

SIDDHARTH JOSHI
LEAD SOLUTIONS ARCHITECT

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Professional Profile

A seasoned professional with 18+ years of extensive experience within financial services. Specialized in delivering solutions that drive sustainable growth, design, lean implementation, development, platform migration/integration and Solution Architecture.

History of successful Solutions delivery across Banking domains. Recognized for excellent stakeholder management, with the ability to engage at the most senior level, managing both upwards and downwards.

Relevant Skills

- ✓ A successful record of leading diverse teams of developers, technical specialists, and Solution Designers to deliver on big impact projects – especially within the cards & payments domain.
- ✓ Making notable contributions to communities of practice, sharing best practices, and enhancing mine and my team's credibility.
- ✓ Helping to resolve differing cross departmental technical issues and removing blockers in the path of delivering the solutions.
- ✓ Tailoring communications to fit both high-level senior stakeholders and detailed technical engineers.
- ✓ Coaching, guiding, and helping to boost my team's morale.
- ✓ Proficient in drafting Architecture Visions, High Level Designs and other solutions artifacts using MS Visio, draw-io and gliffy.
- ✓ Extensive experience in card issuing/acquiring/authorization domain- an experience that stretches beyond technology, to a deep understanding of the fundamental principles, useful in engaging business stakeholders.
- ✓ Demonstrable evidence of working successfully with other architects and subject matter experts to both develop principles, policies, and roadmaps, as well as ensure all solution designs are in adherence.
- ✓ An effective leader with proven abilities in leading teams during the project phase and guiding team members and enabling knowledge sharing among the team.
- ✓ A consistent ability to assimilate large volumes of information within a short timeline and respond to, as well as helping to shape the narrative in a fast-changing environment.
- ✓ Experience in developing solutions strategies on the back of business priorities, helping business leaders navigate make/buy/rent options and leading the technical implementation from RFI/RFP/POC through to design/build/QA.
- ✓ In-depth exposure in handling Release management, SLA Tracking & Onshore/Offshore Management.
- ✓ Comprehensive problem-solving abilities, multitasking ability, willingness to take up ownership, facilitate teamwork and lead activities.
- ✓ Disciplined and well organized in work habit, with ability to function smoothly in pressure situations.

Career Summary

- ✓ **Mastercard UK, Lead Solutions Architect**, July 2023 to Ongoing
- ✓ **Barclays UK, Solutions Architect**, Oct 2021 to July 2023.
- ✓ **Barclays UK, Solutions Designer**, June 2017 to Oct 2021.
- ✓ **Barclays India, Senior Consultant**, November 2015 to August 2016
- ✓ **Barclays India, Development Lead**, December 2012 to October 2015.
- ✓ **Infosys Limited, Technology Lead**, January 2011 to November 2012
- ✓ **Cognizant Technology Solutions, Associate**, August 2009 to January 2011.
- ✓ **Steria Group, Software Engineer**, December 2006 to August 2009.
- ✓ **Financial Software & System India Pvt Limited, Software Engineer**, May 2005 to November 2006

Key Projects Delivered (Past 5 years)

Processor Migration (ongoing)

Migration from existing prepaid card processor platform to the new fully hosted and managed (by 3rd party) platform. Prepaid card products include - reloadable and multi-currency scheme cards. The multi-currency prepaid cards support up to 14 currency wallets on a single plastic, expanding to 50 currency wallets. New process has the capability to hosted on cloud therefore gives flexibility to expand business across the world.

Responsibilities: - Drafting HLD, Leading (technically) the SA/SE team, Managing Stakeholders, strategy planning

Tech Stacks: - [Apache Kafka](#), [Oracle & MongoDB](#), [REST APIs](#), [Even Driven Architecture](#)

Instant Decisions-Single Affordability Hub

Aligning affordability processes and standard across BUK products to ensure right customer outcome and reduce risk against non-compliance to regulation and reduce need of ongoing remediation activity.

Working on various aspect of Single Affordability Hub such as, Income Validation As A service (using TU and TINK) and Monthly Disposable Income As A service.

Responsibilities: - Define Solution Strategy (from As-is to Target), Drafted HLD and AV, Managing Stakeholders

Tech Stacks: - [MuleSoft APIs](#), [aPaaS V4](#), [Open Banking APIs](#), [Hadoop](#), [ETL](#), [Spark](#), [Microservice Architecture](#)

BPF Income Validation

To deliver a capability for customers on the strategic platform to provide evidence of income that can be verified, stored, and used as part of due diligence during applications for BPF loans. The scope includes Open Banking and Scan & Send solutions for the top 4 HVT (high value transactions) clients.

Responsibilities: Drafted HLD and AV, Managing Stakeholders, engaged with Engineering teams.

Tech Stacks: - [MuleSoft APIs](#), [aPaaS V4](#), [Open Banking APIs](#), [Oracle DB](#), [Microservice Architecture](#)

Payment Facilitator

Enable Payment Facilitators to seamlessly integrate and use our Acquiring platform for processing payments from micro-merchants. PFs are an ever-growing market, with £20m benefit case (5 years). The aim is to deliver 2 operating models – (phase 1) Use PF for onboarding and payment capture (phase 2) Use a strategic partnership to deliver a white label service owning the e2e value chain.

Responsibilities: Drafted HLD, Managing Stakeholders, engaged with Engineering teams and delivery.

Tech Stacks: - [MuleSoft APIs](#), [aPaaS V4](#), [Legacy Systems \(Tandem, M/F, BASE24\)](#), [Monolithic Architecture](#)

Authorization Re-platform for Merchant Acquiring.

Deliver next generation payment processing switch (Authentic-Cloud native hosted on AWS) supporting 1200 TPS and a 30ms internal response time, with increased resilience and scalability – supporting new payment types. The new platform will replace the highly customized Base24 platform which has a high Total Cost of Ownership & Reduced Skill set. Delivering £30m cost saving in 10 years – with a perpetual license model.

Responsibilities: Drafted HLD, SME for Auhs, created PoCs, helped teams in target architecture design.

Tech Stacks: - [Amazon EC2, S3](#), [Kafka](#), [Cassandra](#), [API](#), [Legacy Systems \(Tandem, M/F, BASE24\)](#), [Cloud Architecture](#)

Card Schemes Mandates

Various card scheme mandates including support of PSD2 for Card acquiring and authorization platform.

Responsibilities: E2E design, Review, technical leadership, delivery, and implementation support

Tech Stacks: - [Legacy Systems \(Tandem, M/F, BASE24\)](#), [Monolithic Architecture](#)

Academic Qualification

- ✓ Post Graduate Diploma in **Advanced Computing (C-DAC)** Pune University (2004-2005) with B+ Grade.
- ✓ Bachelor of Engineering in **Mechanical Engineering** from Jawaharlal Nehru Institute of Technology Khargone (M.P.) / RGPV Bhopal (1999-2003) with 70.41%.

Learnings

Microservices Architecture	MongoDB	Tandem/BASE24	AWS- Cloud	Retail Banking
REST API	Kafka/Event Broker	TAL/COBOL	SAFE/Agile/Waterfall	Corporate Banking
Monolithic Architecture	BIW/Hadoop/ETL/Spark	JAVA/JSON	Confluence /JIRA	Unsecured Borrowing
Service-oriented architecture/ Event Driver architecture	SQL/NoSQL Databases	Python	Service First	Open Banking