

Faizal Karim, Ph.D

Product & Engineering Executive | Fintech & Payments Infrastructure

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EXECUTIVE SUMMARY

Technology and product executive with 13 years in financial technology and 9 years leading engineering organizations. Currently VP of Engineering and Product at VoPay, owning product vision, roadmap and delivery for a FinTech-as-a-Service payments platform across Canada, the US and the Middle East, where revenue has grown more than 1,300% since 2021. Track record of building teams, modernizing legacy platforms, opening new markets and turning products into revenue for banks, insurers and payments businesses. Ph.D. in Electrical and Computer Engineering; still hands-on in Python, Go and AWS.

SELECTED ACHIEVEMENTS

- **Revenue growth:** Grew VoPay revenue more than 1,300% since 2021. At Broadridge, oversaw a digital onboarding solution that grew revenue 3,000% over five years.
- **Platform expansion:** Took VoPay from Canadian payments to a multi-rail, multi-country platform: all Canadian rails, the US, cross-border payments, KYB and identity verification, payment links, and fraud monitoring.
- **Global expansion:** Leading VoPay's expansion into Qatar, building a Doha team across product, engineering and support.
- **AI-first operations:** Deployed AI agents that write Jira tickets, write code, review and QA pull requests, and draft support responses, alongside LLM-based fraud review.
- **Enterprise deals:** Helped win and deliver deals with Computershare, Duck Creek, Mastercard and Global Payments (VoPay), and National Bank, iA Financial Group, Desjardins, The Hartford, Goldman Sachs and Maybank Kim Eng (Broadridge).
- **People leadership:** Led a development organization of 60+ people across Canada and India at Broadridge.
- **Budget ownership:** Managed a \$5M development budget, a \$600K infrastructure budget and a department P&L.

EXPERIENCE

VoPay — Vancouver, BC and Doha, Qatar

FinTech-as-a-Service platform providing embedded payments, banking rails and money movement APIs.

Revenue grew more than 1,300% from 2021 as VoPay expanded from a Canadian payments provider into a multi-rail, multi-country platform. Across both roles:

- Expanded the Canadian offering to all major payment rails, launched US payments and added cross-border payments and payment links.
- Built a full KYB solution and account onboarding workflow, individual identity verification, and real-time transaction and fraud monitoring.
- Helped win and deliver enterprise deals with Computershare, Duck Creek, Mastercard and Global Payments.

Vice President of Engineering and Product · April 2024 – Present

- Own product vision, roadmap and delivery across the engineering and product organizations.
- Lead VoPay's expansion into Qatar and the wider MENA region; building the Doha team across product, engineering and support, and leading discovery with enterprise prospects.
- Made engineering and support AI-first: agents that generate Jira tickets, write code, review and QA pull requests, and draft support ticket responses.
- Built AI-powered fraud and AML capabilities: a serverless real-time anomaly detection pipeline (AWS Lambda, SQS, DynamoDB, Isolation Forest) and LLM-based transaction review on Amazon Bedrock.
- Added new rails and programs, including Apple Pay via Global Payments, a Wex virtual card program and US virtual accounts on a Cross River Bank sub-ledger model.
- Hired the senior leadership bench, including a Director of Product and a Director of Engineering, using structured, scenario-based interview loops.
- Shaped competitive positioning against regional core banking and payments platforms for executive and sales conversations.

Vice President of Technology · April 2021 – April 2024

- Led engineering, infrastructure and platform operations for VoPay's payments platform.
- Built the cloud foundation on AWS with infrastructure as code (CloudFormation) and a multi-environment release process (sandbox, load test, production).
- Delivered partner and ecosystem integrations, including marketplace apps and third-party payment processors.

Broadridge Financial Solutions — Vancouver, BC

Eight years, promoted five times from Systems Developer to VP.

VP, Software Engineering · July 2020 – March 2021

- Ran the software engineering department, owning its P&L, budgets and quality standards.
- Met with current and prospective clients to shape product direction and support sales.

Director, Applications Development · December 2018 – July 2020

- Accountable for analysis, design, development and support of all products in the portfolio.
- Led the move off legacy systems to industry-standard tech stacks, tooling and processes.
- Owned hiring, career planning and performance reviews; partnered with Product Managers on requirements and roadmap.

Application Development Manager · December 2017 – December 2018

- Set strategic direction, product design, development and testing for the application portfolio.
- Scoped and ran several major corporate initiatives and client-led enhancements.

Sr. Systems Developer Analyst · April 2017 – December 2017**Systems Developer Analyst** · December 2014 – April 2017**Systems Developer** · April 2013 – November 2014

- Designed, built and maintained major product features; led code reviews and design documentation for junior developers.

The University of British Columbia — Vancouver, BC**Sessional Instructor** · May 2010 – May 2013

- Taught circuit design and analysis, control systems, instrumentation, programming and sustainability.

Researcher, Nanoelectronics · September 2005 – May 2013

- Published several papers on modelling and simulation of correlated quantum systems.

EDUCATION

- **Ph.D., Electrical and Computer Engineering** — The University of British Columbia, 2013
- **M.A.Sc., Electrical and Computer Engineering** — The University of British Columbia, 2007
- **B.Eng., Electrical and Computer Engineering** — Ryerson University (now Toronto Metropolitan University), 2005

Awards: NSERC CGS-D Scholarship, UBC Four Year Fellowship, Faculty of Applied Science Graduate Award (2008–2011); Micronet R&D Scholarship (2007–2008)

SKILLS

Leadership: product strategy and roadmapping, org design and hiring, P&L and budget ownership, enterprise client and partner management, market expansion

Payments: card programs and virtual cards, digital wallets, virtual accounts, EFT and Interac, fraud and AML controls

Technology: AWS (Lambda, SQS, DynamoDB, RDS, Bedrock, CloudFormation), Python, Go, Java, JavaScript/Vue.js, machine learning and LLM applications

Languages: English (native), French (limited working)