Ahmed Albarghouti

Software Engineer

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Software engineer specializing in **payments and risk infrastructure**: dispute and chargeback lifecycle, processor-agnostic ingestion across Stripe, Adyen, and other PSPs, and merchant-facing systems handling millions of transactions.

WORK EXPERIENCE

Senior Software Engineer — Apr 2025 - Present

Lightspeed Commerce | Ottawa

- Led end-to-end development of the merchant **dispute management system**, now serving Lightspeed merchants across **500k+ locations**: **95%+ fewer support tickets**, **25% higher challenge rate**, **10% higher win rate**.
- Designed a **processor-agnostic ingestion state machine** that normalizes dispute lifecycle webhooks from **Stripe, Adyen, and other PSPs**, delivered over **Google Pub/Sub**, into a single downstream flow.
- Shipped **AI-assisted dispute defense** to help merchants assemble evidence, targeting and validating each change against **SQL analysis of the dispute funnel**.
- Leading the **card-present POS SDK** for **terminal selection, pairing, and refunds** across Lightspeed products.
- Architected the merchant portal's **subscriber notification system** across **Disputes, Payouts, and Capital**.
- Share the **payments on-call rotation** and serve as the team's point onboarding engineer for the payments group.

Software Engineer — Oct 2024 - Apr 2025

Freelance | Ottawa

- Built **custom e-commerce platforms** and admin dashboards for clients including yodibrodi.com, integrating **Stripe across online checkout and in-person terminals**; owned scoping, delivery, and the client relationship.

Software Engineer — Oct 2022 - Sep 2024

Medavie Blue Cross | Ottawa

- Improved claim processing **6x (30s to 5s)** with async REST and Redis/Oracle SQL optimization in Java services.
- Built batch autopay for **hundreds of thousands of customers** and a claims processor handling **millions of transactions**.

Software Engineer — Sep 2021 - Oct 2022

Rideau Transit Maintenance | Ottawa

- Built SharePoint sites and Power Fx/PowerShell automation for 50+ staff, cutting manual work across internal operations.

TOOLS & SIDE PROJECTS

RateShip · npm. Provider-agnostic Node SDK for rates, labels, and webhooks across EasyPost, Shippo, and ShipEngine.
Caret · Chrome extension. Transforms clipboard text with Chrome's on-device Gemini Nano. No keys, no servers.

SKILLS

Languages & frameworks: TypeScript, JavaScript, Java, Python, SQL, React, Next.js, Node.js
Payments & risk: Card-present and card-not-present, disputes and chargebacks, representment, PSP integration
Infrastructure: AWS, GCP, Google Pub/Sub, Kubernetes, Docker, Redis, Grafana, MongoDB, MySQL, Oracle SQL
Architecture: Event-driven systems, webhooks, state machines, API and SDK design, TDD

EDUCATION

Algonquin College of Applied Arts and Technology — Sep 2019 - Apr 2021

Ontario College Diploma, Computer Programming