Mathias Fonseca

Principal Solutions Architect

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15+ Years Experience **50+ PSP Integrations** **$40B GMV Scale** **100+ People Led** **20+ Teams Built**

SUMMARY

Payments architect and engineer with 15+ years building systems at scale across Latin America, Europe, the Middle East, and Asia. Founding engineer at Payrails — designed the core architecture from scratch and grew the company to 100+ people. Previously helped scale Delivery Hero's Global Fintech team from 3 to 100+ people powering $40B in annual GMV, and led payments and fraud engineering at PedidosYa across 15 countries. The patterns I've built on — event-driven architecture, distributed systems, cross-functional leadership, high-stakes reliability — translate to any domain where the cost of failure is high. 7 years as a Software Architecture professor. Conference speaker.

EXPERIENCE

Payrails
Berlin, Germany

Founding Engineer · Solutions Architect & Principal Engineer
Dec 2021 – Dec 2025

- First employee — designed and built the company's core technical architecture from scratch, now powering enterprise merchants' entire payment stack
- Grew the company to 100+ people across 9 teams (Berlin & Cairo); collaborated across product, tech, GTM, sales, and customer success
- Drove merchant success from zero to first 15 enterprise clients: onboarding, critical issue resolution, and process improvement
- Supported sales pipeline with technical demos, RFPs, and solution design for enterprise prospects
- Maintained the core architecture blueprint and led key technical decisions via RFC-driven processes

Delivery Hero
Berlin, Germany

Global Fintech Principal Engineer
Oct 2020 – Dec 2021

- Helped grow Global Fintech from 3 to 100+ people across 8 specialised teams (Payments, Risk, Compliance, Wallet, Payouts, Integrations, Analytics, Business)
- Provided architectural guidance across 50+ countries powering $40B in annual GMV
- Cross-functional consultant: payments and fraud system design across Delivery Hero's global footprint
- Bridged engineering, product, and compliance to ensure consistency, scalability, and regulatory alignment

Global Payments Senior Engineering Manager
May 2019 – Oct 2020

- Built the Global Fintech team from scratch at Delivery Hero HQ
- Designed scalable payment solutions across diverse market requirements; expanded to new payment methods
- Led cross-functional teams on fraud prevention, compliance, and checkout optimisation

PedidosYa
Montevideo, Uruguay

Shopping Tribe Technical Leader
Jan 2019 – Apr 2019

- Led 5 teams (~30 engineers) across Ordering, Checkout, Payments, and Fraud for Latin America's #1 food delivery platform — 15 countries, $2.5B+ GMV
- Ensured architectural consistency across platforms and markets; aligned with Product and stakeholders

Payments & Fraud Prevention Engineering Manager
Sep 2016 – Apr 2019

- Led the Payments and Fraud Prevention Squad — set OKRs, planned projects, negotiated with PSPs, balanced stakeholder interests
- Continued as full-stack engineer and API designer across payment integration and fraud prevention systems

Senior Full Stack Engineer
Oct 2013 – Sep 2016

- One of the first engineers — built the platform from scratch, expanding across 12+ countries
- Developed deep expertise in payment systems and fraud prevention in one of the world's highest-fraud markets

Universidad ORT Uruguay

Montevideo, Uruguay

Software Architecture Professor

Aug 2012 – Apr 2019

- 7 years teaching Software Architecture for BSc Software Engineering and Computer Science; Architectural Patterns, Quality Attributes, Tactics with Java EE

Software Engineering in the Cloud Professor

Jul 2014 – Sep 2015

- Advanced course on cloud architecture, Web APIs, and deployment strategies

Earlier Experience

Softruck — CTO	Belo Horizonte, Brazil	Sep–Dec 2015
MercadoLibre — Software Engineer	Montevideo, Uruguay	May–Oct 2013
Tata Consultancy Services — Business Analyst & .NET Developer	Montevideo, Uruguay	2010–2013
TECHO — IT Manager / Volunteer (anti-poverty NGO)	Montevideo, Uruguay	2008–2011

SKILLS & DOMAIN EXPERTISE

Languages	Java · Kotlin · Go · Groovy · Python · TypeScript · React
Infrastructure	AWS · Docker · Kubernetes · Terraform
Data	PostgreSQL · Redis · Kafka · BigQuery
Payments Domain	50+ PSP integrations · Orchestration · Fraud prevention · Chargebacks · Payouts
Compliance	PCI-DSS · GDPR · SCA / PSD2 / Open Banking · AML/KYC · ISO 27001
Architecture	Domain-Driven Design · Event-driven architecture · RFC-driven decisions · Distributed systems
Leadership	Cross-functional team leadership · OKRs · Technical strategy · Mentorship · Solutions architecture
Human Languages	Spanish (Native) · English (Fluent) · Portuguese (Professional) · German & Italian (Elementary)

EDUCATION

Big Data & Machine Learning Specialization	Universidad ORT Uruguay · 2018–2020
BSc in Information Technology	Universidad ORT Uruguay · 2008–2012

SELECTED TALKS & PUBLICATIONS

[Conference Talk] Payments Engineering and Stoicism	*QuantumTech 2021*
[Conference Panel] Payments in the Sharing Economy	*PAYMENTSfn 2019*
[Article] Mastering PSP Integrations	*mathifonseca.me*
[Article] A Survival Guide for Payments	*mathifonseca.me*
[Case Study] PedidosYa Payment Infrastructure	*Spreedly*
[Podcast] Payments and Delivery in Latin America	*LATAM payments series*