

Richard Lin

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WORK EXPERIENCE

Plaid

Aug. 2017 – Present

Senior Software Engineer | Billing Platform (2024–Present)

San Francisco, CA

- Backend engineer working on increasing reliability and accuracy for Plaid's contract configuration and invoicing
- Designed and built a new data pipeline and backend architecture for billing data aggregation on Airflow/Spark, reducing time to generate all monthly invoices from 10 hours to 5 minutes at 100% accuracy
- Orchestrated migration of 7 years of legacy billing Redshift data to eliminate long-standing billing inaccuracies

Senior Software Engineer | Payments (2020–2023)

- Founding engineer of [Transfer](#): scaled new product from 0 to general availability and enabled 7-digits of ARR
 - Responsible for design and execution of async payment processing backend, handling complex state changes across multiple US payment rails (ACH, wires, real-time payments) and banking providers
 - Led vendor discovery and integrations with multiple banking providers; API design and documentation
- Technical Lead on the Merchant Experience team in Transfer org
 - Led tech strategy to increase merchant onboarding throughput by 50%, reduce decision time by 75%
 - Coordinated revamp of onboarding flow and migration of Transfer developer dashboard

Software Engineer | Integration Tooling (2017–2020)

- Built and maintained Plaid's bank integrations; developed the infra and developer tooling that power them today

Nextdoor

June 2016 – Sept 2016

Software Engineering Intern

San Francisco, CA

- Android development on the core mobile team, working on backend app infrastructure (Django, Tornado, Java)

CircleUp

June 2015 – Sept 2015

Software Engineering Intern

San Francisco, CA

- Full-stack development with Django and Angular.js on CircleUp's investor portal web app and marketing site

Yahoo!

June 2014 – Sept 2014

Technical Intern, Mobile

Sunnyvale, CA

- Architected and implemented an automated Android compatibility test suite using Android virtual devices

EDUCATION

University of California, San Diego

June, 2017

B.S. Computer Science

San Diego, CA

- *Summa cum laude*, Warren College Honors Society; 3.95/4.0 GPA; TEDxUCSD co-director; CSE tutor

International Christian University

2015

Study abroad

Tokyo, Japan

- Recipient of Benjamin A. Gilman International Scholarship, UCEAP Promise Award, Warren College Study Abroad Scholarship; enrolled in Japanese intensive language program

SKILLS & INTERESTS

- **Skills:** Backend engineering; product engineering; service-oriented architecture; distributed systems; gRPC; Kubernetes; AWS; Go; Python; TypeScript/JavaScript; Node; SQL; web development; React; Android
- **Languages:** Fluent in English; intermediate Japanese (N3), Cantonese, Mandarin Chinese
- **Interests:** tea; basketball; mahjong; co-op and indie games; cooking