

Payam Horoufchin

Current Role: CEO of ABank Email: payam.h@gmail.co Birth: 1985-08-23

Executive Summary

Executive leader combining software engineering discipline with creative and systems thinking to build meaningful digital banking products. Brings hands-on experience in designing and operating secure, regulation-ready banking platforms, alongside a strong ability to lead teams through complexity and change. Focused on shaping both technical and human systems—turning vision, creativity, and strategy into reliable execution at scale.

Core Strengths / Key Competencies

Leadership & Organizational Design

- Executive leadership in regulated digital banking environments
- Building and scaling cross-functional teams and product organizations
- Aligning people, technology, and strategy around shared goals
- Driving execution through clarity, ownership, and accountability

Digital Banking & Financial Platforms

- Design and operation of large-scale digital banking platforms
- Experience with mission-critical, high-availability financial systems
- Deep understanding of regulatory, compliance, and risk constraints

Product Strategy & Delivery

- Product vision, roadmap definition, and prioritization frameworks
- Balancing user needs, business objectives, and technical constraints
- Data-informed decision-making and outcome-driven execution
- Translating complex requirements into executable product strategies

Technology & Systems Architecture

- Systems thinking across application, infrastructure, and data layers
- Scalable backend architectures and modern software platforms
- Secure SDLC, reliability, and performance-focused design

Security, Risk & Compliance

- Information Security Management Systems (ISO/IEC 27001)
- Threat modeling, risk assessment, and secure platform design
- Embedding security and compliance into product and delivery processes

Creative & Human-Centered Problem Solving

- Blending analytical rigor with creative and design-oriented thinking
- Human-centered approach to system, product, and team design
- Designing technical and human systems for sustainable execution

Professional Experience

Early Professional

During Academic Studies
2003 - 2011

Context

Worked on diverse project-based engagements alongside academic studies, gaining early exposure to creative, technical, and multimedia-driven digital products.

Key Contributions

- Delivered multiple freelance and project-based solutions across game design, interactive media, and multimedia applications.
- Combined creative design with technical implementation, building a strong foundation in human-centered digital experiences.

Awarded Media Festival Prize (2009) for creative and technical excellence in digital media.

Tosan Core Banking & Digital Banking Solutions Provider 2011 – 2015	Context Joined one of Iran’s leading core banking and financial software providers, working within large-scale, mission-critical banking platforms. Role Evolution • Started as Web Developer within the Internet Banking team. • Promoted to Senior Developer after two years based on technical depth and delivery impact. Key Contributions • Contributed to the development of modern Internet Banking platforms integrated with large-scale core banking systems. • Worked across backend and frontend layers, supporting both service development and rich web applications. • Gained deep exposure to modern banking concepts, security constraints, and enterprise-scale financial systems. Impact Built strong foundations in regulated financial software.
Tecvest Tourism & Travel Technology 2016 – 2018	Context Part of a strategic initiative to build national-scale digital tourism platforms under Tosan Holding. Key Contributions • Served simultaneously as Senior Software Developer and Mid-Level Manager, bridging execution and coordination. • Led development of Visit Iran, a comprehensive national tourism portal. • Designed and implemented online hotel and flight reservation systems. • Integrated international travel service providers, including Galileo and Amadeus web services. • Contributed to the launch of online travel package sales platforms. Impact Delivered scalable, service-oriented platforms operating across international integrations and transactional workloads.

Tecvest

Future Smart Service

2018

Context

Worked within an innovation-focused subsidiary exploring modern digital service platforms.

Key Contributions

- Led technical development across web and mobile platforms.
- Supported CI/CD automation and modern frontend and backend architectures.

Impact

Strengthened experience in delivery pipelines, modern frontend frameworks, and platform-oriented development.

Adanic

Keylead and Shakeylead

2019 – 2021

CTO

ShakeyLead Identity Platform

<https://shakeylead.com>

Context

Led technology for a national-scale digital identity and authentication platform serving regulated financial and legal ecosystems.

Key Contributions

- Designed and led end-to-end identity verification solutions integrated with Sejam and Thana platforms.
- Delivered full-stack solutions enabling brokerage firms to onboard users remotely and securely.
- Implemented AI-based facial recognition and liveness detection.
- Designed analytics platforms for large-scale identity and behavioral data aggregation.

Digital Signature Platform – Emzame

Context

Built a legally compliant digital signature solution for secure document execution.

Key Contributions

- Delivered an end-to-end digital signature platform using both hardware tokens and mobile applications.
- Designed complete signature workflows, including signing initiation, approval chains, and signature inboxes.

