

# Amer Ahmed

## Backend Architect & Software Consultant

AmendSoft Technologies, Hyderabad, India | amer@amendsoft.com | amendsoft.com

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<b>18+</b>	<b>20M+</b>	<b>5+</b>	<b>End-to-End</b>
Years in payments & fintech	Payments processed	Continents served	Architecture to delivery

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### Professional Summary

Backend architect and software consultant with 18+ years of hands-on experience designing and delivering enterprise-grade financial technology systems. Proven track record building payment and remittance platforms that have processed over 20 million payments across 5+ continents.

I work with fintech companies, remittance platforms, payment startups, and enterprise software teams who need someone who understands both the code and the business — not just a developer who follows tickets, but an architect who co-owns the technical direction of your product.

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### Career Overview

Period	Role	Domain
2023 – 2025	Backend Architect & Technical Lead	Enterprise fintech SaaS — international markets
2016 – 2023	Independent Software Consultant	Multi-domain software consulting
2013 – 2015	Senior Software Engineer — Dubai, UAE	Money transfer & FX platforms
2008 – 2013	Software Engineer — Dubai, UAE	International remittance systems
2006 – 2008	Software Developer & Trainer	Enterprise software & education

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### What I Deliver

- End-to-end backend architecture for fintech and payment platforms — designed for scale and compliance from day one
- Migration of legacy monolith systems to modern cloud-ready SaaS architecture — with zero business disruption

- Regulatory compliance systems — KYC, AML, and multi-jurisdiction regulatory requirements built into the platform
- High-volume payment processing systems — optimized for reliability, performance, and auditability at scale
- Multi-brand, multi-currency platform design — supporting multiple legal entities and markets from a single codebase
- Third-party financial integrations — payment networks, identity verification, notification services, banking APIs
- Security-first backend design — authentication, encryption, secrets management, and API protection
- Technical consulting and architecture review — identifying risks before they become expensive problems
- Team capability building — code reviews, mentoring, and raising engineering standards

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## Why Work With Me

What you need	What I bring
Deep fintech domain knowledge	18+ years building live payment systems — I understand the business, not just the code
Architecture-level thinking	I design before coding — the most expensive mistakes are baked into the wrong design
Compliance built in, not bolted on	Regulatory requirements modeled into the system architecture from the very beginning
High-volume payment experience	Systems processing millions of payments — built for reliability, scale, and auditability
Honest technical counsel	I will tell you what I think is wrong before you spend months building it
Full ownership mentality	I deliver outcomes, not just deliverables — I care whether it works in production

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## Engagement Models & Availability

Type	Description	Duration
Architecture Consulting	System design, technology selection, architecture review, technical advisory	1 week – ongoing

Development Contract		Hands-on backend development, API integration, database design	1 – 6 months
Legacy Modernization		Assessment, migration strategy, and full execution of modernization programs	3 – 12 months
Technical Diligence	Due	Codebase audit and technical assessment for investors or new stakeholders	1 – 2 weeks

Available for remote engagements worldwide. Markets: US, UK, EU, UAE, Africa, India, Australia. Flexible hours covering IST, UAE, and US Eastern timezones.