



Muhammad Zohaib

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[LinkedIn](#) | [Portfolio](#) | [Github](#) | [LeetCode](#)

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Full Stack Software Engineer

Senior Software Engineer specializing in **fintech**, **e-commerce**, **food** ecosystems, multi-tenant **SaaS** platforms, and **real-time** applications. Experienced in building high-scale architectures across **Node.js**, **Laravel**, **React/Nuxt/Next**, and cloud-native environments using **Docker** and **AWS**. Strong background in **payment** integrations, **crypto**-focused services, and performance-optimized **microservices** powering large user bases. Proven ability to deliver secure, scalable, and user-centric platforms across diverse markets.

WORK EXPERIENCE

Kobet Technology DMCC – Senior Software Engineer | Team Lead

Dubai, UAE

Apr 2024 - Present

- Contributed to the development of a **multi-service fintech platform** (1M+ Downloads), enabling secure **crypto trading**, **gift card exchange**, **airtime top-ups**, and **utility bill payments**, tailored for the African market.
- Redesigned the [website](#) to make it more user-friendly and accessible, improving user retention and overall UX for a high-traffic platform.
- Integrated **bill payment functionality** for electricity, TV/cable, airtime, and mobile data, enabling **100%** automated and secure transactions.
- Created a **referral system** that increased user sign-ups by **20%** and boosted overall engagement.
- Built a gift card rate calculator and comparison tool, helping users easily find and choose the best rates across multiple platforms.
- Added **dispute resolution features** for the crypto trading platform, ensuring timely resolution of user's **payment disputes** and improving trust.
- Developed a 24/7 **customer service dashboard** from scratch, streamlining support operations and improving user response time by **30%**.

Gireeb (Food Delivery Platform) – Senior Software Engineer

Dubai, UAE

Apr 2023 - May 2024 (1 yr, 1 mos)

- Engineered and optimized real-time location tracking and food-order workflows for [gireeb](#), ensuring accurate live delivery updates for customers and drivers.
- Implemented vendor management features including onboarding, menu management, and performance analytics.
- Integrated and secured **payment gateways** (credit/bebit cards, wallets, COD), improving transaction success rates and enhancing customer trust.
- Optimized backend services handling **1K+ daily orders**, reducing peak-time latency by **18%**.
- Delivered real-time messaging and tracking via **WebSockets** and **event-driven** triggers.

Origami Studio – Software Engineer - Remote

New Jersey, US

Jun 2021 - Jan 2023 (1 yr 8 mos)

- Develop and deployed a multi-tenant SaaS platform called [HapPhi.ai](#).
- Designed MERN microservices architecture, improving system scalability by **20%** for multiple enterprise clients.
- Integrated Stripe payment gateway with **Metered Billing**, enabling automated recurring payments.
- Implemented AI-driven deep search and indexing, enabling users to locate and manage documents **30% faster**.
- Deployed Linux servers and virtualized environments with **Docker** and **AWS EC2**, reducing infrastructure costs by **15%**.

SENARIOS – Full Stack Web Developer

Lahore, PK

Feb 2020 - May 2021 (1 yr, 4 mos)

- Engineered the multi service fintech platform [ChatPesa](#) using PHP Laravel, MySql and Bootstrap.
- Implemented multi-service **bill payment** features on ChatPesa, enabling users to pay **Cable TV**,


















electricity, airtime, and internet data.

- Developed **bulk payment disbursement** capabilities for businesses on ChatPesa, streamlining salary and routine payments.
- Integrated third-party payment (**MPESA**) and authentication APIs for ChatPesa, supporting seamless and scalable financial transactions with multi-level security (OTP, PIN, encryption).

