

# MAKSYM RYBALKIN

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## SUMMARY

Reliable and technology enthusiastic Backend Software Engineer with 5+ years of experience developing Java, Kotlin and modern frameworks, specializing in high-performance and scalable systems. Able to turn ideas into stable and maintainable backend solutions that deliver real value. Strong team player with proven success in working closely with cross-functional teams, both internally and on the client side. Ready to help your company improve software reliability, optimize performance, and improve customer experience. Helped over 7 million customers use various fintech solutions. 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  
Bachelor of Information Technologies

Sept 2009 – June 2013

Lugansk National Agrarian University, Lugansk, Ukraine  
Bachelor of Civil & Industrial Building Engineering

Sept 2008 – June 2013