

# Narayanan Kannan

**Fintech Strategist | CTO/CEO | Digital Lending & Payments Expert**

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## Professional Summary

Visionary fintech entrepreneur and technology leader with **23 years of technical experience** and a proven track record of building scalable financial platforms from scratch. Brings deep expertise in MSME-focused solutions, unsecured lending, payment acquiring, Aadhaar-based digital infrastructure, and AI-powered credit scoring. Successfully collaborated with leading banks and NBFCs across India, Vietnam, and Qatar, delivering systems aligned with PCI-DSS, UIDAI, RBI, and global regulatory standards.

A strong advocate of **Outcome-Driven Innovation (ODI)** to identify unmet market needs and drive product differentiation. Proven ability to lead and scale high-performing engineering teams—**120+ developers across India, SEA, and MENA**—through agile delivery, structured processes, and a culture of engineering excellence. Adept at building secure, cloud-native, API-first platforms using microservices architecture, while maintaining a rigorous focus on compliance, scalability, and innovation.

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## Professional Experience

### Tezipay (India) – Founder & CEO

*Jun 2023 – Present*

- Founded and scaled Tezipay to ₹2 Cr annual revenue within 2 years.
- Delivered fintech solutions for:
  - **PVcomBank (Vietnam)**: Developed POS/card acceptance acquiring platform.
  - **QIB (Qatar)**: Led POS system development, Visa network integration, and merchant payment APIs.
- Created AI-powered MSME unsecured lending platform including LOS/LMS, bank statement analysis, bureau integrations, e-NACH, and Aadhaar eSign.
- Partnered with multiple Indian NBFCs to build fully digital MSME credit journeys.
- Architected secure, API-first microservices platform hosted on AWS/GCP.
- Ensured compliance with Indian and international banking standards.

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## BharateSign – Founder

*2024 – Present*

- Developed Aadhaar-based eSign platform for banks and NBFCs, compliant with UIDAI.
- Enabled remote loan contract signing via Aadhaar OTP and biometrics.
- Integrated with LOS/LMS to reduce onboarding time to under 5 minutes and cut operational costs by 60%.
- Adopted by multiple fintech partners for eMandates, agreements, and KYC processes.

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## Markerita – Founder

*2024 – Present*

- Established Markerita, an enterprise marketing and brand management firm.
- Delivered strategic brand positioning, digital marketing campaigns, and growth strategies for startups and SMEs.
- Scaled business to sustainable, revenue-positive operations within 18 months.
- Provided CXO-level brand consulting and multi-channel marketing execution.

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## Indipaisa (India) – CEO | Formerly CIO

*2021 – 2023*

- Promoted to CEO after successfully leading product and technology strategy.
- Launched fintech suite for MSMEs including payment gateway (UPI, cards, wallets), POS devices with GST invoicing, and merchant dashboards.
- Achieved 50,000+ active merchants in Tier 2/3 India in 18 months.
- Embedded working capital and BNPL products with NBFC partners.
- Delivered PCI-DSS 3.2.1 compliant multilingual apps with automated KYC and e-sign workflows.

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## Qpay International LLC (Qatar) – CTO

*2013 – 2021*

- Led Qatar's first end-to-end fintech platform for **POS Acquiring, Payment Gateway (PG), and WPS (Wages Protection System) Salary Cards**.
- Architected microservices-driven acquiring and PG systems supporting **multi-tenancy**, scalable across various Qatari banks and merchants.

- Delivered **POS Acquiring Platform** for QIB (Qatar Islamic Bank) and **PG integrations** with QNB (Qatar National Bank), with **WPS-compliant Salary Card** issuance via UBL (United Bank Limited), adhering to Qatar Labour Ministry regulations.
  - Integrated with major **card networks** (Visa, Mastercard, Amex) and **NAPS (Qatar Central Bank)** for real-time ISO 8583 message switching, transaction routing, clearing, and daily settlement file processing.
  - Implemented **high-availability (HA)** cloud infrastructure on **AWS and Ooredoo Data Centers** featuring:
    - **Multi-AZ deployments**, Elastic Load Balancers (ELB),
    - Auto-scaling groups to handle peak merchant transaction loads,
    - Secure VPC designs with **subnet segmentation**, VPN tunnels, and **role-based IAM** policies.
  - Designed and enforced **PCI-DSS 3.2.1** standards across systems including:
    - AES-256 encryption for data at rest and TLS 1.2 for data in transit,
    - **Tokenization** and 3D Secure (3DS) protocols for secure card handling,
    - Real-time **fraud detection systems** leveraging risk-rule engines and anomaly alerts.
  - Developed **real-time monitoring dashboards** (Grafana, CloudWatch) with active merchant, settlement, and dispute resolution KPIs for QIB, QNB, and internal processors.
  - Deployed **containerized services using Docker & ECS**, integrated with CI/CD pipelines (GitLab CI/Jenkins) ensuring zero-downtime updates and rollback safety.
  - Engineered end-to-end **settlement and reconciliation engines** generating automated settlement reports for issuing/acquiring banks, ensuring daily T+1 settlements.
  - Conducted frequent **penetration testing**, vulnerability scanning (using Nessus & AWS Inspector), and remediation to maintain fintech-grade security posture.
  - Implemented **multi-lingual merchant portals** and PG admin panels, optimized for mobile and desktop, with granular user role management and audit trails.
  - Led disaster recovery strategy with **cross-region replication, automated failover, and backup/restore policies** ensuring RPO<4 hours and RTO<2 hours.
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## Nexxo Network / Nexxopay (UAE) – CTO

