

Mohamed Yousif

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STAFF / PRINCIPAL ENGINEER – PAYMENTS & PLATFORM

Engineer who builds teams as deliberately as systems. I take ambiguous problems, find the simplest solution that actually works, and create the conditions for others to succeed. My career has been a progression from writing code to owning outcomes: building payment platforms that process billions, leading migrations with zero rollbacks, and transforming vendor-dependent teams into self-sufficient engineering organizations.

I prefer boring technology that lets me sleep at night. I listen more than I speak. I follow through.

EXPERIENCE

Exinity Group – Senior Software Engineer, Specialist

Dubai, UAE • Sep 2024–Present

Technical lead for funding orchestration: deposits, withdrawals, PSP integrations, and operational tooling. Platform processes \$1B+ annual deposit volume (~100K transactions/month).

Team & Org Transformation

- Joined as first in-house hire for the PSP team. Promoted to technical lead within 3 months.
- Transitioned team from external vendor to fully in-house within 5 months—first and only fully in-house engineering team at Exinity at the time. Eliminated vendor dependency and associated costs.
- Integrated legacy team members (including engineers with 16 years at the company) by building trust through consistency, transparency, and genuine collaboration.
- Moved all dev ceremonies to async. Standups take 7 minutes. Replaced blocking desk-checks with async screen recordings. Reduced spikes from 2-day timeboxed tickets to Jira comments. The team ships.

Platform & Delivery

- Led redesign to eliminate head-of-line blocking: decomposed monolithic workflows into independent pipelines with proper isolation. Recovery time dropped from hours to minutes during the 15K stuck-transaction incident.
- Scaled PSP capability from ~10 payment methods to ~100 by standardizing integration patterns: deposit/withdrawal flows, callbacks, stuck recovery, ops approvals, error normalization.
- Drove 12-month migration of 200K+ customers and 10 years of transaction history. Zero rollbacks. Millions of transaction records and hundreds of thousands of funding accounts migrated with full data integrity.

Operational Excellence

- Shipped self-serve remediation tooling that eliminated 1,000+ manual DB interventions (Aug–Oct alone). Before: 2 engineers/week allocated to manual fixes + cross-team coordination. After: operators resolve issues directly via BO tooling.
- Built triage playbooks centered on PSP request/response visibility, reducing escalations and MTTR.

Beyond Core Role

- Led DevEx initiatives: optimized test container fleet performance, built import-graph-aware test/lint runners to reduce CI time, drove code coverage and dependency upgrades across the org.

Promoted to Specialist during organizational restructuring.

Nilpay – Staff Engineer (Remote)

June 2023–Aug 2024

Built core infrastructure for a funds-management platform serving offline/edge environments.

- Designed distributed key-value store for offline-first payment workloads in Go. Prioritized correctness and fault tolerance for environments with intermittent connectivity.
- Built auditable digital ledger on AWS (DynamoDB, Lambda, SNS/SES) with strong integrity and traceability guarantees.
- Implemented Android mobile app (Jetpack Compose) to support offline payment flows.

Retrospective: The custom KV store was over-engineered. SQLite or DynamoDB would have sufficed. I learned that boring solutions that let you sleep at night beat clever ones that page you at 2 AM.

Tuti Tech Investment – Engineering Team Lead

Dubai, UAE • Sep 2021–April 2023

Built a whitelabel payment platform (mobile, merchant POS, middleware, back-office) serving UAE and East Africa corridors (Sudan, Ethiopia, South Sudan).

- Scaled team from 2 to 15 engineers while shipping product. Introduced CI/CD, testing discipline, and code review practices that improved delivery quality.
- Transitioned from founding engineer to engineering leader: moved from writing all the code to setting others up to succeed—defining architecture, establishing practices, and empowering squads to self-orient.
- Built integrations across multiple regulatory and technical environments.

Role ended abruptly due to the war in Sudan.

Solus Ltd — Co-Founder & CTO

Khartoum, Sudan • Jan 2019–Jan 2021

- Led PCI DSS certification as a payment processor (qualified 3rd-party security assessor, EBS CBOS). Learned that practical security means focusing on attack surfaces, not theoretical perfection—a hardened system that can't do its job isn't secure, it's useless.
- Migrated monolith to microservices. Built multitenancy and whitelabel capabilities.

Ashrafcom — Software Engineer

Khartoum, Sudan • Jan 2017–Jan 2019

- Built payment system components in Django under infrastructure constraints. Production support, deployments, performance optimization.
- Improved reliability of banking encryption integrations and POS systems.

Geo & Innovation (University of Khartoum) — Developer & Researcher

Khartoum, Sudan • Jan 2015–Jan 2018

- ML-based satellite imagery analysis. Improved processing efficiency and accuracy.

EDUCATION

University of Khartoum — B.Eng. Surveying Engineering
Honors. Best graduation project.

Oct 2011–Jan 2016

OPEN SOURCE

noebs — Open-source payment gateway for Sudan. github.com/noebs/noebs

SKILLS

Go • PostgreSQL • Kafka • Event-driven systems • Microservices • Workflow orchestration • Idempotency & distributed locking • Payment systems (PSP integration, deposits/withdrawals, reconciliation) • Incident response & operational tooling • Large-scale migrations • Team building • PCI DSS • Security fundamentals