International Products Team

Dagizmo (HOA Management Platform – USA Market)

Context

Led development of an international SaaS platform for Homeowner Associations (HOA) in the United States.

Key Contributions

- Designed systems for residential community management, board operations, and member communications.
- Delivered web and PWA applications supporting reporting, official correspondence, owner/tenant management, and governance workflows.
- Established engineering processes, CI/CD pipelines, and collaboration tools (Jira, Confluence).

Impact

Successfully delivered and operated multi-market, cloud-based platforms under different regulatory and operational contexts.

Ertebat Farda

ABank (NeoBank of Ayandeh)

2021 – Present

CTO

ABank

<https://abankapp.com/>

Context

Led technology for one of Iran's flagship digital banking initiatives, operating under strict regulatory, security, and scalability constraints.

Key Contributions

- Led development of advanced digital identity verification platforms, including AI-based liveness detection for image and video.
- Played a key role in building ABank, a full-scale digital banking platform (iOS, Android, and PWA) from a shared codebase.
- Designed and operated secure banking services compliant with OWASP, ISMS, and national security requirements.
- Achieved required security certifications and approvals from regulatory bodies, including AFTA and Kashif.
- Delivered integrated banking services positioning ABank as the neobank of Ayandeh Bank.
- Led UX/UI transformation toward widget-based, modular banking experiences.

2025 – Present

CEO

ABank

<https://abankapp.com/>

Context

Transitioned from CTO to CEO to lead organizational, product, and go-to-market execution.

Key Contributions

- Led cross-functional alignment across technology, product, and marketing teams.
- Focused on scaling execution, organizational maturity, and long-term platform growth.

Fanoos PFM

Context

2022 – 2023

Served as CTO for a consumer-facing personal finance management (PFM) application focused on financial insights and user financial wellbeing.

Key Contributions

- Led technical strategy, architecture, and delivery coordination alongside core executive responsibilities.

Major Achievements & Impact

Turning complexity—technical, regulatory, and human—into scalable, reliable execution.

- Led the evolution of a digital banking platform into a mature, scalable, and regulation-ready operation.
- Designed organizational and delivery models improving alignment, predictability, and ownership.
- Embedded security, risk, and compliance into product and platform operations.
- Translated complex constraints into executable product strategies and roadmaps.
- Built and scaled high-performing cross-functional teams and leadership capacity.
- Improved platform reliability and resilience through architectural and SDLC evolution.

Leadership & Organizational Design

Focus: clarity, ownership, and scalable execution in regulated environments

- Design and leadership of cross-functional product and engineering organizations within regulated financial environments.
- Building team structures that balance autonomy and accountability, enabling fast execution without compromising quality, security, or compliance.
- Developing leadership capacity across technical, product, and platform roles through mentorship, delegation, and clear ownership models.
- Establishing governance and decision-making frameworks that align strategic goals with day-to-day execution and reduce organizational friction.

- Leading teams through complexity and change by aligning people, processes, and technology around measurable outcomes.
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Product & Business Ownership

End-to-end ownership of product outcomes in regulated digital banking environments.

- Product vision and roadmap ownership in regulated digital banking environments.
 - Prioritization and trade-off decisions across product, technology, and compliance.
 - Executive-level stakeholder alignment and strategic product governance.
 - Outcome-driven metrics and sustainable value delivery.
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Technology & Architecture Expertise

End-to-end architecture design across frontend, backend, infrastructure, and data layers for large-scale, mission-critical digital banking platforms.

- Deep understanding of modern backend architectures, including service-oriented and distributed systems, with a focus on scalability, reliability, and maintainability.
- Experience designing platforms supporting high availability, fault tolerance, and operational resilience under real-world production and regulatory constraints.
- Secure-by-design system architecture, integrating security controls, risk considerations, and compliance requirements into core platform and SDLC decisions.
- Strong background in delivery architecture, CI/CD pipelines, and release strategies that balance speed, quality, and regulatory assurance.

- Ability to translate architectural and technology choices into clear product, delivery, and business trade-offs, enabling informed executive decision-making.
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Thought Leadership & Contributions

Executive talks and internal presentations on digital banking, architecture, and security.

- Participation in strategic committees and cross-functional working groups.
 - Development of internal frameworks and decision models.
 - Mentorship of technical and product leaders.
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Languages & Personal Interests

Languages

- Persian – Native
- English – Professional working proficiency

Personal Interests

- Exploring the intersection of technology, creativity, and human-centered design.
- Music and instrumental composition.
- Continuous learning through reading, analysis, and reflective thinking.