

Reza Tan

Senior Backend Engineer — Singapore

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Summary

8 years building payments and ledger systems in SE Asia. Most recently Tech Lead on the payouts platform at a regional fintech, owning settlement across SG, MY, ID, and TH. Comfortable being the on-call lead for revenue-critical services and mentoring mid-level engineers up the ladder.

Experience

Tech Lead, Payouts — Kapital Pay (Singapore)

2022 – present

- Led a 5-engineer team building a cross-border payout service in **Go**, **PostgreSQL**, and **AWS** (ECS, RDS, SQS).
- Designed a double-entry **ledger** handling roughly SGD 80M / month across 8 currencies; drove reconciliation correctness against 6 banking partners.
- Integrated **FAST**, **PayNow**, **DuitNow**, **PromptPay**, plus Wise and Airwallex APIs.
- On-call lead for the revenue-critical settlement service — 99.98% uptime over 18 months.
- Mentored 2 mid-level engineers to senior; ran the team's quarterly architecture reviews.

Senior Backend Engineer — Garuda Finance (Jakarta / Singapore)

2019 – 2022

- Built the FX engine in Go, serving real-time rates to mobile clients at p99 < 60ms.
- Owned the reconciliation pipeline against 4 banking partners; cut manual ops work by ~70%.
- Introduced Terraform across the platform team; led migration off hand-managed EC2.

Backend Engineer — Lyric Commerce

2017 – 2019

- Order service and inventory in TypeScript/Node and PostgreSQL.
- Built the first end-to-end test harness for the checkout flow.

Education

B.Eng Computer Engineering, National University of Singapore, 2017. First Class Honours.

Skills

Languages: Go (expert), TypeScript, Python (working).

Data: PostgreSQL, Redis, Kafka, double-entry accounting.

Cloud: AWS (ECS, RDS, SQS, IAM), Terraform, GitHub Actions.

Languages spoken: English (native), Bahasa Indonesia (fluent), Mandarin (conversational).