

Name: Usman Tahir **Phone:** +31 6 8281 2426

Email: hello@usmantahir.com

Summary

Senior Full-Stack Engineer with 10+ years of experience building and evolving customer-facing platforms in regulated and integration-heavy domains. Currently leading development of a production insurtech platform, owning frontend architecture, complex purchase flows, and third-party integrations. Strong in TypeScript ecosystems, Strong in TypeScript ecosystems and designing reliable web platforms that integrate multiple external services, and designing reliable web platforms that connect multiple external services.

Core Technical Expertise

Frontend Systems: React, Next.js, scalable architecture, complex multi-step flows, state management, performance optimization

Platform Engineering: Designing and evolving customer-facing platforms that integrate multiple external and internal services

API & Backend Integration: Backend-for-frontend patterns, REST integrations, serverless integration layers

Payments & Transactions: SEPA/iDEAL flows, webhook handling, asynchronous payment status workflows

Identity & Secure Flows: Verification journeys, secure data handling, compliance-driven user experiences

System Modernization: Improving legacy or early-stage systems through refactoring, performance tuning, and architectural evolution

Performance Optimization: Reducing latency in API-heavy applications and improving responsiveness of complex user flows

Systems Integration: Partner APIs, legacy enterprise systems, external pricing and decision engines

Observability: Monitoring and analytics for product and engineering insight

Delivery & Collaboration: Release ownership, QA coordination, and cross-functional product development

Cloud Environment: AWS-based serverless applications and modern deployment practices

Tooling: Git, CI/CD pipelines, Agile/Scrum workflows, Jira, WebStorm

Experience

Fidamy — Amsterdam, Netherlands

Senior Software Engineer (Founding Engineer) - Mar 2024 – May 2026

Venture-backed Insurtech platform (Nationale Nederlanden is a key investor and strategic partner)

- First engineering hire; led 0→1 architecture, MVP delivery, and ongoing ownership of a customer-facing device insurance platform built with Next.js and TypeScript
- Own the full web platform lifecycle: translating regulatory and business requirements into technical design, implementation, QA, releases, and evolution
- Designed and built an AFM-compliant multi-step purchase flow covering device classification, regulatory data capture, quote generation, onboarding, and SEPA-based payments
- Integrated real-time insurance pricing via Graphene (Peak3) APIs based on device attributes and underwriting rules

Payments, Identity & Integrations

- Led migration of Twikey (SEPA/iDEAL) payments from client-side logic to backend-driven APIs with webhook-based status handling
- Built policyholder verification flows using Infobip 2FA for secure post-purchase access
- Designed partner and campaign attribution across referral and distributor flows, enabling downstream commission tracking

Performance & Engineering Impact

- Reduced quote load time from ~10s to sub-100ms perceived latency via prefetching and API rate-limit optimization
- Resolved critical session recovery issues by introducing explicit completion state handling and hydration guards
- Led upgrade to Next.js 16 and React 19, improving build performance and bundle size
- Improved reliability of document uploads using compression, IndexedDB staging, and parallel uploads

Analytics & Delivery

- Implemented funnel, revenue, and partner attribution tracking using Amplitude
- Integrated Sentry and New Relic for production visibility
- Responsible for production releases; primary engineer for all customer-facing platform concerns

Technologies: Next.js, React, TypeScript, Zustand, React Query, Twikey, Infobip, Amplitude, Sentry, New Relic

Mustaa (Rotterdam, Netherlands)

Co-founder and CTO - March 2023 to June 2025

Early-stage platform for fractional yacht ownership and tokenized access (LUKSO grant-supported)

- Co-founded a 4-person startup and led technical strategy, architecture, and product engineering from concept to MVP
- Designed and built the end-to-end platform enabling fractional yacht ownership and tokenized time-based access for bookings and experiences
- Delivered core user flows including yacht discovery, share purchasing, time-token trading, and ownership dashboards
- Implemented wallet-based authentication and payments using LUKSO Universal Profiles, enabling signature-based login and on-chain identity verification

Platform Engineering

- Designed NFT-based fractional ownership model allowing assets to be split into multiple ownership units with permission-controlled interactions
- Built asset minting and distribution logic to allocate fractional shares and corresponding time tokens to wallet addresses
- Developed booking and allocation engine linking digital ownership and time tokens to real-world yacht usage and event access
- Implemented secure wallet connection flows, signature validation, and session handling for non-custodial authentication
- Designed integrations bridging on-chain asset logic with off-chain application services
- Led development alongside two freelance engineers, defining scope and delivery milestones

Early Traction

- Supported growth of a 500+ member community and onboarded ~40 active platform users
- Enabled early revenue experiments through curated sailing trips and yacht-hosted events managed via the platform

Technologies: TypeScript, React, Next.js, Node.js, Smart Contracts, Web3 Wallet Integration

Nationale Nederlanden (NN Group) (Rotterdam, Netherlands)

Senior Full-Stack Engineer - January 2022 to February 2023

Greenfield digital mortgage intake platform built within a highly regulated enterprise banking environment.

