

Karam Kharraz

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Dear Hiring Team,

I am currently in the final phase of my PhD, where my work has centered on rigorous analytical methods applied to the complexity of legal frameworks. I have worked on multiple applied projects with industrial partners within the IHATEC mission. In these projects, I acted as technical lead and product owner for a platform prototype that automates the synchronisation of transportation flows among different logistic stakeholders. My current project, KiMeKo, focuses on automating the development of AI-based medical products by integrating regulatory compliance into the entire development lifecycle. These experiences have trained me to work in environments where correctness, traceability, and coordination across complex systems are critical.

Alongside this professional background, I have been a regular user of the Scalable Capital platform for over a year. I actively use the Broker and have practical experience with the product from a client perspective. This has given me direct insight into how invisible infrastructure and post-trade processes influence user trust and reliability. Being both a loyal user and a product-oriented professional strongly motivates me to contribute to the platform I rely on personally.

What particularly attracts me to this role is the ownership of clearing, settlement, and custody capabilities. I see a strong parallel between my previous work synchronizing logistic flows and the challenges of synchronizing financial settlements. Both require a product approach that accounts for hard regulatory constraints, operational dependencies, and error-free execution. I am comfortable working with this level of complexity and making explicit trade-offs between product goals and system robustness.

My experience has prepared me to collaborate closely with engineering, operations, compliance, and external stakeholders. I am as rigorous in analyzing the conceptual logic of a solution as I am in understanding the technological limitations that constrain its implementation. I am accustomed to structuring complex workflows into clear product requirements and grounding decisions in both qualitative feedback and quantitative analysis. I value disciplined execution, precise communication, and products that behave predictably under real-world constraints.

I communicate fluently in English, Arabic, and French. Although German is not my native language, I use it comfortably in professional settings having lived in Germany for eight years, and I continue to improve it systematically. I am highly motivated to continuously develop both my domain expertise in fintech and my product management skill set.

Thank you for your time and consideration.

Kind regards,

Karam Kharraz