

# HABIBA FAISAL

Product Engineer · Full-stack (Python, TypeScript) · Fintech & AI

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## SUMMARY

Full-stack product engineer (Python, TypeScript) who takes products from founder conversation to shipped software across backend, frontend, mobile and AI. Since 2024: a US freight-factoring platform with governed money movement and a verifiable audit trail, an AI ingredient-safety Chrome extension, and two MENA proptech apps in the stores. Works directly with founders to turn policy and product judgment into code.

## SKILLS

**Backend:** Python, FastAPI, Node.js, NestJS, Express, REST APIs, PostgreSQL, MySQL, MongoDB, Redis

**Frontend & Mobile:** TypeScript, JavaScript, React, Next.js, React Native

**AI:** Claude API, LLM document parsing, multimodal LLM input, scoring pipelines

**Fintech:** Column (BaaS), Plaid, ACH, Fedwire, KYB, OFAC screening, idempotent payments, reconciliation, cash application, double-entry ledger, invoice factoring

**Infrastructure:** GCP, DigitalOcean, Firebase, Auth0, Alembic, CI/CD

**Product & Engineering:** System design, ADRs, test-driven development, payments integration, feature flags

## EXPERIENCE

**Product Engineer, Stealth Fintech Startup (backed by FactorFox)** · US · Contract, Remote **Mar 2026 – Present**

- Built a US freight-factoring (invoice finance for trucking carriers) platform from scratch, end to end: onboarding, LLM invoice extraction, underwriting, funding, collections and the operator console.
- Onboarding & compliance:** KYB onboarding via FMCSA authority verification, Plaid bank-account ownership verification, OFAC/PEP sanctions screening, field-level PII encryption.
- Underwriting:** 117-rule deterministic rule engine over LLM-extracted facts. AI reads, deterministic code decides: LLM output is frozen once, every decision replays identically; hash-chained, append-only audit trail with replay verification (Python, FastAPI, PostgreSQL).
- Money movement:** Column (BaaS) integration for ACH and Fedwire disbursements; idempotent execution so retries never pay twice; velocity limits; ACH returns (R-codes) handling.
- Collections & accounting:** Payer remittances, cash application, unapplied cash, bank reconciliation, double-entry general ledger, fee/reserve/rebate settlement waterfall.
- Frontend:** Designed and developed the operator console and carrier portal (Next.js): operators approve funding, track payouts and resolve exceptions in one place; carriers onboard, link their bank and submit invoices self-serve.
- Product & architecture:** Worked directly with the founder to turn credit policy and cash-flow rules into shipped features; documented 40+ architecture decisions (ADRs) and wrote tests first on every money path.

**Technical Co-founder, Sail Wellness (same founder as above)** · US · [sailwellness.app](https://sailwellness.app) **Aug 2025 – Feb 2026**

- Joined as an engineer, identified the ingredient-safety opportunity with the founder, and led the pivot from calorie tracking to ingredient intelligence and toxin safety; became technical co-founder.
- Shipped the Sail Chrome Extension: real-time ingredient and toxin analysis on grocery and product websites. ([Chrome Web Store](#))
- Designed the ingredient-matching algorithms, scoring pipelines and safety-detection logic (Python, PostgreSQL, DigitalOcean).
- Built AI meal logging from photos and natural language in the mobile app; integrated RevenueCat subscriptions and shipped App Store and Play Store releases.

**Software Engineer II, Livedin (Lokal Ventures)** · Saudi-based · Remote **Jan 2024 – Aug 2025**

- Delivered the Livedin Host MVP in 4 months: a multi-OTA property-management app integrating Channex, MyFatoorah payments, Firebase, Mixpanel and Intercom. ([App Store](#) · [Google Play](#))
- Built the Livedin Captain app in TypeScript for on-the-ground operations staff, raising task completion by 20%. ([App Store](#) · [Google Play](#))
- Introduced feature flags for controlled rollouts and ran the iOS and Android launches (TestFlight, beta programs).

**Adjunct Faculty, SZABIST**

**Sep 2023 – Jan 2024**

- Taught Software Development and Construction and mentored students building web and mobile apps.

## EDUCATION

**BS Computer Science, SZABIST** · CGPA 3.93/4.00 · Silver Medalist (2nd in graduating class) **Aug 2019 – Jul 2023**

## ACHIEVEMENTS

- Acknowledged by the US Department of Defense for a responsible vulnerability disclosure