

Mercedes Lo

NYC / Toronto (EST preferred) | mercedeslo2023@gmail.com | mersay.github.io
Full Stack Engineer — 6 years building payments, ledger, and card systems | Canadian Citizen

EXPERIENCE

Full-Stack Software Engineer (Independent)

June 2023 – Present

cardpn & Client Software Projects

Remote

- Built and operate cardpn.com, a credit card rewards optimization tool that tracks Chase 5/24 status and recommends the best card per purchase, serving users without third-party banking API dependencies
- Wrote a TypeScript/Express recommendation API that matches merchants and MCC codes against user wallet rules to surface the highest-earning card in real time
- Added a Redis caching layer for recommendation lookups, cutting latency from 3000ms to 500ms under load
- Shipped a cross-platform member fitness app: SwiftUI iOS client, Next.js admin dashboard, and a shared Node.js/Express REST API secured with JWT and Firebase RBAC
- Independently shipped a Cantonese Android keyboard, a Chinese astrology alarm app, and an event seating and invitation planner web application

Senior Software Engineer

Jan 2021 – March 2023

Poloniex

Boston, MA

- Built an automated staking ledger that tracked and distributed rewards across 2 external validators; idempotency controls eliminated double-pays and reconciled rewards to zero variance against on-chain data
- Shipped Node.js microservices that automatically swept internal wallet funds, replacing manual operations and eliminating a recurring class of stuck-transfer incidents previously occurring about 50 times per month
- Owned SOL blockchain node infrastructure; containerized deployments with Docker and added monitoring/alerting to maintain the team's uptime SLA
- Built an AWS Lambda airdrop pipeline driven by Jira approvals, executing multi-sig batch token transfers with audit trails across 10k+ distributions totaling \$1M+
- Migrated a batch CSV pipeline processing 10k+ financial mutations per run to streaming, cutting database execution time by 40% and unblocking same-day reconciliation
- Led a TypeScript RBAC layer integrated with OneLogin SSO, enforcing per-route and per-query permissions across 5+ internal tools used by 50+ employees

Software Engineer

Oct 2019 – Jan 2021

Circle

Boston, MA

- Extended core blockchain ledger services to support new tokenization products, ensuring deterministic transaction ordering across 200+ asset types
- Built data pipelines and reporting tools that ingested behavioral and financial events, producing transaction histories used by finance and audit teams
- Built an event-driven alerting system on AWS SNS/SQS that pushed live market-move notifications to market makers on Telegram in under 3000ms
- Wrote AWS CloudFormation templates for immutable EC2 microservice environments, eliminating configuration drift and reducing deploy-time incidents

EDUCATION

University of Waterloo

Waterloo, ON

Bachelor of Mathematics in Statistics, Minor in Computer Science

TECHNICAL SKILLS

Languages: TypeScript, JavaScript, Python, Java, , Kotlin, Swift, SQL (Postgres, MySQL), HTML/CSS

Frameworks & Libraries: React, Node.js, Next.js, Vite, Express, Webpack

Mobile Development: SwiftUI, UIKit, Xcode, Android

Databases & Caching: PostgreSQL, MySQL, DynamoDB, Redis, MongoDB, ElasticSearch

Cloud & DevOps: Amazon Web Services (AWS), Google Cloud Platform (GCP), Docker, Git

AI & Machine Learning: Claude Code, Codex, LM Studio, PyTorch, TensorFlow, Hugging Face