

JM REDWAN

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Managing Director | General Manager | Technology Executive | Digital Transformation & FinTech Leader

EXECUTIVE PROFILE

Technology executive with 18+ years of leadership across the UAE, Iraq and Bangladesh, delivering fintech platforms, payment ecosystems, enterprise software, cloud-enabled products, AI initiatives and large-scale engineering operations. Experienced as Managing Director, General Manager, CTO and Head of Technical Development, combining hands-on architecture background with executive governance, budgeting, vendor management and stakeholder communication.

LEADERSHIP IMPACT

- Led and managed 30+ member engineering and technology teams across fintech, digital payments, mobile wallet, ATM/POS and enterprise platforms.
- Directed digital transformation programs across financial services, banking integrations, government utility payments, travel technology and enterprise software.
- Supported PCI DSS readiness, technology governance, release monitoring, validation, verification testing and compliance-oriented delivery.
- Owned executive coordination, resource allocation, delivery planning, vendor collaboration and technology modernization across multi-country teams.

CORE EXECUTIVE STRENGTHS

Digital Transformation	FinTech & Payments
Mobile Wallets	ATM / POS Systems
Enterprise Architecture	Engineering Leadership
Cloud & Infrastructure	PCI DSS Readiness
API / Middleware	Vendor Governance
Budgeting & Costing	Stakeholder Management

SELECTED PROJECTS

FastPay Digital Wallet & Payment Ecosystem

Technology leadership for mobile wallet, merchant payments, money transfer, bill payments, mobile recharge, agent, personal, merchant and sales apps.

First Iraqi Bank ATM System

Project owner for ATM architecture involving cash deposit, cash dispensing, printer, camera, NFC, face/mobile verification, cash-in, cash-out and card purchase flows.

Employee Buddy AI-Based HR Solution

Product owner for digital HR transformation platform covering onboarding, benefits, time and attendance, workforce management, reporting and engagement.

Common Utility API Platform

System architect for utility payment APIs including DESCO, DPDC, WASA, TITAS, BTCL, school fees, bank OTC, internet banking and SMS banking integrations.

EXECUTIVE EXPERIENCE

General Manager - Newroz Technologies FZCO

Apr 2023 - Present | UAE / Bangladesh

- Lead UAE-based technology and business operations supporting enterprise software delivery, fintech platforms, digital transformation, cloud initiatives and strategic client technology programs.
- Oversee executive coordination, delivery planning, resource allocation, client communication and technology strategy across multi-country teams.

Head of Technical Development - FastPay Company for e-Payment

Jun 2022 - Present | Remote / Iraq

- Lead a 30+ member engineering team responsible for mobile wallet platforms, payment systems, ATM/POS technology, merchant services, integrations and server operations.
- Own architecture, product improvement, delivery governance, vendor collaboration, code quality review, automation and release monitoring.

Managing Director - Newroz Technologies Limited

Dec 2020 - Present | Dhaka, Bangladesh

- Develop company strategy, governance, stakeholder communication, financial oversight and operational management for technology services.
- Guide executives and delivery teams to improve performance, resolve operational issues and support sustainable company growth.

Chief Technology Officer - Green & Red Technologies Limited

Jul 2021 - Mar 2023 | Dhaka, Bangladesh

- Directed technology strategy, engineering delivery, software architecture, product modernization, vendor collaboration and compliance-focused development.
- Managed 30+ programmers and coordinated platform delivery across payment systems, ATM/POS technology, enterprise apps and infrastructure.

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Executive Technology Leadership | FinTech | Digital Transformation | Enterprise Platforms

EARLIER LEADERSHIP EXPERIENCE

Head of Technical Development - FastPay Company for e-Payment

Oct 2019 - Jun 2021 | Erbil, Iraq

- Led a 30+ member engineering department for mobile wallet, digital payments, enterprise integration, infrastructure and compliance-focused delivery.
- Oversaw clean code practices, debugging, testing, release monitoring, documentation and vendor coordination.

Head of Innovation & Product Development - SSL Wireless

Feb 2019 - Sep 2019 | Dhaka

- Built innovation capability around AI, machine learning, IoT, blockchain and emerging product initiatives.
- Established IoT lab activities, investigated competitor technologies and aligned market demand with new digital products.

Head of Research & Development - SSL Wireless

Feb 2016 - Jan 2019 | Dhaka

- Managed 25+ programmers and led R&D; initiatives for banking, payment, middleware and digital product solutions.
- Developed middleware and system integrations to connect multiple enterprise systems and improve banking solutions.

Head of Operation / Project Manager / Senior Software Engineer - The Codero Limited

Jan 2010 - Jan 2016 | Dhaka

- Progressed through senior engineering, project management and operations leadership roles while managing teams of up to 20+ staff.
- Delivered payment gateway APIs, insurance applications, fraud management support, vendor management, documentation and IT operations.

Senior Software Developer - Tech-Creators Pvt. Ltd. | Dec 2008 - Dec 2009

Software Developer - A3 Solution | Mar 2008 - Nov 2008

Junior Web Developer - E-Dhaka | Jun 2006 - Feb 2008

EDUCATION

BSc in Computer Science & Engineering

The Millennium University, Dhaka, Bangladesh
CGPA 3.34 | First Class | 2004 - 2008

HSC, Science - Dhanmondi Ideal College | 2000 - 2003

SSC, Science - Kamalpur Hazi Zahir Uddin High School | 1998 - 2000

TRAINING & CERTIFICATIONS

- Scrum Master Certification - PMASPIRE Limited
- Crash Course on Python - Google / Coursera
- BRAC University IoT Training Course
- Managing Software Project - Leads Soft
- Emotional Intelligence for Workplace Productivity - Dot Com Systems Ltd.

RESEARCH & PROFESSIONAL CONTRIBUTION

Member, Standing Committee on R&D;, BASIS | Jan 2016 - Jan 2019

Contributed to industry research scoping, methodology review, questionnaire preparation, Terms of Reference development and analysis of market research gaps for the Bangladesh software industry.

TECHNOLOGY & DOMAIN KEYWORDS

FinTech, mobile wallets, digital payments, banking integrations, payment gateways, ATM/POS, API platforms, middleware, microservices concepts, cloud infrastructure, server operations, automation, AI, IoT, blockchain, PHP, MySQL, ASP.NET, Python foundations.

LANGUAGES & PERSONAL

Languages: Bengali, English

Nationality: Bangladeshi | Marital Status: Married

References available upon request.