Sabale S

Senior Software Developer, 10+ years experience
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Successful team leader and complex problem solver skilled in Micro services Architecture designing and Implementations also reviewing, fixing and improving code to maximize product performance and usability. Bringing 10+ years of software and management experience.

INDUSTRIES: Finance

TECHNICAL SKILLS

• Spring Boot	10 years
• Spring Framework	10 years
• API Development	10 years
• Apache Kafka	10 years
• Testing frameworks	10 years
• Angular	10 years
• DevOps	5 years
• CI & CD	5 years

PROJECT DETAILS

• Alhamrani Universal project — June-2022 - June-2023

Project Description: Have been responsible for architecting, design, coding and delivery of micro services. Build new merchant onboarding portal and payment settlement process by integrating our services with different service providers APIs like Nafath, ANB, focal etc.
Responsibilities: Worked for solution implementation as described in project description
Technologies: API development, Java, Spring, DevOps, CI/CD and many more
Industry: Finance

• Case Study: Doha Bank Wallet — June-2021 - June-2022

Project Description: Introduction: Banks play an important role in moving the economic wheel and with the technological development of electronic banking operations have emerged, but the growing role has been devising new applications for banking service in an efficient and speed of performance, convenience and cost reduction which in turn results in lower transactions made within the bank branch become so does not exceed 10% of the total operating in developed countries and the rest is made by electronic channels such as automated teller machines and point of sale electronic addition to the possibility of doing most of the banking business through a personal computer via the Internet "Home banking" and which provided the time and effort to the customers of banks and provide them perform as smoothly as possible, such as opening an account and access to credit cards and pay bills and transfer funds between accounts, and so throughout the day, as well as newly emerging mobile banking services in some countries, which is one of the latest new electronic applications. Background Overview of Doha Bank Wallet Doha White-Label, Multi-Lingual Converged Wallet Platform combines the latest innovations in digital payments. It supports Both proximity and remote payments Available in English and Arabic language. Self-Registration. Biometric Login using Face or Fingerprints. View balances and transactions. Quick view of account balance (Accounts & Cards). Transfer funds between your own account and other Doha Bank accounts. Local & International money transfer. Western Union Money Transfer. Schedule future payments. View statements for Accounts, Cards & Loans. E-Statement (Accounts & Cards). Utility bill and Card payments. Instant Card Activation. Instant Debit Card block facility. Prepaid e-vouchers. Click card reload. School fee payments. Reset password / Bio-Pin (For biometric enabled devices). D-Cardless withdrawals. Apply Now for Products & Services. Useful Information (ATM / Branch Locator, Forex Rates,

Contact Us, Prayer Timings.) Transaction History Different Payment Instruments i.Debit/Credit/Pre-paid Cards, ii.Stored Value Account iii.Bank Accounts & iv.Loyalty Points. Doha Bank's wallet can be used from a standalone (android & IOS) mobile app . Why Mobile banking is important within the broader banking ecosystem It's because user/client can use their Smartphone or other cellular device to perform online banking tasks from anywhere. such as, Monitoring account balances Transferring funds between accounts Bill payment and Locating an ATM. Problem Statement Implementing a digital wallet (Doha Bank Wallet) solution presents several challenges: 1.Security Concerns- As the use of digital wallets continues to grow, security has become a top priority for both consumers and businesses. Cyber criminals and hackers are always looking for ways to access personal and financial information, highlighting the importance of implementing robust security measures to protect digital wallet transactions and safeguard customer data. 2.Integration with Payment Systems Integrating digital wallet solutions with existing payment systems poses significant challenges for businesses. 3.Compliance Regulations Compliance with regulatory standards were crucial for digital wallet payment solutions, as they are subject to various complex regulations such as Payment Card Industry Data Security Standard (PCI DSS) and General Data Protection Regulation (GDPR). This was a major challenge for bank, particularly in cross-border transactions, due to the intricacies and difficulty in navigating the compliance regulations. 4.Technical Challenges- Software compatibility, system crashes, and scalability issues.

