

Yudai Yaguchi

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SUMMARY

Senior software engineer with 6+ years building large-scale fintech systems across payments, KYC/OFAC compliance, tax filing, and customer-support infrastructure. Owns complex initiatives end-to-end as directly responsible individual, leads cross-team handoffs, and invests in reliability, testing strategy, and developer experience — targeting a staff engineer, technical lead, or engineering management role.

WORK EXPERIENCE

Senior Software Engineer at Atlas

San Francisco, CA | 2025 – Present

- Lead engineer on the Infrastructure team, serving as directly responsible individual across parallel workstreams spanning payments, customer-support architecture, and internal platform and API engineering.
- Designed and built **Atlas HQ**, a Next.js internal operations platform replacing Retool — including authentication, role-based access control, and migration of all user, risk, dispute, and activity tooling — and drove its rollout to 100% of the support and operations org.
- Architected the company's end-to-end customer-support system on Intercom — team-based ticket routing, retention and escalation logic, and cancel flows including the web cancel-flow migration — and integrated **Fini**, an LLM library for understanding customer conversations.
- Owned integration of new payment rails — **TabaPay** debit-card deposits and **GreenDot** cash deposits — covering ACH file generation, reconciliation, chargebacks, 3DS, fraud controls, and instant and partial-authorization deposits, reducing involuntary churn.

Software Engineer at Atlas

San Francisco, CA | 2023 – 2025

- Built and shipped core consumer-facing features in Flutter and TypeScript on Firebase — new-user onboarding, retention, and Plaid bank-connection flows — later transitioning ownership to dedicated teams after moving to Infrastructure.
- Drove growth of the paid Annual Plan subscription from initial launch into a core revenue stream through pricing UI experiments, new upsell entry points, and funnel analysis.
- Led the Spanish-language initiative end-to-end — localization quality, KYC decline-rate reduction, ITIN support, and Spanish-market campaigns — improving conversion and approval rates for Spanish-speaking customers.
- Delivered KYC and OFAC compliance infrastructure — OFAC monitoring, a Sentilink risk-engine migration, eCBSV/CIP integration, and dispute and Metro 2 tooling — alongside reliability work including an activity-tracking framework, monitoring dashboards, and on-call processes.

Software Engineer at PayPal

San Jose, CA | 2020 – 2023

- Built and operated large-scale payment infrastructure handling millions of requests daily using Java and the Spring framework.
- Designed and implemented payment failure-recovery components spanning HTTP clients, ActiveMQ messaging, batch jobs, caching, and Oracle databases, with Vue-based internal UIs.

PROJECTS & COMMUNITY

AI Meetup Lead — JTPA (Japanese Technology Professionals Association)

2025 – Present

Lead an AI-focused meetup series for the tech community — organizing sessions, producing educational content and slides, and building a platform for event registration, management, and member project showcasing.

Machine Learning Researcher — Informatics Skunkworks

Conducted deep-learning research on alloy defect detection using Python and MATLAB, achieving a 0.95 F1 score with YOLOv3.

EDUCATION

Westcliff University — MS, Computer Science

Irvine, CA | May 2023 – Present

University of Wisconsin-Madison — BS, Computer Science with Mathematics; Entrepreneurship minor

Madison, WI | May 2020

TECHNICAL SKILLS

Languages & Frameworks: JavaScript/TypeScript, Dart/Flutter, Java/Spring, React, Next.js, Node.js, Python • **Data & Infra:** Firebase, Oracle/SQL, monitoring & reliability tooling

Fintech & Domain: Payment integrations (TaboPay, GreenDot, Plaid, Column Tax, Kard), KYC/OFAC compliance, customer-support platforms (Intercom, Retool)