

MATIAS RUIZ

Senior Fintech Engineer · Full Stack · Remote US

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Villarrica, Chile · Available for US Remote Roles

PROFILE

Full Stack Engineer with 7+ years of experience building production-grade web applications for US-based companies across fintech and healthcare. Specialist in Ruby on Rails and React/TypeScript, with a track record of shipping reliable features in compliance-sensitive, high-stakes environments. Background includes co-founding and leading engineering teams at two AI-driven startups. Currently exploring AI/LLM integrations and open to Senior or Staff Engineer opportunities at remote-first US companies.

PROFESSIONAL EXPERIENCE

Full Stack Engineer · *iCapital Network* Jul 2022 – Present

Remote · Fintech · Forbes Fintech 50 (x7) · \$200B+ AUM · 1,200+ institutional clients

iCapital is the leading global technology platform for alternative investments, serving 104,000+ financial professionals and wealth managers across 1,900+ funds. I develop and maintain critical platform features for fund subscriptions, investor onboarding, reporting workflows, and compliance tooling.

- **Full Stack Development:** Design and implement scalable features for fund subscription flows and investor onboarding using Ruby on Rails and React/TypeScript, serving thousands of wealth managers and institutional investors daily
- **Compliance-Sensitive Engineering:** Build and maintain features aligned with SEC and institutional-grade financial standards (Reg D, accredited investor requirements), contributing to audit-ready systems at scale
- **Cross-Functional Collaboration:** Partner with product, design, and engineering teams across US time zones to deliver high-impact improvements aligned with business objectives
- **Agile Delivery:** Apply agile practices to ensure iterative, high-quality releases; participate in code review and technical discussion as part of a distributed engineering org
- **Recognition:** Contributed to a team honored as Forbes Fintech 50 and Barron's Industry Award 2023 Winner

Full Stack Engineer · *AppliedVR* Sep 2021 – Jul 2022

Remote · Digital Health · VR-based therapeutics for chronic pain and mental health

AppliedVR is a digital health company pioneering immersive therapeutics (ITx), with its flagship product EaseVRx FDA-authorized for the treatment of chronic lower-back pain. I joined to help scale the engineering platform supporting VR therapeutic delivery and clinical data workflows.

- **Full Stack Development:** Led development of core platform features using Ruby on Rails, ReactJS, and TypeScript, building a robust and user-friendly application supporting clinical and consumer use cases
- **Test-Driven Development:** Architected and implemented a comprehensive RSpec test suite from the ground up, increasing platform reliability and instilling a culture of quality across the development team
- **AI-Assisted Personalization:** Contributed to features that used behavioral and session data to adapt therapeutic content delivery — early application of data-driven decision-making in a clinical product
- **Innovative Feature Delivery:** Designed and shipped key features directly supporting AppliedVR's mission of providing self-manageable, evidence-based treatment for chronic conditions

Full Stack Engineer & Co-Founder · *Databot* Sep 2019 – Sep 2021

Startup · Conversational AI · Business Process Automation · B2B SaaS · Chile & Latin America

Databot was a conversational AI startup I co-founded, building an NLP-powered chatbot platform that enabled businesses to deploy intelligent virtual assistants for customer support and to automate internal business processes. The platform served B2B clients across Chile and Latin America.

- **Conversational AI Engine:** Designed and implemented the core NLP chatbot engine leveraging IBM Watson Assistant, configuring intent recognition, entity extraction, and dialogue flows to enable human-like interactions at scale across multiple client deployments
- **Business Process Automation:** Worked directly with B2B clients to map, digitize, and automate internal workflows using Databot's virtual assistants — replacing manual processes such as lead qualification, FAQ handling, and internal helpdesk routing
- **Platform Architecture:** Led continuous refinement of a multi-tenant SaaS architecture supporting multiple clients with isolated chatbot configurations, conversation history, and analytics dashboards
- **Engineering Leadership:** Founded and led the technical team, establishing engineering culture, code standards, and iterative delivery processes that scaled the product from MVP to production
- **Tech Stack:** Ruby on Rails (backend API), React.js (frontend dashboard), PostgreSQL, IBM Watson Assistant (NLP engine)

Full Stack Developer · *Digital Jump*

Sep 2018 – Sep 2019

Agency · AWS · Ruby on Rails · Node.js · Vue.js

- Led development and design team building software solutions for multiple clients using Scrum, AWS infrastructure, Ruby on Rails, Node.js, and Vue.js
- Designed UI/UX using Figma and Adobe XD; managed delivery across frontend and backend workstreams

Full Stack Engineer & Co-Founder · *Approp PropTech*

Jul 2018 – Sep 2020

Proptech Startup · Machine Learning · TensorFlow · Mobile

- Co-founded a proptech startup recognized as one of LATAM's top mobile initiatives; built a ML-powered matching algorithm using TensorFlow that dynamically matched users to real estate listings via a Tinder-style interface

Frontend Developer · *Ant Digital*

Dec 2016 – Jul 2018

Digital Agency · Retail · Falabella

- Built landing pages, content marketing, and boutique storefronts for Falabella (Chile's largest retailer) using HTML, CSS, SASS, JavaScript, PHP, and WordPress

TECHNICAL SKILLS

Languages: Ruby, JavaScript, TypeScript, Python, SQL

Backend: Ruby on Rails, FastAPI, Node.js, RESTful APIs, RSpec, PostgreSQL, Redis

Frontend: React.js, TypeScript, Vue.js, Tailwind CSS, HTML5, CSS3, SASS

Cloud & DevOps: Amazon Web Services (AWS), CI/CD, Agile / Scrum, JIRA

AI / ML: LLM API integration (Claude, OpenAI), NLP systems, conversational AI (Databot), TensorFlow (Approp)

Domains: Fintech · Alternative Investments · Digital Health · Conversational AI · PropTech

EDUCATION

Computer Engineering · *Duoc UC*

Mar 2016 – Mar 2020

Web Development · *Arcos Professional Institute*

Jan 2014 – Jan 2016

LANGUAGES

Spanish: Native

English: Professional working proficiency — 5+ years in US remote environments