

GHAZAL TAIMUR MALIK

Senior Frontend Developer | Full-Stack & AI-Enabled FinTech Solutions

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Nationality: Pakistani | Visa Status: Spouse Visa

PROFESSIONAL SUMMARY

Frontend-focused full-stack engineer with 15+ years building FinTech, government, and e-commerce platforms across React.js, Next.js, Node.js, and AWS. Currently leading AI-enabled transaction monitoring and reconciliation systems (OpenAI, Ollama, AWS Bedrock) for a Standard Chartered-backed FinTech venture. Dubai-based, with prior government platform experience on Invest Dubai.

CORE EXPERTISE

Frontend: React.js, Next.js, Redux, TypeScript, JavaScript, HTML, CSS, Bootstrap, Material UI

Engineering: REST (Representational State Transfer) APIs, Git, Cypress, JWT (JSON Web Token) / OTP (One-Time Password) authentication, RBAC (Role-Based Access Control), web applications, problem solving, analytical skills

Backend & Cloud: Node.js, GraphQL, PHP, Laravel, AWS, microservices, MySQL, MongoDB

Finance & FinTech: Finance, financial services, FinTech, financial analysis, reporting, accounting, corporate finance, financial modeling

AI & Automation: OpenAI LLMs, Ollama, AWS Bedrock, ML integration, prompt engineering, LLM integration, transaction monitoring, AI reporting

Delivery: Full-stack ownership, frontend architecture, technical leadership, Agile delivery, API integration, secure authentication

LANGUAGES

English — Professional Working Proficiency | Urdu — Native

PROFESSIONAL EXPERIENCE

Senior Frontend Developer | myZoi | Financial Inclusion Technologies

04/2025 - Present | Dubai, UAE (Hybrid) | Standard Chartered Bank Venture

Technology: React.js, Next.js, Redux, TypeScript, Node.js, REST APIs, Cypress, JWT/OTP, RBAC, machine learning, OpenAI LLMs, Ollama, AWS Bedrock

- Designed and developed an AI-enabled transaction monitoring system using machine learning and OpenAI LLMs to support analysis of financial activity.
- Created an intelligent reconciliation platform using Ollama and AWS Bedrock to analyze reconciliation data and generate PDF reports.
- Developed a Node.js reporting service that generates structured business reports in PDF format.
- Owned end-to-end Corporate Portal features using React and TypeScript, including JWT/OTP authentication, RBAC, employee and payroll file workflows, reporting, and admin team/user management; integrated REST APIs and covered critical paths with Cypress.

Senior Full Stack Developer | VAI Marketing Management

07/2023 - 03/2025 | Dubai, UAE (On-site)

Technology: React.js, Next.js, JavaScript ES6, Node.js, AWS, Material UI, Ant Design, SCSS, Vite, Webpack, microservices

- Built and maintained administrative and customer applications for cryptocurrency products using React.js and Next.js.
- Partnered with backend engineers to deliver withdrawals, deposits, dashboards, charts, KYC, staking, airdrop, tier, and persistence workflows.
- Implemented secure authentication, including two-factor authentication, and established coding standards for greenfield projects.

Senior Full Stack Developer | Shopini Logistics

07/2021 - 06/2023 | Dubai, UAE (On-site)

Technology: React.js, React Native, Node.js, GraphQL, PHP, AWS, microservices

- Developed payment workflows integrating PayPal and Apple Pay.
- Built shipping capabilities covering carrier integrations, rate calculation, label generation, tracking, order fulfillment, and returns.
- Delivered parcel-management functionality across web and mobile experiences in a microservices environment.

Full Stack Developer | Smart Dubai (Government) - Invest Dubai

06/2020 - 06/2021 | Dubai, UAE (On-site)

Technology: *Vue.js, Vuetify, React.js, Node.js, JavaScript ES6, REST APIs*

- Developed responsive, reusable Vue.js interfaces for the Invest Dubai platform and integrated frontend experiences with REST APIs.
- Supported integrations with UAE Pass, UMS, and BPM for business-registration and licensing workflows.
- Improved maintainability and performance through component-based architecture, responsive design, and frontend optimization.
- Collaborated with backend, UX/UI, and business stakeholders in an Agile delivery environment.

Full Stack Developer | Urent LLC

05/2019 - 06/2020 | Dubai, UAE (On-site)

Technology: *React Native, React.js, Node.js, GraphQL, Socket.io, MediaSoup, MySQL, AWS, microservices*

- Developed a cross-platform React Native vehicle-rental application for browsing, bookings, host coordination, and real-time updates.
- Built a React.js and Node.js administration panel for listings, bookings, user activity, and operational controls.
- Integrated mobile and admin experiences with backend APIs to keep customer, host, and operational data synchronized.

EARLIER EXPERIENCE

Technical Team Lead / Full Stack Developer | HtmlPro / TechPeak | 04/2018 - 04/2019

Node.js, LoopBack, React.js, React Native, Laravel, PHP, MySQL, MongoDB

Technical Team Lead / Full Stack Developer | BlueEast - Orient Group of Companies | 07/2016 - 04/2018

Magento, TypeScript, GraphQL, React.js, React Native, Node.js, MongoDB

Technical Team Lead | Shopistan | 05/2014 - 07/2016

Led technical delivery using Magento 1, TypeScript, GraphQL, React Native, React.js, HTML, CSS, JavaScript, WordPress, Ajax, MySQL, Material UI, Bootstrap, MongoDB, LoopBack, Node.js, and Apache.

Senior Software Engineer | Rolustech | 12/2013 - 05/2014

SugarCRM, Backbone.js

Software Engineer | Uraan / Coeus Solutions | 02/2013 - 12/2013

Zend Framework, WordPress, JavaScript, MySQL

Software Engineer | One Step Solutions | 06/2011 - 02/2013

PHP, WordPress, JavaScript, jQuery, MySQL

EDUCATION

BS Computer Science (Hons.) | Government College University, Lahore

2007 - 2011 | CGPA: 3.43

RECOGNITION & ADDITIONAL INFORMATION

- Appreciation certificate received from Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum on successful completion of the Invest Dubai project - [view certificate](#)
- Valid UAE driving licence