

CHAHID ARID

FINTECH PRODUCT & TECHNOLOGY LEADER | PAYMENTS PLATFORMS

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EXECUTIVE PROFILE

Fintech product and technology leader with 14+ years spanning software engineering, solution architecture, platform modernization and multi-team delivery. Owns the translation of commercial and customer priorities into product capabilities, target operating flows, platform roadmaps and executable delivery plans across merchant onboarding, acquiring, payments, settlement and reconciliation. Combines deep financial-platform expertise with product, commercial and engineering leadership across the UAE, GCC, Africa and Asia.

EXECUTIVE VALUE

PRODUCT & DOMAIN Product discovery, capability definition, roadmap shaping, customer journeys, operating flows and launch readiness.

FINTECH PLATFORMS Merchant lifecycle, acquiring, payment orchestration, settlement, reconciliation, mobile money and payroll/WPS.

LEADERSHIP & DELIVERY Cross-functional prioritization, multi-stream execution, stakeholder alignment, architecture governance and market rollout.

PROFESSIONAL EXPERIENCE

FinTech Engineering Lead - Merchant Platforms

Jul 2024 - Present

Astra Tech R&D Services Ltd / Botim Money Business | Abu Dhabi, UAE

- Own the product-to-platform lifecycle across merchant onboarding, acquiring workflows, payment processing, settlement and reconciliation, from opportunity shaping through production launch.
- Translate customer, commercial and operational priorities into product capabilities, target journeys, domain boundaries, API contracts and sequenced delivery increments.
- Lead multiple engineering streams and technical leads while aligning product, business, operations and engineering stakeholders on scope, dependencies, risks and release readiness.
- Shape platform roadmaps and modernization decisions that balance time to market, customer experience, resilience, maintainability, security and operational control.

Solutions Architect

Sep 2022 - Jul 2024

Ezra | Dubai, UAE

- Led product architecture and rollout planning for mobile-money and digital-finance products across African and Asian markets, turning commercial opportunities into viable product capabilities and delivery plans.
- Coordinated product, engineering, commercial and partner teams through discovery, integration, implementation, testing and launch readiness.
- Scoped partner integrations, RFQs and new-market deployments, clarifying product requirements, implementation assumptions, sequencing and technical risk.

Solutions Architect

Aug 2019 - Sep 2022

Skytrend | UAE

- Architected secure, cloud-native enterprise platforms across analytics, application and integration domains, using AWS services including API Gateway, Lambda, SQS, DynamoDB and ECS.
- Designed scalable microservices and Kubernetes environments and led modernization initiatives focused on reliability, maintainability and operational readiness.
- Conducted infrastructure cost analysis and optimization and introduced architecture-governance practices that strengthened delivery quality and technical decision-making.

Independent Consultant

Feb 2020 - Sep 2022

Touch Media | Remote / UAE | *Concurrent consulting engagement*

- Advised leadership teams on digital strategy, DevOps operating models and architecture choices; translated customer requirements into implementation blueprints and delivery plans.
- Served as technical lead on software initiatives, guiding engineering execution, customer feedback loops and solution quality.

Consultant Technical Lead

May 2018 - Aug 2019

Maltem | Morocco

- Led digital-transformation delivery across banking, insurance and payments, combining front-end architecture, internal and third-party API integration, and Agile/Scrum execution.
- Supported engagements for financial-services organizations including Saham Assurance, Wafa Assurance, Banque Populaire and Payment Center for Africa.

SELECTED PRODUCT & LEADERSHIP CONTRIBUTIONS

- Directed product and technology strategy for financial-product launches and complex integration programs, aligning commercial, product and engineering teams around executable priorities.
- Converted business growth objectives into product capabilities, customer and operational journeys, target architectures, delivery roadmaps and release controls.
- Established decision, quality and production-readiness practices that improved cross-team clarity and protected platform continuity during delivery.

EARLIER CAREER

Technical Consultant | Freelance.com

Apr 2017 - Apr 2018

Delivered architecture planning, implementation oversight and engineering-quality guidance for digital-transformation engagements.

Senior Software Engineer | Valessentia Consulting Group

Apr 2016 - Mar 2017

Led front-end architecture and API integrations, building reusable engineering foundations with Node.js, React, AngularJS and MongoDB.

Software Engineer & Technical Project Manager | Envol Group

Feb 2012 - Mar 2016

Progressed from hands-on web engineering into client-facing technical project leadership, owning delivery from requirements and architecture decisions through release.

PRODUCT, ARCHITECTURE & TECHNOLOGY

PRODUCT Product discovery, capability maps, customer journeys, requirements, roadmaps, prioritization, stakeholder alignment, launch planning and feedback loops.

ARCHITECTURE & CLOUD Distributed systems, microservices, event-driven integration, APIs, AWS, Azure, Google Cloud, Kubernetes, Docker, CI/CD, reliability and production readiness.

ENGINEERING Java, Python, TypeScript/JavaScript, Go, SQL, REST APIs, SQL/NoSQL, caching, messaging, queues and data pipelines.

DOMAIN Merchant platforms, acquiring, payments, mobile money, settlement, reconciliation, WPS/payroll, transaction controls and risk-aware design.

EDUCATION & LANGUAGES

B.Eng., Distributed Systems | Université du Littoral Côte d'Opale, France

Languages Arabic (native) | English (professional) | French (professional)