MAKSYM RYBALKIN

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

SUMMARY

Backend Software Engineer with 5+ years of experience in full-cycle development — from gathering business and technical requirements to delivering and supporting production-ready systems. Proficient in Java, Kotlin, and modern frameworks. Skilled in transforming ideas into scalable, reliable, and maintainable backend solutions that bring real value. Strong team player with proven success in working closely with cross-functional teams, both in-house and client-side. Passionate about clean code, system design, and delivering high-quality software on time.

SKILLS

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, MongoDB), Message Brokers (Kafka, RabbitMQ, NATS), Containerization Tools (Docker, Kubernetes), Cloud Tools (AWS, GCP), CI/CD tools (GitLab, Jenkins), Performance monitoring Tools (Grafana, Prometheus, ELK), Testing (Mockito, Junit, Spock, Spring Boot Test, Concordion, TestContainers), Architecture & Design (Distributed Monolith, Microservices, SaaS, Event-Driven services, OOP, SOLID), AI Tools & prompt engineering (GPT, Claude, DeepSeek)

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))

Backend Software Engineer (Java / Kotlin) | 08.2022 – present

Developed subscription models that enhanced customer benefits, including extended bank's products loyalty, premium services, and external entertainment services usage
- Collectively attracted 1 million active customers in 1 year, scaling to 5+ million active customers in 2 more years.
- Introduced 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 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)

Backend Software Developer (Java) | 02.2020 – 08.2022

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

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

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