MAKSYM RYBALKIN

+37455616983 | maxrybalkin91@gmail.com | LinkedIn | Yerevan, Armenia (open to remote)

Proactive, responsible, and skilled <u>Backend Software Engineer</u> with 5+ years of experience developing Java, Kotlin, and modern frameworks, specializing in high-performance and scalable systems in fintech. Ready to help your company improve software reliability, optimize performance, and improve customer experience via clean code, system design, and delivering high-quality software on time. Able to turn ideas into stable and maintainable backend solutions that deliver real value. Implemented various microservice solutions to optimize computing resources, reduce response time, and improve clients' experience.

SKILLS

<u>Stack</u>: Java SE, Kotlin, Concurrency (Threads, Coroutines), Spring Framework (Web, MVC, Boot, Data, Security, Cloud), ORM Frameworks (Hibernate, jOOQ, MyBatis), SQL & noSQL databases (PostgreSQL, Redis, Cassandra), Message Brokers (Kafka, RabbitMQ, NATS), Containerization Tools (Docker, Kubernetes), Cloud Tools (AWS, GCP), CI/CD tools (GitLab, Jenkins), Performance optimization (JVM profiling, metrics development & analysis), Performance monitoring Tools (Grafana, Prometheus, Kibana), Testing (Mockito, Junit, Spock, Spring Boot Test, Concordion, TestContainers), Architecture & Design (Distributed Monolith, Microservices, SaaS, Event-Driven services, OOP, SOLID, Design patterns), AI Tools & prompt engineering (GPT, Claude, DeepSeek)

<u>Soft skills</u>: Mentorship, Attention to details, Effective brainstorming, Proactivity, Fast learning, Adaptation, Flexibility

<u>Languages</u>: **English** – fluent, Russian - native

EXPERIENCE

08.2022 – present | T-Bank | Yerevan, Armenia (Hybrid)

One of the biggest neo-banks in Eastern Europe, serving 48 million of active clients, earning 9.62$ billion (2024 data)

<u>Backend Software Engineer (Java / Kotlin)</u>

Developed subscription models that enhanced customer benefits, including extended bank's products loyalty, premium services, and external entertainment services usage

- Took responsibility for the whole SDLC, from designing business/technical feature to its code implementation and s in 2 more years. support after release
- Collectively attracted +2 million active customers in 1 year, scaling to 7+ million active customer
- Introduced agile process improvements that increased workflow transparency by ~20% and reduced task delivery time.
- Implemented microservices architecture solutions to optimize application scalability, reducing API response time by ~28% and improving clients' experience efficiency.
- Streamlined workflows through automation, reducing redundant technical processes by ~20% and enhancing cross-team collaboration.
- Coordinated full development lifecycle and collaborated with cross-functional teams to ensure 99.5% system reliability and performance.
- Mentored and trained new engineers, driving team expansion and faster project delivery for critical milestones.

02.2020 – 08.2022 | Right Line | Moscow, Russia (Hybrid)

Financial startup focused on developing financial platforms for C2B and C2C money transfer, including federal programs

<u>Backend Software Developer (Java)</u>

Developed a C2C money transfer platform and a unified gateway product to integrate banking systems, enabling seamless cross-border transactions for financial institutions.

- Took responsibility for designing and developing a bank integration system, successfully connecting 6 local banks within 8 months and ensuring 24/7 operational support coverage post-launch.
- Reduced bank onboarding time by ~35% through standardized API protocols and automated compliance checks, accelerating partnership scalability.
- Engineered a fault-tolerant transaction engine that processed 5M+ monthly transactions with 99.99% success rate, minimizing settlement failures and downtime.
- Enhanced security by implementing tokenization and end-to-end encryption, reducing fraud incidents by ~22% and ensuring compliance with global financial regulations (e.g., PCI-DSS, PSD2).
- Collaborated with banking partners and internal compliance teams to streamline reconciliation workflows, cutting manual error resolution efforts by ~30%.

EDUCATION

<u>Volodymyr Dahl East Ukrainian National University</u>, Lugansk, Ukraine   Sept 2009 – June 2013
Bachelor of Information Technologies

<u>Lugansk National Agrarian University</u>, Lugansk, Ukraine   Sept 2008 – June 2013
Bachelor of Civil & Industrial Building Engineering