

Carlos Perez

Software Engineer

Open to Remote Roles
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Summary

Software Engineer with 6+ years of experience building backend-heavy applications for financial services, fintech, and transaction-driven platforms. Strong experience designing scalable APIs, financial transaction flows, fraud/risk systems, reconciliation workflows, and cloud-based services using Node.js, NestJS, TypeScript, PostgreSQL, AWS, and Kubernetes. Known for owning business-critical backend systems where reliability, traceability, auditability, and maintainability matter.

Technical Skills

Languages & Frameworks: TypeScript, JavaScript, Node.js, NestJS, React
Backend Engineering: REST APIs, microservices, transaction processing, financial integrations, third-party API integrations
Databases: PostgreSQL
Cloud & Infrastructure: AWS, Kubernetes, AWS Lambda
Financial Systems: SWIFT transfers, ACH transfers, fraud/risk systems, reconciliation, auditability

Relevant Experience

Software Engineer

Qibit – Chile
February 2025 – Present

- Designed and implemented SWIFT inbound and outbound transaction flows, improving reliability, traceability, and compliance for national transfer operations.
- Built backend services for end-to-end financial transaction processing, including validation, reconciliation, error handling, and auditability across transaction-heavy workflows.
- Developed a real-time fraud rules engine to evaluate dynamic risk rules, support early suspicious activity detection, and reduce false positives.
- Collaborated with product, risk, and compliance stakeholders to translate regulatory and business requirements into scalable backend solutions.
- Owned backend technical decisions across critical financial flows, balancing security, performance, data consistency, and maintainability.

Software Engineer

Zigi App – Guatemala
March 2023 – May 2024 (1 yr 3 mos)

- Developed a referral program that increased users from 3k to 30k and helped the company consistently meet monthly user adoption goals after launch.
- Designed and implemented a dynamic gamification system that increased retention by 20% and allowed new monthly challenges to be created without additional development work.
- Built an AWS Lambda fraud filtering process for the referral program, reducing audit alerts by 100%.
- Led backend delivery for an ACH transfer module, coordinating implementation to meet deadlines and improve stakeholder confidence.

Software Engineer

Aurora Studio – California, United States
November 2019 – Feb 2023 (3 yrs 4 mos)

- Designed and implemented a microservices-based platform for exchanging, buying, and selling collectible cards.
- Built a real-time chat system to improve communication between users and administrators.
- Implemented a credit simulator capable of supporting more than 50,000 vehicles.
- Integrated third-party APIs including Google Maps, Stripe, and Shopify to support product, payment, location, and commerce workflows.
- Worked directly with clients to clarify requirements, improve user experience, and deliver production-ready software solutions.