

KAREY H. POWELL

Staff Engineer & AI Systems Architect

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Kingston, Jamaica | Open to Remote (Global)

Engineering leader with 14+ years building and scaling production systems across fintech, data infrastructure, and enterprise platforms. Currently building AI-integrated fintech systems at MZ Holdings. I architect distributed systems that process millions of financial transactions, lead teams from founding through growth, and ship AI-powered services under real-world constraints. I've co-founded a fintech SaaS that scaled to 75+ financial institutions, built credit bureau infrastructure handling large-scale data, and led enterprise platform delivery across the Caribbean. I operate at Staff/Principal level — I don't just write code, I own the technical direction, make the hard trade-offs, and ensure systems stay reliable as they scale.

CORE COMPETENCIES

Systems & Architecture: Distributed Systems, Microservices, Event-Driven Architecture, Domain-Driven Design, API Design (REST, GraphQL, gRPC), System Design at Scale

AI & Data Engineering: LLM Integration (OpenAI, Anthropic Claude), RAG Pipelines, AI Agents, Real-Time Scoring & Classification, Document Intelligence, Vector Search, Prompt Engineering

Cloud & Infrastructure: AWS (ECS, Lambda, RDS, S3, SQS, CloudFormation), GCP, Docker, Kubernetes, Terraform, CI/CD, Observability (Datadog, CloudWatch)

Languages & Frameworks: Go, Python, PHP (Laravel), TypeScript, Node.js, React, Next.js, Vue.js

Data: PostgreSQL, MySQL/Aurora, MongoDB, Redis, Elasticsearch, SQL Server

Leadership: Technical Strategy, Team Building (0 → 5+), Architecture Reviews, Cross-Functional Execution, Vendor Evaluation, Technical Due Diligence

PROFESSIONAL EXPERIENCE

Lead Solutions Architect

MZ Holdings Ltd. — Fintech Platform

Feb 2025 – Present

- Lead system architecture and design for a fintech platform — defining service boundaries, API contracts, data models, and integration patterns across payments, data processing, and third-party systems.
- Drive AI and machine learning integration into the platform — designing intelligent automation features that enhance financial data processing and decision-making workflows.
- Own technical solution design end-to-end: from stakeholder requirements through architecture proposals, implementation oversight, and production deployment in a cloud-native environment.

Tech: Go, Python, TypeScript, AWS, PostgreSQL, Docker, Kubernetes

Senior Software Engineer

EveryData Jamaica Ltd. — Credit Bureau Platform

Aug 2022 – Sep 2024

- Redesigned core microservices for Jamaica's credit bureau platform, cutting API response times by 50% and enabling the system to handle 3x peak query volume without degradation.
- Built and shipped RESTful APIs in Go, C#, and TypeScript that integrated with 30+ third-party data providers, improving integration onboarding time by 30%.
- Led data migration and reconciliation efforts for legacy credit systems, ensuring zero data loss across millions of consumer credit records.
- Drove system architecture decisions across the platform — established patterns for service decomposition, caching strategy, and security hardening that became team standards.

Tech: Go, TypeScript, Python, C#, Docker, Kubernetes, AWS, PostgreSQL, MongoDB, Redis

Chief Technology Officer

Remote Rocket Ltd. — Cloud Solutions for SMBs

Nov 2018 – Jul 2022

- Defined and executed technical strategy for a consultancy delivering cloud-based systems to SMB clients across logistics, retail, and professional services.
- Architected and delivered an inventory management platform from scratch that increased client operational efficiency by 60%, processing 10K+ SKUs across multiple warehouses.
- Led technical discovery, solution architecture, and delivery for 15+ client engagements — scoping projects, managing timelines, and shipping production systems.
- Built and mentored a development team of 5 engineers, establishing code review processes, CI/CD pipelines, and architectural standards.

Tech: PHP, Laravel, Python, TypeScript, MySQL, AWS, Docker

Co-Founder & Lead Engineer

LoanCIRRUS Ltd. — Fintech SaaS Loan Management

Nov 2016 – Dec 2021

- Co-founded and architected a loan management SaaS platform from zero to serving 75+ financial institutions across multiple Caribbean markets.
- Designed and built the core platform: loan origination workflows, payment processing integrations, risk scoring, portfolio management, and regulatory reporting.
- Built and operated AWS infrastructure (ECS, Aurora, S3, SQS) supporting real-time transaction processing with 99.9% uptime across production environments.
- Created automation tooling for deployments, database migrations, and data reconciliation that reduced release cycles from weeks to hours.

Tech: PHP, Laravel, Vue.js, AWS (ECS, Aurora, S3, SQS), MySQL, Redis

Director & CTO

SpiderCentro Inc. — Enterprise Software & Payments

May 2012 – Nov 2016

- Led enterprise architecture and API development for banking and payments platforms deployed across Caribbean financial institutions.
- Architected custom solutions for diverse business verticals including banking, e-commerce, healthcare, and government services.
- Managed technical recruiting, team development, and client consulting — grew the engineering function from founding to a productive delivery team.

Tech: PHP, JavaScript, MySQL, PostgreSQL, AWS

AI & PRODUCTION SYSTEMS

Hands-on experience designing and shipping AI-enabled systems in production, not just prototypes:

- Architected and built an AI-powered voice call agent system using Vapi.ai, OpenAI GPT-4o, Deepgram STT, and Twilio — automated inbound call qualification with real-time lead routing, multi-brand configuration, and sub-90-second call resolution.
- Built LLM-integrated microservices for automated document parsing, resume analysis, and structured data extraction — processing thousands of documents daily with sub-second latency.
- Designed and deployed RAG pipelines combining vector search (pgvector, Pinecone) with relational data sources for context-aware AI responses in production applications.
- Implemented real-time call scoring and classification systems using LLMs, enabling automated quality assurance across customer service operations.
- Integrated AI services into Laravel, Node.js, and Python production systems with proper cost controls, fallback handling, observability, and latency budgets.

EDUCATION

BSc Computer Science (cum laude) — Northern Caribbean University