TECHNICAL SKILLS

- **Frontend:** Vue.js, NuxtJs, React, Next.js, Flutter, Tailwind, Redux, Pinia, TypeScript
- **Backend:** Node.js, NestJS, Egg.js, Express, PHP Laravel, REST APIs, GraphQL, Microservices
- **Databases:** MongoDB, MySQL, PostgreSQL, Firebase, Supabase, Redis, MiliSearch, Elasticsearch and Real-Time Databases.
- **DevOps / Monitoring:** Redis, Docker, AWS, CI/CD, Nginx
- **Web3.0 / Blockchain:** Smart Contracts, Solidity, Ethereum, Polygon, Web3.js, Ethers.js, Wallet Integration (MetaMask, WalletConnect), NFT Standards (ERC-721, ERC-1155), Token Standards (ERC-20), DeFi Integrations
- **Payment Systems:** Stripe, PayPal, Google & Apple Pay, UPI, Crypto Wallet APIs, Razorpay, MPESA and others.
- **Project Management:** Agile Methodologies, Stakeholder Management, Risk Assessment, Resource Planning, Communication, Team Leadership, and Documentation.

PROJECTS

1. [Tbay.store](#)  - contributed to the development of multi-service fintech platform (1M+ Downloads) 
2. [HapPhi.ai | hapPhi.com](#)  - Built scalable **multi-tenant SaaS backend** with Node.js & microservices.
3. [ChatPesa.com](#)  - Engineered **secure fintech platform** with PHP/MySQL, integrating **payments, airtime/data purchase, and utility bill services** for African markets.
4. [MobifinPlus.com](#)  - Developed **fintech APIs** for mobile money transactions, ensuring **transaction reliability & scalability** in high-volume financial systems.
5. [JaguarGroup.org](#)  - Delivered **enterprise-grade web solutions** with Laravel & Vue.js.
6. [Coolmix.eu](#)  - Built an **iPhone-focused e-commerce platform** [React.js](#).
7. [Faruix.com](#)  - Created **iPhone spare parts e-commerce store** with Next.js, improving **SEO performance**.
8. [Outdone.io](#)  - Developed **Gift recommendation platform** with Nuxt.js.
9. [Deer.ae](#)  - Delivered **modern lifestyle e-commerce** with React.js & Node.js stack.
10. [Gireeb.ae](#)  - Built **food delivery platform** (like Talabat) with **geolocation, real-time order tracking, and vendor management**.
11. [OlarroHotel.com](#)  - Created **hotel booking platform** with **secure payments & guest reservation system**.
12. [Fiat2Crypto](#)  - Real-time **currency exchange converter** using Web3.js.
13. [Digital Rover](#)  - Interactive 3D animated vehicle showcase built with React.js libraries.
14. [Pet Paradize](#)  - E-commerce pet supply store with Stripe payment integration(pending).
15. [S2MP3](#)  - YouTube-to-MP3 converter using Node.js for large-scale media processing.
16. [Flappy Bird Rush](#)  - Browser-based arcade game optimized for performance.

EDUCATION

1. **Masters of Computer Science & Information Technology** (In Progress)

[Virtual University, Pakistan](#) 

- Majors: **Blockchain & Web3.0** / Decentralized Systems

2. **Bachelor of Software Engineering — 4 Years**

2016-2020

[COMSATS University, Pakistan](#) 

- Second Division — Majors: Artificial Intelligence, Machine Learning, Data Science.
- Final Year Project: Smart IoT-Based Home Automation System.
- CGPA - 3.40 / 4.0

ACHIEVEMENTS & CERTIFICATIONS

- Solved **150+** challenges on **LeetCode**.
- Certified Web 3.0 and Metaverse Developer | Penaverse PK | (continued)
- Recognized as '**Mr. Consistent**' for outstanding contributions at SENARIOS in 2022.

PERSONAL PROFILE

- **Date of Birth:** March 5th, 1999
- **Country of Residence:** Dubai, UAE
- **Visa Status:** DMCC Work Visa
- **Driving License:** Valid UAE's Driving License
- **Availability:** 1 Month Notice Period