project management solution, defining both codebase and database schema designs for optimal performance and provided proficient technical support, seamlessly integrating MangoPay for subscription-based payments.*

- Initiated the architectural design of Proteus, a comprehensive project management solution, optimising both codebase and database schema designs to achieve a 20% increase in system performance and scalability.
- Directed client engagement efforts by conducting dynamic feature presentations, leading to a 40% increase in client conversions and a 15% improvement in client retention rates.
- Collaborated with product management to process product roadmaps and prioritise feature development, aligning with market demands and driving a 15% increase in customer satisfaction ratings.
- Detailed documented client feedback and feature requests, facilitating clear communication and alignment between development teams and stakeholders, resulting in a 20% reduction in development cycles.

- Created technical support efforts, resolving 90% of client issues within a 24-hour, exceeding industry benchmarks and bolstering client satisfaction.

## **Senior Application Engineer / Application Lead Engineer** | January 2015 - January 2020

### **Next Generation Innovations (NextGenI), Karachi, Pakistan**

*Developed and maintained Lagarconne, an eCommerce platform, leveraging PHP/Smarty and strictly adhering to the MVC design pattern. Directed various projects across eCommerce, logistics, and non-profit sectors, overseeing architectural design, database development, team leadership, conducting detailed code reviews, and deploying robust solutions.*

- Successfully executed multiple projects, including Lagarconne.com, Femi9.com, CLEX Logistics, FeelingBlessed.org, and Proteus, resulting in a combined revenue increase of 50% over 5 years.
- Partnered closely with the development team to implement and maintain features within the Lagarconne platform, contributing to a 25% increase in user engagement and overall customer satisfaction metrics.
- Conducted thorough code reviews, ensuring code quality and adherence to industry standards, resulting in a 25% reduction in post-deployment issues.
- Integrated and maintained payment gateways such as Paypal, Authorize.net, Payfort, and Stripe, facilitating seamless transactions and increasing revenue streams.
- Supervised deployments efficiently, achieving success in minimising system downtime.
- Contributed technical expertise and leadership to various startup projects spanning industries such as restaurants, career counselling, and home services, fostering innovation and driving business growth.
- Researched and implemented emerging technologies, resulting in a 20% improvement in system performance and enhanced user experience by 15%.
- Actively participated in team meetings and discussions to brainstorm solutions and optimise processes, contributing to a 10% increase in overall team efficiency.
- With a strong problem-solving mindset, identified the root causes of issues and proposed effective solutions.

## **Senior Software Engineer** | September 2013 - December 2014

### **VectraCom (Pvt) Ltd, Karachi, Pakistan**

*Developed applications for telecom sectors, including conference call applications for Mobilink and Zong, a Ramazan quiz app, a complaint management system, and IVR services.*

- Tasked with implementing development frameworks such as CodeIgniter and Laravel, which streamlined code management for developers and enhanced project timelines.
- Collaborated closely with the project manager, fellow development team members, quality assurance professionals, and the VOIP team to ensure the timely delivery of products aligned with customer requirements and release schedules.
- Participated in stakeholder meetings held at client locations to discuss product-related matters.

## **Internship | Software Developer | Senior Software Engineer** | July 2008 - August 2013

### **PNT Global, Karachi, Pakistan**

*Focused on developing eCommerce online shops using osCommerce and Magento, catering to bespoke requirements.*

- Accountable for seamlessly integrating design with preferred content management systems and fulfilling customised specifications.

## **EDUCATION** -----

**Master of Business Administration**, University of Karachi, *Karachi, Pakistan*

**Bachelor of Computer Science**, University of Karachi, *Karachi, Pakistan*

## **TECHNICAL SKILLS** -----

PHP | Laravel | CodeIgniter | MySQL | PostgreSQL | REST APIs | Microservices | SaaS | JavaScript | ReactJS | TypeScript | Express.js | VueJS | NestJS | NodeJS | Python | Docker | AWS | Git | HTML | HTML/5 | CSS