

RAGUNATHAN M

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Work Experience (6 Years)

PayU, Chennai

Jul 2022 - Present

Senior Software Engineer

- Collaborated with Visa, MasterCard, Amex, and NPCI to integrate new EMVCo version upgrades into our platform by developing and deploying critical code changes. Led end-to-end certification processes, ensuring compliance and improving transaction success rates for 40+ banks processing 2M+ daily transactions.
- Developed and integrated an **EMI option within the authentication page**, enabling seamless EMI issuance, the solution was well-received and appreciated by top management.
- Improved fraud detection by implementing **device ID tracking**, reducing fraud.
- Coordinated **performance improvements** across modules, identifying and fixing key bottlenecks.
 - Enhanced application performance by fixing 20+ critical deadlocks in 4+ databases, cutting response times by 30%.
 - Redesigned the core authentication engine to handle **5M+ daily transactions** during peak sales periods.
 - Designed and optimized 150+ database calls to improve performance and reduce query latency.
 - Developed a lean service model, resolving 100+ bugs and refactoring 50+ methods, reducing support cost.
 - Integrated SSO, LDAP, and 2FA authentication, reducing login steps and improving security while decreasing login times by 40%.
 - Improved UI performance by optimizing front-end code, reducing the size of assets (images, scripts, and stylesheets), and **implementing lazy loading** for non-essential components.
- Led a team of 3+ developers in a successful codebase migration, increasing system efficiency by 20% while managing 1.5M+ daily transactions.
- Ensured software reliability through 200+ unit tests, reducing production bugs by 30%.
- Automated scripts, increasing project efficiency and improving scalability.
- Conducted code reviews and provided relevant feedback to support robust code quality, compliance to best practices, and continuous improvement.
- I was hands-on in addressing **customer support** tickets and fielding queries from other internal service teams.
- Developed across **SDLC** and **CI/ CD** pipeline.

Financial Software and Systems, Chennai

Jul 2019 – Jul 2022

Software Engineer

- Proficient in e-commerce payment architecture, leveraging ACS V1.1.0 and 3D Secure to deliver secure, efficient, and user-friendly transaction experiences.
- Skilled in end-to-end e-commerce payment flows, optimizing security, UX, and transaction efficiency.
- Demonstrated success in improving payment processing systems, leading to enhanced system performance, reduced latency, and superior user outcomes.

Skills

Core Skills: Java, JavaScript, Data Structure & Algorithms, System Design

Frameworks & Libraries: Spring Boot, Spring cloud, Vert.X [Reactive Framework], React JS, JUnit

Technologies: Microservices, Apache Kafka, Redis cache, Oracle DB

Tools & Platforms: Jenkins, Maven, Gradle, NPM, Nginx, Grafana, Linux, Git

Education

K Ramakrishnan College of Engineering- Anna University

Jun 2016 - Apr 2019

Bachelor of Engineering in Electronics and Communications Engineering