




Youssef El Jayad

Innovative Technologist & Problem-Solving Architect | Tech Lead

 Casablanca, Morocco

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 [Portfolio](#)

Professional Summary

Visionary Tech Lead and Payment Solutions Architect with 10 years of expertise in simplifying and enhancing complex fintech ecosystems. Proven track record in building high-concurrency payment orchestrators, universal mobile SDKs, and SoftPOS solutions. Expert in GCP orchestration, 3DS 2.0 optimization, and PCI-DSS compliant architectures. Skilled at leading cross-functional teams to deliver secure, scalable, and user-centric financial technologies that bridge the gap between complex banking protocols and seamless user experiences.

Technical Skills

- **Languages & Frameworks:** Java (11/21), Spring (Boot, Security, Data, Cloud, MVC), JEE (JSF 2.0, EJB, JPA, Hibernate, PrimeFaces), TypeScript, JavaScript, Python (Django), Swift, Kotlin.
- **Web & Frontend:** Angular (SSR & Standard), Next.js (14/15), Ionic, React, Material Design, PrimeNG, Anycharts, AJAX, JQuery.
- **Payment & Security:** PCI-DSS Secure Fields, 3DS 2.0 Workflow Optimization, Smart Routing Engines (Performance/Price), Visa/Mastercard Certification, JWT, OAuth2, Face Recognition Authentication, ISO 8583.
- **Infrastructure & Cloud:** GCP (GKE, Pub/Sub, Cloud Run), Firebase, Kafka, RabbitMQ, Docker, Kubernetes, Apache/Tomcat.
- **Database & Tools:** PostgreSQL, MySQL, NoSQL, PL/SQL, Maven, Git, Bitbucket, Postman, Jira, Swagger/OpenAPI, SourceTree.
- **Methodologies:** Microservices, Event-Driven Architecture, UML, Design Patterns, TDD, Agile/Scrum, MERISE.

Professional Experience

Tech Lead & Payment Architect | Crafting & Cloud Invest - Equiti-Pay

Casablanca, Morocco | May 2018 – Present

CIPs – Centralized Infrastructure & Payment Services

- **Founder & Lead Architect:** Conceptualized and spearheaded the development of the **CIPs Platform**, a centralized ecosystem designed for managing diverse payment services and infrastructure. Personally responsible for over 70% of the core code, architectural design, and strategic technical decisions.

- **Universal Payment "Master Library" & Embedded Fields:** Architected a unified native SDK for iOS/Android/JavaScript, featuring **PCI-Compliant Embedded Fields** for secure data entry. This solution allows developers to integrate highly secure, multi-method payment acceptance via a single, streamlined integration point.
- **Smart Routing & Performance Orchestrator:** Engineered a high-availability predictive routing engine featuring advanced cascading and automated failover logic. Utilized real-time data analysis to dynamically steer transactions across global providers, optimizing for maximum authorization rates by evaluating provider latency, processing costs, and historical success rates.
- **GCP Cloud Orchestration:** Built a high-availability infrastructure on Google Cloud to handle massive transaction volumes with sub-second latency, implementing automated scaling and performance tuning.
- **PBL:** Led the conception and implementation of the "Payment by Link" project, ensuring security through rigorous audits, risk assessments, and fraud monitoring.
- **Transaction Management Platform:** Engineered a robust platform for dynamic fee calculation and direct connectivity with Visa and MPG (Mastercard Payment Gateway) solutions.
- **Automated Lifecycle Management:** Developed modular services for automated refunds and recurring subscription billing, streamlining merchant operations.
- **E-commerce Ecosystem Expansion:** Developed and maintained custom payment modules for WooCommerce and PrestaShop platforms to integrate Equiti payment solutions seamlessly into global e-commerce environments.

Strategic Client Projects & Innovation

- **PAYXPOS (SoftPOS / Tap-on-Phone):** Pioneered a contactless payment solution using NFC technology to transform standard Android devices into secure, certified payment terminals for Visa/Mastercard.
- **O'Card (OLA Energy):** Led the development of a prepaid card ecosystem including a mobile app, Android terminal solution, and a facial recognition backend for secure payment initiation.
- **Team Leadership:** Currently managing a cross-functional team of developers, overseeing code reviews, architectural decisions, and sprint planning.

Java/J2EE Developer | Dakisoft

Casablanca, Morocco | Feb 2017 – May 2018

- **Dakitrack:** Optimized a real-time tracking platform interconnecting central systems with vehicles and passengers. Implemented JWT security and module routing.
- **Zapssi:** Designed and developed an Android application generator, utilizing UML for architecture and SOAP/REST for distributed data exchange.

Additional Project Portfolio

- **Control Program (SASCO):** Developed a robust software solution to streamline operational management and process control using Java and Spring.
- **PetroGabon:** Built an energy-sector data management platform for efficient analysis and decision-making.
- **PayFacile (Bicici):** Designed a user-centric payment solution to simplify banking transactions.
- **CraftintBot:** Created an intelligent TPE bot system for automated command execution and remote data collection via a web interface.

Featured Projects

Sn1per-as-a-Service Platform

- Architecting a secure, multi-user web platform for automated security scanning.
- **Stack:** Python (Django), PostgreSQL, Celery/Redis (Task Queue), React, and Docker.
- **Focus:** Building a scalable backend to manage background security scans using the Sn1per engine with real-time reporting.

Fantasy Team Generator (Android App)

- Independent project assisting users with real-time Premier League player statistics and match schedule integrations.

Education

- **Java/J2EE Developer Designer Training** | Complex for Offshoring and IT, Casablanca (2018)
- **Professional License in JEE & .Net Development** | Hassan II University, Casablanca (2017)
- **Software Development Technician** | ISTA NTIC Sidi Maarouf, Casablanca (2016)

Soft Skills & Languages

- **Leadership:** Mentoring junior developers, taking ownership of architectural decisions, and leading cross-functional Agile teams.
- **Communication:** Expert at translating complex technical requirements for non-technical stakeholders.
- **Languages:** French (Fluent), English (Fluent), Arabic (Native).

Personal Interests & Additional Information

- **Passion for Innovation:** Constantly exploring new programming languages and frameworks to stay at the industry's forefront.
- **Tech Community:** Active reader of tech blogs, attendee of global tech conferences, and collaborator on open-source security projects.
- **Hobbies:** Enjoy outdoor activities, photography, and exploring diverse global cuisines.
- **Availability:** Open to new opportunities.

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