

Rizwan Zafar

Payments Product Executive · Chief Product Officer

Dubai, UAE · rizwanzaffar.pk@gmail.com · linkedin.com/in/rizwanzaffar · rizwan-pay-architect.lovable.app

EXECUTIVE SUMMARY

14+ years across product, payments and complex program delivery — including 8+ years building regulated payment infrastructure across emerging markets. Currently CPO at Simpaisa: \$1B+ annual GTV, 25M+ monthly transactions, five countries. Led PCI DSS and ISO/IEC 27001 certification programs from scratch and held a dual CPO + acting CTO role through a regulatory tightening.

CORE METRICS

\$1B+ Annual GTV	25M+ Monthly tx	5 Markets	99.95% Settlement SLA	-90% Downtime	50% → 1% Payment cost
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EXPERIENCE

Chief Product Officer (acting CTO 2024) — Simpaisa

Aug 2020 — Present · Dubai, UAE

- Built full-stack payment infrastructure: card acquiring (MPGS/MDES), wallets, DCB, IBFT, payouts, cross-border corridors with real-time FX.
- Designed merchant onboarding with self-service flows, automated KYC/KYB and tiered risk approval — activation cut from weeks to hours.
- Built fraud/AML infrastructure: monitoring, velocity, device fingerprinting, SAR workflows. Fraud loss held below 0.1% of GTV.
- Led PCI DSS and ISO/IEC 27001 certification programs from scratch; stood up multi-jurisdiction regulatory reporting.
- Local infrastructure partner for DLocal, Thunes, Boku and Coda — enabling TikTok, Temu, Uber, InDrive, MoneyGram and PUBG.
- Results: \$1B+ annual GTV · 25M+ monthly transactions · 99.95% settlement SLA · 90% downtime reduction · expanded to Bangladesh, Nepal, Iraq, Egypt.

Project Manager — Payments Operations — Daraz (Alibaba Group)

Mar 2020 — Sep 2020 · Karachi, Pakistan

- Ran delivery governance for payment operations across five markets during a COVID-driven volume surge.
- Coordinated multi-country reconciliation, payment compliance and vendor management at Alibaba scale.

Sr. Project & Product Manager — Tapmad

Jul 2017 — May 2020 · Karachi, Pakistan

- Owned product strategy and monetization. Launched Direct Carrier Billing across all four major telcos.
- Migrated billing rail mix to wallets — payment cost dropped from ~50% to ~1% of revenue; ARPU grew 70%; 5M+ paid subscribers.
- Expanded DCB and wallet billing infrastructure into UAE and KSA.

PMO & Project Manager — Wing Logic

Apr 2017 — Oct 2017 · Dubai, UAE

- Built a PMO from nothing for a \$12M+ portfolio; project delays dropped 40%.

Asst. Manager — Projects — CIMKO (Nyumba Ya Akiba SA)

May 2016 — Jan 2017 · DRC

- \$8M+ in IT infrastructure and ERP projects. Reduced delays by 12% and procurement costs by 15%.

Project Manager — PMO — DS Engineering Services

Sep 2012 — Feb 2016 · Karachi, Pakistan

- 400+ engineering projects across utilities — \$15M portfolio. Reporting systems improved delivery efficiency by 70%.

Sr. Planning Engineer — PESCO

Jun 2009 — Aug 2012 · Karachi, Pakistan

- Five substations; built monitoring systems that reduced downtime by 6%.

SKILLS

Payments Infrastructure. Pay-in/payout APIs · Card acquiring (MPGS/MDES) · Wallets · DCB · IBFT · Cross-border + FX · Settlement & reconciliation · Treasury

Risk & Compliance. KYC/KYB automation · AML/CFT · Sanctions/PEP · Fraud decisioning · Chargebacks · PCI DSS · ISO 27001

Product & Leadership. Payments product strategy · Network/partner negotiation · Org design · Regulator engagement · Pricing & unit economics · PMO governance

Markets. UAE · Pakistan · Bangladesh · Nepal · Iraq · Egypt · MENA · South Asia

EDUCATION

MIT Sloan — Mastering Design Thinking (Executive Program), 2022

University of Karachi — M.Sc. Physics, 2012 · B.Sc. Physics, 2009

CERTIFICATIONS & HONORS

PMP — Project Management Institute

Led **PCI DSS** and **ISO/IEC 27001** certification programs from scratch (Simpaisa)

Youngest Project Manager of the Year — 2015