Responsibilities: Solution The solution that was implemented to address the challenges faced during implementation of a digital wallet. 1.Security Concerns Regular security audits and updates: Conducted regular security audits and implemented timely updates which helped to detect and address any potential vulnerabilities in the system before they can be exploited by malicious actors. Encryption of sensitive data Encrypted all sensitive user data in at rest and in transit. Encryption is a powerful tool that can safeguard sensitive information by rendering it indecipherable to unauthorized individuals, who do not possess the necessary encryption key. 2.Integration with Payment Systems: Partnered with existing payment systems Partnered with established payment systems helped in achieving compatibility and seamless integration, Which allowed businesses to leverage existing payment infrastructures to bolster digital wallet implementation. Offered multiple payment options Provided various payment alternatives, including debit and credit cards, Enhanced the digital wallet's accessibility to a more extensive customer base. 3.Compliance Regulations Resolved above challenge by Staying up-to-date on regulatory changes Keeping up with regulatory changes helped bank to avoid penalties and stay compliant. Providing security for customer data Providing transparency and security to customer data helped bank meet compliance requirements. 4.Technical Challenges Experienced developers and partnering with technology partners With the help of Experienced Developers and partnering with technology partners the digital wallet is designed and managed with the utmost professionalism and excellence. Conducting thorough testing and debugging Performed comprehensive testing and debugging helped in early detection and resolution of any technical problems before launching the digital wallet. Examining the Security Risks in P2P Transactions Digital wallets and mobile payments are also prone to data breaches, where hackers can access sensitive payment information for their own financial gain. To mitigate this risk, we used a secure payment platform and frequently monitoring the accounts/ app logs for any suspicious activity. Implementation Provide technical details and insights into how the solution was developed and integrated into the existing systems. Technical Details and Integration It involved a combination of technology adoption, software development, and system integration efforts: 1.Technology Stack: Cloud Infrastructure: The project leveraged a cloud computing platform, such as AWS, for its scalability, reliability, and cost-efficiency. The cloud infrastructure allowed for seamless scaling of resources based on demand, reducing the risk of downtime during peak periods. Micro services Architecture: To enhance agility and flexibility, a micro services architecture was adopted. This architecture enabled the banking system to be broken down into smaller, independently deployable components, facilitating faster development and updates and faster release of new features. CI/CD Pipeline: A robust Continuous Integration and Continuous Deployment (CI/CD) pipeline was established using tools like Jenkins. This pipeline automated the build, testing, and deployment processes for DEV and UAT environments, ensuring rapid and reliable delivery of new features and updates. 2.Software Development: Programming Languages: The solution was primarily developed using languages like Java, SpringBoot, SOAP API's , REST API's depending on the specific requirements of each microservice. Database Management: A relational MySQL databases is used to

manage customer data, transaction records, and other banking-related information. Security Measures: Stringent security practices were implemented, including encryption (in-transit and at-rest), access controls, and regular security audits. Compliance with industry standards, such as PCI DSS, was maintained. User Experience: A user-centric approach was taken in developing the frontend applications, ensuring an intuitive and secure user interface. Responsive web design and mobile app development (iOS and Android) were incorporated to cater to various customer preferences. 3.Integration with Existing Systems: Legacy System Integration: As most banks have legacy systems in place, extensive effort was made to integrate the new solution with existing core banking systems. APIs and middleware were used to establish communication between the modern microservices and legacy systems. Data Migration: Careful planning and execution of data migration ensured a seamless transition from legacy systems to the new platform. Data cleansing, transformation, and validation processes were implemented to maintain data integrity. Real-time Data Synchronization: For critical banking operations, real-time data synchronization mechanisms were developed to ensure consistency between the new system and legacy systems.
Technologies: Java, SpringBoot, SOAP API’s , REST API’s depending on the specific requirements of each microservice. CI/CD, AWS and many more
Industry: Finance

EMPLOYMENT HISTORY

• Senior Software Developer June-2021 - January-2024

Description: Block-chain project: Automated creation of workers using Vagrant, VM and Docker. By creating our own vagrant box and pushing it on a vagrant cloud. Develop architectural standards and best practices for application coding Foo-bank project : Worked on various payment gateway Integrations to perform credit / debit card payment transactions.W orking as part of an agile team to deliver against a product backlog and the goals committed by the team. Collaborate with other developers to ensure successful end-to-end delivery. Alhamrani Universal project: Have been responsible for architecting, design, coding and delivery of micro services. Build new merchant onboarding portal and payment settlement process by integrating our services with different service providers APIs like Nafath, ANB, focal etc.

EDUCATION

• Masters degree in Computer Science from Pune 2010 - 2012

LANGUAGES

• English - intermediate

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