**Ray YANG**

Singaporean

# **SUMMARY**

* Experienced solution architect (5 years) and software engineer (10 years) specialized in mobile, enterprise systems, web and cloud technologies with in depth technical knowledge and business acumen
* Domain product expertise in payment and finance with experience across both traditional EMVCo and local schemes and emerging Fintech technologies
* Collaborative, accountable and innovative thinking, passionate technologist, fast & hands on learner

# **WORK EXPERIENCE**

**Solution Architect (Senior Manager) 2016.07 – Present**

**VISA INC**

* Visa Token Service (VTS) – the foundation of various innovative payment use cases like mobile NFC/QR, ECOM, digital issuance, cloud/IoT, etc., being product SME & deployment manager in the AP hub team, provide solutioning and integration support to client and country teams to bring the most convenient, secure and standardized payment experience to end users
  + Working closely with regional and global cross-functional teams on product features release, staging & commercialization, and delivery
  + Support some of the largest accounts like Google/Apple/Samsung/Huawei and big/small financial institutions spanning over regional AP market incl. greater China
* Visa Developer Platform (VDP) – Support various client solutioning and co-creation projects using Visa open APIs, incl., payment, risk, loyalty products.
* Visa QR Enablement Service
  + Ideator of the hackathon winner project turned commercial product
  + As solution architect, worked closely with newly onboarded China developer center to build the innovative product to enable cross-border inbound payment experience that integrates seamlessly with popular aggregated QR acceptance model in China - Manage client integration and successfully launch with pilot partner Allinpay

**Senior Software Engineer (Mobile) 2014.08 –2016.06 ALIPAY SINGAPORE**

* Oversea Transit Card
  + Pioneered in the first HTML5 web based sub app within Alipay wallet for travelers to buy prepaid local transit cards upfront before travel, test with local partners in Singapore, Thailand and Korea on card issuance, redemption, and settlement
* Alipay Int’l Mobile Payment SDK
  + Lead developer on Android
  + Re-engineered native OS UI framework to support cross-platform and OTA update
  + Integrated various local payment channels like Boleto/QIWI and provide consistently optimal user experience
  + Optimize heavily on performance, data overhead, memory footprint, and application size, minimize freeze/crashes and increase payment success rate (~78% -> 80%) - Used in AliExpress mobile and serves hundreds of millions of users worldwide

* Alipay+ & Mobile Platform as a Service
  + As part of company’s major initiative to build up Alipay as a global payment platform, worked with local partners in Japan/India to onboard and integrate into Alipay’s Mobile Service Platform (MPaaS), enable rapid development & deployment that is secure and effortlessly scaling to tens of millions of DAU
  + Feature owner of P2P payment, risk SDK, QR payment, create/refactor existing systems to become more robust and scalable to adapt to local market requirements

**Co-founder, Technical Director 2013.04-2014.08**

**COORDSAFE PTD LTD**

* Co-founded company in 2013 with government ACE grant to provide high performance, low cost SaaS GPS tracking and data analytics platform to SMBs, later extended to B2C field to provide personal safety service to kids and elders
* Lead product design and end-to-end implementation of following products: GeoReady SaaS platform, FleetLink (fleet management) and MeLink (wearable GPS product); manage outsourced teams for mobile apps development
* Coordinate marketing & sales, pre and after sales support, developed several corporate logistic customers in Singapore/M’sia, enable partner VersaFleet with great success in the region

**Software Engineer 2010.08-2013.03**

**ST ELECTRONICS (INFO-COMM SYSTEMS)**

* Disaster Response System – lead developer of the R&D project for disaster response & recovery, comprising of mobile (Android/iOS) apps and mobile data gateway to provide POI, order dispatch, live video streaming, Automatic Vehicle Location (AVL), route planning
* Advanced Combat Man System LITE – develop offline ArcGIS map application to do red/blue force tracking, contact alert, peer messaging, field support
* (Chengdu) Intelligent Transport System – implement NTCIP compliant web service interface for Variable Message Sign board (VMS)
* 2nd Gen Command & Control System for Singapore Police Force – develop memory efficient mobile workstation app on Motorola WM6.5 device with stringent hardware profile using C#, and .Net Compact Framework

**Application Consultant 2009.07-2010.07**

**NATIONAL COMPUTER SYSTEMS**

National Registration of Disease System (NRDS) - a Singapore Ministry of Health (MOH) project for registering and analyzing nationwide patient’s records for common diseases like Renal, AMI, Stroke and Kidney. My role as an application consultant is to provide onsite support and discuss with client on product requirements, cost and impact analysis, and coordinate offshore development team (*Suzhou, China*) on development, testing and release

**Indie App Developer 2010.10-2016.10**

* 5+ published apps; two free apps with >100,000 downloads, one paid version with ~5,000 downloads; mostly message utility apps that utilize some private APIs from Android framework

(*Apps recently taken down due to tighter control over the use of message database from Google*)

# **EDUCATION**

Nanyang Technological University, Singapore - 2005.08-2009.06

Bachelor of Engineering (Hons), Computer Engineering, MOE scholar

# **SKILLS**

* Experienced in full stack (Java) development, Android
* Programming with Java, JavaScript, C#, Python
* Mostly work with Java/Spring, Android, Node.js, Git, Maven, AWS, RESTful web services, HTML, JQuery, Bootstrap, SQL/NoSQL, distributed systems (e.g., memcache, haproxy, nginx), etc.
* Mostly work inEclipse, Android Studio, Sublime text, Chrome console, cURL, SOAPUI/Postman, Visual Paradigm, XMind
* Also know aboutproduct management, Agile methodologies (TDD, CI & CD), rapid prototype, Linux, IoT, data science, big data, blockchain with hands on experience
* Certified AWS Solution Architect, Certified Scrum Master ● Languages English (*fluent*), Chinese (*native*)