*2016 – 2018*

- Developed payroll and fintech super app for UAE SMEs in partnership with Network International.
  - Architected payroll card system integrated with WPS, mobile wallet onboarding, KYC, and multilingual UX.
  - Built multi-tenant microservices infrastructure on AWS with CI/CD pipelines for multi-country rollout.
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## Nexxo Network (UAE/Lithuania) – Advisory Board Member

- **Advised on blockchain architecture, decentralized ledger technologies (DLT)**, and the development of **Nexxo Coin**, a regulated cryptocurrency product launched under Lithuania's EU-compliant financial sandbox.
  - Guided the design and deployment of a **permissioned blockchain network** ensuring scalability, privacy, and interoperability between traditional banking systems and tokenized assets.
  - Oversaw **smart contract frameworks** (Solidity on Ethereum-compatible chains) for handling secure, transparent B2B and C2C micropayment transactions with embedded compliance checks.
  - Defined **end-to-end KYC/AML workflows** integrated into the blockchain layer, leveraging **zero-knowledge proofs (ZKP)** and **chain analysis tools** to enforce EU Anti-Money Laundering Directive (AMLD5/6) and General Data Protection Regulation (GDPR) compliance.
  - Drove the development of **crypto-wallet APIs**, off-chain settlement bridges, and fiat-crypto on/off ramps ensuring seamless user experience for SMEs and cross-border merchants.
  - Enabled **multi-sig wallet security**, hardware wallet compatibility (Ledger, Trezor), and escrow mechanisms to ensure secure peer-to-peer transactions.
  - Supported the **interoperability strategy**, ensuring Nexxo Coin transactions could be reconciled and reported alongside traditional fiat payments processed via Network International and other acquiring partners in the MENA region.
  - Led advisory for **chain governance models**, validator selection, and tokenomics to balance decentralization with compliance-driven control.
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## Additional Roles (Pre-2013)

- Technical Architect – Zaristo Incorporation
- Dynamics CRM Analyst – Epay Systems
- Senior Developer – Net4India Pvt. Ltd.

(Complete list on LinkedIn)

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## Core Technical Skills

**Cloud & Infrastructure:** AWS, Ooredoo Data Center, Kubernetes, Docker, VPC, VPN  
**Payments & Acquiring:** POS, Payment Gateway, NAPS, WPS, Mastercard, Visa, Amex, ISO 8583  
**Security & Compliance:** PCI-DSS, 3DSecure, Tokenization, IAM, Encryption (at rest & transit)  
**AI/ML:** Credit risk engines, OCR, scorecards, Python, XGBoost, sklearn  
**DevOps & CI/CD:** GitLab CI, Jenkins, ECS, CloudWatch, Prometheus  
**Languages & Stacks:** Python, Java, Node.js, React, MongoDB, PostgreSQL

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## Notable Achievements

- Scaled Tezipay to a revenue-generating SaaS product serving international banks.
  - Developed AI credit scoring engines for thin-file MSMEs using alternative data.
  - Enabled over 100,000 Aadhaar-based eSign transactions via BharateSign.
  - Scaled Indipaisa's merchant base to 20,000+ in one year.
  - Positioned QPay as Qatar's leading fintech acquiring provider.
  - Built NexxoPay fintech app from scratch for UAE SMEs in partnership with Network International.
  - Tech Sponsor & Team Member for Indian Financial Forum, a non-profit community of more than 5000 CXOs in India.
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  - <https://www.aninews.in/news/business/business/nexxo-ventures-appoints-narayanan-kannan-as-ceo-of-indipaisa20230316150033/>
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