

Joe Davies

Engineering Manager • Payments & Fintech

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SUMMARY

Engineering leader specializing in payments, with 20+ years in software and nearly a decade leading fintech teams. Experienced across the payments lifecycle: installment capture, funds distribution, card issuing, digital wallets, orchestration, and open banking — with a track record of modernizing legacy systems into resilient platforms. A hands-on leader and early adopter of AI-assisted engineering, focused on operational reliability, team growth, and high-velocity delivery.

EXPERIENCE

Engineering Manager Feb 2025 – Present

Zip Co (ASX: ZIP) • New York, NY

- Lead the US Repayments team — seven engineers (4 senior, 3 mid-level) — responsible for capturing installment payments across multiple payment rails for Zip's US business, which serves 4.6M active customers and processes billions in annual transaction volume.
- Supported record transaction volumes through Holiday 2025 without incident — a period that included the single largest day and single largest month of transaction volume in Zip US history — capturing first installments at origination and a second wave of peak volume two weeks post-order.
- Architected a stream-based repayments platform replacing a cron-based system with an event-driven design, improving reliability and scalability of payment capture; led the team through full implementation.
- Expanded payment orchestration capabilities through new processor integrations, improving routing flexibility and payment rail resilience.
- Delivered multiple open banking integrations, strengthening account verification, fraud signals, and transaction visibility.
- Partnered with Risk to optimize dunning strategy — tuning payment attempt timing to improve collection rates while reducing customer friction.
- Supported onboarding of new debt partners in collaboration with Finance and Treasury, expanding capital flexibility.
- Championed AI-assisted engineering practices on the team, automating previously manual workflows and accelerating delivery — part of a Zip US engineering organization where roughly 80% of code is now AI-assisted.

Engineering Manager Oct 2021 – Oct 2024

Submittable • Seattle, WA

- Led a six-person fintech team owning payments and funds-movement applications across build, launch, monitoring, and support.
- Built a .NET funds distribution platform on Azure that disbursed over \$1B to more than 1M recipients in 2023 with zero duplicate payments, integrating ACH, paper check, and prepaid card rails through direct banking partnerships.
- Led development and launch of a virtual debit card product enabling real-time card authorizations.
- Delivered a digital wallet supporting secure, efficient payment flows for global charitable giving.
- Earned the GEM Award (Going the Extra Mile) for technical leadership on large-scale, secure payouts.

Lead, Senior Software Engineer Mar 2020 – Oct 2021

PayScale • Seattle, WA

- Led a four-person data engineering team productionizing machine learning models, modernizing legacy systems, and operating the Snowflake data warehouse.
- Directed release of the Jobalyzer API and a public developer portal, expanding partner data access; owned client onboarding, technical support, and usage reporting.

- Automated Snowflake metadata ingestion into Azure Data Catalog, improving data discovery and accessibility.
- Built Tableau dashboards for engineering cost tracking and departmental chargebacks, driving cost reduction.

Application Development Manager Aug 2016 – Feb 2020

Citco Fund Services • Charlotte, NC

- Led a global team migrating the Aexeo fund-services application suite from on-premises data centers to AWS for improved scalability and lower cost.
- Owned DevOps, CI/CD, user administration, and release management using the AWS pipeline suite, Git, and Jenkins.

Application Development Lead Nov 2011 – Aug 2016

Citco Fund Services • Charlotte, NC

- Built new application components and customer-facing API components for the Aexeo platform; supported partner integrations.

Application Developer Oct 2008 – Nov 2011

Citco Fund Services • Halifax, NS

- Built a plugin-based accounting platform suite in Windows Forms using DevExpress, migrating legacy Delphi applications onto the new platform; directed UI and usability decisions.

Software Developer (Junior to Senior) Feb 2004 – Aug 2008

Conversys Inc • London, ON

- Redesigned the publishing engine using a service-oriented approach for horizontal scalability, and hardened customer sites for peak-traffic stability through successful holiday launches for flagship customers.
- Migrated print-layout software from VB6 to .NET and built branded flyer sites for retail customers in partnership with third-party designers.

SKILLS & TOOLS

Payments & Fintech: ACH, card / bank-account rails, card issuing, digital wallets, dunning strategy, funds distribution, installment capture & repayments, open banking, payment orchestration

Integrations: Marqeta, Modern Treasury, PayPal, Payoneer, Plaid, Stripe, US Bank

Languages & Frameworks: C#, .NET Core / Framework, Python, Windows Forms, DevExpress

Cloud & Infrastructure: AWS, Azure, CI/CD, Git, Jenkins

Data & Analytics: SQL, Snowflake, Fivetran, CosmosDB, Tableau, Power BI, Datadog, Dynatrace

AI-Assisted Engineering: Claude, Cursor, GitHub Copilot, Cortex

Collaboration & Delivery: Confluence, Jellyfish, Jira

EDUCATION

B.E.Sc., Computer Engineering — Western University, London, Canada

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