- Led frontend development (React, Gatsby) for a multi-step mortgage intake flow capturing applicant data and surfacing eligibility insights to internal advisors
- Translated Figma designs into production-ready components and provided UX feedback to improve clarity, validation logic, and data capture flows
- Integrated with multiple internal legacy systems and government data sources to retrieve credit, profile, and eligibility information in real time
- Collaborated closely with a serverless AWS team to design and integrate Lambda-based APIs, aligning on contracts and request/response modeling
- Contributed to backend serverless implementation (AWS Lambda, API Gateway) within a shared team environment
- Operated under strict enterprise security and compliance governance, ensuring approved dependencies, secure data handling, and controlled release processes
- Helped digitize a previously manual advisor-driven workflow, improving context availability and reducing friction in mortgage lead processing

Technologies: React, Gatsby, TypeScript, AWS Lambda, API Gateway, Enterprise System Integrations

Droobi Health (Doha, Qatar)

Technical Lead (Founding Engineer) - April 2019 to October 2021

Digital health startup focused on diabetes management through remote monitoring, coaching, and clinical collaboration.

- Joined as a founding engineer and technical lead, contributing to technical direction, engineering planning, and delivery coordination across mobile, backend, and web teams
- Provided architectural guidance and technical oversight for a multi-platform healthcare system including iOS and Android patient apps, backend services, and web portals for clinicians and administrators
- Worked hands-on on the **web platform (React / Next.js)** while leading development standards, sprint planning, and cross-team coordination

Platform & Product Delivery

- Helped deliver a remote diabetes care platform enabling patients to connect with practitioners and dietitians for continuous monitoring and support
- Oversaw integrations with smart health devices (glucose monitors, weight scales, wearables) feeding patient metrics into clinician dashboards
- Guided development of clinician and hospital web tools for reviewing patient data, tracking trends, and supporting care decisions

Healthcare Compliance & Operations

- Led engineering processes in a regulated healthcare environment, ensuring HIPAA-aligned practices and adherence to local health data regulations
- Managed release cycles, QA processes, and production deployments across multiple applications

COVID Response Initiatives

- Coordinated rapid delivery of pandemic-response capabilities, including exposure tracking features based on proximity/location logic

- Led rollout of in-app video consultation features to enable remote medical interactions during lockdown periods

Leadership & Cross-Functional Work

- Contributed to hiring and coordinated engineering efforts across internal and external teams
- Acted as the technical bridge between product leadership, medical stakeholders, and engineering teams
- Supported clinical collaboration efforts, including alignment with **Hamad Medical Corporation** workflows

Technologies: React, Next.js, Web Platforms, Healthcare Integrations, Cross-Platform System Architecture

MobileLive (Toronto, Canada)

Software Engineer III - August 2017 to February 2019

Digital product consultancy delivering web platforms for large enterprise clients in telecom and banking.

CIBC (Banking)

- Worked on a TypeScript/Nodejs monorepo powering a student fee payment portal integrated with university billing and financial systems
- Built and maintained frontend features supporting secure transactions, account management, and payment workflows

Rogers Communications (Telecom)

- Part of a large frontend team developing customer self-service portals using React
- Delivered features enabling users to manage mobile plans, purchase devices, and access account services

Freedom Mobile → Rogers Platform Migration

- Contributed to the transition of Freedom Mobile customer portal features into the Rogers ecosystem following acquisition
- Helped align frontend and backend (Nodejs) functionality and integrations with Rogers' platform standards and systems

Technologies: React, TypeScript, Monorepos, Enterprise System Integrations

BlueEast - Orient Group of Companies (Lahore, Pakistan)

Software Engineer - July 2016 to July 2017

Consumer electronics and IoT-focused product company building smart home solutions.

- Contributed to development of a mobile and web-based home automation platform integrating with consumer electronics and IoT devices
- Built frontend features and Node.js backend services enabling real-time monitoring and remote control of connected hardware
- Designed and implemented MQTT-based communication flows for reliable device-to-cloud messaging, state synchronization, and event handling
- Collaborated closely with hardware engineers to define communication protocols and ensure stable, low-latency device interactions
- Delivered the first market-ready release under tight timelines, supporting deployment, bug fixes, and early performance optimizations

Technologies: JavaScript, Node.js, MQTT, Web Applications, IoT Integrations

Ebryx/FireEye - (Fremont, USA)

Software Engineer - April 2015 to July 2016

Cybersecurity engineering team contributing to a greenfield security analytics platform used alongside FireEye network security appliances for malware detection and threat monitoring.

- Worked on a greenfield web application built with AngularJS (1.x) to visualize real-time security and malware detection data from enterprise network environments
- Developed interactive dashboards, charts, and data tables to help security teams analyze threats detected by network security systems
- Integrated frontend components with backend APIs delivering live security event streams and analytical data
- Contributed to building user interfaces for a platform operating alongside FireEye network security infrastructure deployed within corporate environments
- Gained experience working within a US-based engineering organization, collaborating across distributed teams and adapting to large-scale enterprise development practices

Technologies: AngularJS, JavaScript, Data Visualization, REST APIs, Cybersecurity Platforms

Education

The University of Central Punjab, Lahore (2010 - 2014)

Bachelor of Computer Science