PRAJWAL M

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SUMMARY

Backend Engineer with 4+ years of experience building scalable, high-reliability backend systems using Ruby on Rails and PostgreSQL. Currently working onsite at Razorpay (Engage BU) delivering payments, wallets, loyalty, and rewards platforms for enterprise clients including Audi, Visa, HDFC, Yes Bank, and LTFS. Strong in API design, distributed integrations, background processing, platformization, and end-to-end ownership of production systems.

SKILLS

Languages	Ruby, Python, JavaScript, TypeScript
Backend	Ruby on Rails, REST APIs, SSO, Wallet Systems, Sidekiq
Databases	PostgreSQL, SQL
Infra/Tools	Git, Docker, Kubernetes, Linux, Jenkins
Concepts	Distributed Systems, API Design, Integrations, Config-driven Platforms, Reliability

EXPERIENCE

Senior Engineer (Backend – Ruby on Rails)   2024 – Present
Happiest Minds Technologies (Onsite at Razorpay, Engage BU)   *Bengaluru, India*

- Backend owner for multiple enterprise fintech and loyalty platforms serving Audi, Visa, HDFC, Yes Bank, and LTFS.
- Designed and built scalable Ruby on Rails APIs for SSO, user onboarding, wallet creation, transactions, dashboards, OTP flows, and payments supporting high-volume production traffic.
- Integrated with Wallet services for points debit, credit, and reversal, treating wallets as bank-like systems with strong consistency and auditability.
- Implemented Sidekiq-based retry orchestration for failed gift card orders, improving fulfillment reliability and reducing provider-side failures.
- Led major Rails upgrade (6.1 → 7.2) and helped remediate 300+ PCI vulnerabilities across 9+ services, improving security posture and reducing production risk.
- Platformized discounts, inventory, and special offers using config-driven architecture, significantly reducing time to launch new campaigns.
- Delivered Visa IPL platform changes to production in 2 days under tight deadlines, enabling time-critical business launch.
- Authored technical design specs and owned projects end-to-end from architecture to production rollout.
- Contributed to platform stability improvements including payment-alert reduction and FI Money currency switchover.
- Ranked #2 in team for on-call ticket resolution; initiated "Office Hours" to unblock engineers and improve code review throughput.

Software Engineer   Feb 2022 – 2024
CognitiveClouds Software Pvt Ltd   *Bengaluru, India*

- Built backend systems in Ruby on Rails and Python, delivering secure, production-grade REST APIs with authentication, authorization, and RBAC.
- Designed APIs supporting complex business workflows and third-party integrations.
- Collaborated with frontend and product teams to ship end-to-end features with strong reliability and performance.
- Improved deployment and release workflows via CI/CD (Jenkins), reducing manual release effort.

KEY PROJECTS (RAZORPAY ENGAGE BU)

Audi Loyalty Program (Backend – Ruby on Rails)

- Built and enhanced APIs in Poshvine RoR services for SSO login, user and wallet creation, dealer dashboards, transactions, wallet balance, payments, and OTP flows.
- Integrated with Wallets service for points debit, credit, and reversal, treating wallets as bank-like systems with auditability and consistency guarantees.
- Enabled end-to-end user onboarding, wallet management, and dealer operations for Audi loyalty ecosystem.

PCI-DSS Vulnerability Resolution & Rails Upgrade

- Contributed to remediation of 300+ vulnerabilities across 9+ services to meet PCI audit requirements.
- Played a key role in major Rails upgrade from 6.1 to 7.2, identifying breaking changes and ensuring safe rollout via canary deployments.
- Improved security posture and reduced production risk across critical services.

HDFC SI — Subscription Benefit Fulfillment

- Designed and implemented subscription based benefit fulfillment by taking end-to-end ownership of the product.
- Designed and implemented a Sidekiq-based retry mechanism for failed gift card orders to handle transient and provider-side failures.
- Introduced parent-child order modeling to maintain single source of truth and reduce data duplication.
- Improved fulfillment reliability and reduced manual intervention via automated retries and fallback notifications.

Yes Bank Rewards — Notification Worker

- Built background worker to send automated reminders before Airport Transfer booking confirmations.
- Improved user communication and reduced no-shows through reliable scheduled notifications.

LTFS Consumer Loyalty (Backend + Tech Spec Owner)

- Authored complete technical specification covering architecture, APIs, data models, and rollout plan.
- Designed and implemented SSO integration and user sync between Wallet and Loyalty platforms.
- Integrated with GVMS for wallet redemptions and defined wallet APIs for balance, debit, and statements.

Visa Hajj, Visa IPL, Visa Cambodia (Platformization & Delivery)

- Owned multiple projects end-to-end from design to production delivery under tight deadlines.
- Platformized discounts, inventory, and special offers using config-driven architecture.
- Collaborated with external vendors (Yatra) for international inventory onboarding.
- Delivered Visa IPL to production in 2 days; implemented spend-based gamification for Visa Cambodia.

EDUCATION

Bachelor of Engineering 2021
Visvesvaraya Technological University CGPA: 7.0