

AREF SARAN

Senior QA / Test Automation Engineer - FinTech, Credit & Payments

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PROFESSIONAL SUMMARY

Senior QA / Test Automation Engineer with 5+ years of experience across FinTech and e-commerce, specializing in credit, payment, purchase, refund, settlement, billing, coupon, and workflow-driven systems. Builds maintainable API, integration, database, workflow, and E2E automation with Robot Framework and Python, backed by risk-based testing, financial-state validation, idempotency checks, service virtualization, performance testing, and GitLab CI quality gates. Provides technical leadership in QA Engineering through standards, mentoring, automation architecture, and cross-team quality practices.

CORE COMPETENCIES

FinTech QA & Financial Workflows | API & Integration Testing | Test Automation Architecture | E2E & UI Smoke Testing | Risk-Based Testing | Financial-State & Database Validation | Idempotency / Retry / Callback Testing | CI/CD Quality Gates | Performance Testing | Service Virtualization & Mocking | Testability Standards | Technical Mentoring

TECHNICAL SKILLS

Programming / Scripting: Python, JavaScript

Automation: Robot Framework, layered automation architecture, API-first automation, reusable keywords/resources, UI smoke testing

API / Integration: REST API testing, Postman, contract/response validation, external-provider integration testing, service virtualization / mock servers

Performance: k6, performance baselines, latency/error analysis

Data: MySQL, MongoDB, Redis, SQL-based validation and database oracles

CI/CD & Engineering: GitLab CI, Git, Linux, Docker (working knowledge), nightly regression, merge-request smoke checks

Quality Engineering: Risk-based testing, exploratory testing, regression, E2E, test design, testability, defect investigation, ISTQB principles, Jira, Zephyr, Scrum

FinTech Domain: Credit allocation, payments, purchase, refund, settlement, billing cycles, coupons, provider integrations, financial integrity, idempotency/replay

PROFESSIONAL EXPERIENCE

Azkivam | QA Engineer · QA Engineering Chapter Lead | Jun 2026 - Present

- Provide technical leadership for the QA Engineering chapter through automation standards, mentoring, roadmap and capability development, and cross-team quality practices while remaining hands-on in test engineering.
- Design and evolve Robot Framework automation architecture for high-risk credit, allocation, purchase, and workflow-driven journeys, separating business intent from API, UI, database, session, and fixture implementation details.
- Build risk-based automation that validates financial integrity across API responses, workflow state, and MySQL business state, including retry, callback, idempotency, and eventual-consistency scenarios.
- Integrate repeatable automation into GitLab CI, including nightly execution, failure artifacts, and traceable quality evidence; support stable selector and testability contracts for frontend automation.
- Improve determinism for external dependencies through controlled fixtures, mocks/service virtualization, protected test data, and fail-closed validation when required contracts or evidence are unavailable.

Digipay | Software Test Engineer | 2023 - Jun 2026

- Owned quality engineering for the Credit domain, covering purchase, refund, residual, settlement, billing-cycle, coupon, credit-account/profile, and fund-provider integration workflows.
- Designed and maintained approximately 2,300 Robot Framework API and integration tests; reduced automated regression execution from approximately 39 hours to approximately 2 hours through parallel execution and suite segmentation.
- Defined risk-based coverage for critical financial workflows, including negative scenarios, boundary conditions, and idempotency checks designed to prevent duplicate financial effects.
- Implemented E2E smoke coverage for high-risk journeys, including purchase, refund, and settlement, to improve release confidence across service boundaries.
- Built k6 performance tests for critical APIs, established performance baselines, and monitored latency and error behavior under load.
- Integrated automated suites into GitLab CI as quality gates, including merge-request smoke checks, response-contract validation, post-deployment risk-based regression, nightly regression, and performance baselines.
- Used mock servers and service virtualization for external fund-provider and coupon dependencies, enabling deterministic validation of timeout, retry, failure, and recovery scenarios.
- Mentored a Senior Software Test Engineer and a Junior/Intern during onboarding, sharing domain knowledge, test strategy, and automation practices.

Tiara Ecommerce | Software Test Engineer | 2021 - 2023

- Tested an e-commerce website-builder platform across storefront setup, product management, checkout, orders, payments, and administrative workflows.
- Developed API and integration tests with Postman and Robot Framework for order lifecycle, payment callbacks, and shipping/payment-provider integrations.
- Performed responsive and cross-browser testing for critical customer and merchant journeys and contributed to E2E regression packs and release-readiness reporting.
- Used mock-server testing to simulate external providers and validate timeout, retry, and partial-failure handling without depending on unstable third-party systems.
- Collaborated with product and engineering teams to clarify requirements, investigate defects, and improve testability.

SELECTED TECHNICAL INITIATIVE

Repository-Specific QA Agent | Azkivam | 2026

- Designed a repository-specific QA-agent workflow around verifiable source evidence, explicit policy and safety controls, reusable QA skills, evaluation cases, and structured handoffs.
- Applied the workflow to Robot Framework merge-request review, CI failure triage, frontend testability analysis, and automation design while preserving secret/PII safety and clear ownership boundaries.

EDUCATION

B.Sc. in Computer Engineering | Lorestan University | 2017 - 2022