

SADIA GHANI MALIK

Senior Software Engineer

Coppell, Texas, USA

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PROFESSIONAL SUMMARY

Senior Software Engineer with seven years of experience specializing in backend and frontend development for a financial institution. Proven expertise in developing secure, scalable, high-performance applications using .NET technologies and Android. Strong background in system architecture optimization, database design, and integrating complex services with banking and third-party systems. Skilled at implementing industry standards such as ISO 8583, EMV, and encryption protocols to deliver secure payment solutions. Capable of mentoring teams, collaborating effectively, and explaining technical concepts clearly to different audiences.

TECHNICAL SKILLS

- **Programming Languages:** C#, Android (Java), Python
- **Frameworks & Platforms:** .NET, MVC, TensorFlow
- **Database Management:** MS SQL
- **Development Tools:** Postman, SoapUI, SonarQube
- **Services & Architectures:** REST APIs, Web Services, WCF, WinForms, Windows Services, Socket Services, Microservices
- **Cloud & CI/CD:** Azure DevOps, Azure Key Vault, Azure Service Bus, App Insights, Azure API Management
- **Version Control:** GitLab, TFS
- **Additional Expertise:** ISO 8583 standards, NFC, Bluetooth, QR code integration

WORK EXPERIENCE

Veripark Pvt Ltd

Mar 2024 – June 2025

Senior Software Engineer (.NET)

A global solutions provider enabling digital transformation for financial institutions with products built on Microsoft's cloud platforms and Dynamics 365.

- Developed services aligned with **BIAN compliance standards**, facilitating interoperability between banking systems and third-party providers as part of the VeriLink product.
- Supported the development and maintenance of the VeriLink product, enabling seamless integrations with Core Banking Systems.
- Gained hands-on exposure to **Azure DevOps** pipelines, **Azure Key Vault**, **Azure Service Bus**, and **API Management** in collaborative development environments for secure and scalable services.
- Familiarized with advanced logging and tracing tools like **Azure App Insights**, **Kibana**, and **Jaeger** used in VeriLink product implementations.
- Modified and prepared **YAML** configuration files for namespaces and deployments in **OpenShift**, ensuring smooth integration with **ArgoCD**.
- Collaborated with the infrastructure team to support CI/CD processes using **Azure DevOps** pipelines.

Offers digital payment solutions, including POS services, online payment gateways, and loyalty programs across Pakistan.

- Implemented **ISO 8583** message protocols for seamless communication between POS machines and payment provider(s) like **Euronet**, ensuring secure transaction processing.
- Led certifications for **Visa**, **MasterCard**, and **UnionPay**, ensuring compliance with global payment standards.
- Revamped/refactored legacy system architecture for the Keenu Wallet project, transitioning to a **layered architecture** using the **Factory Pattern**, reducing code duplication by over **30%**, and improving maintainability and scalability.
- Integrated applications with third-party APIs, banking APIs, and payment gateways.
- Designed and enhanced backend services on **.NET Core** for Merchant Wallet using **Onion architecture** and advanced design patterns.
- Migrated and optimized inline SQL queries to stored procedures, enhancing security and reducing query execution times by **40%**.
- Incorporated queue-based transactions for alerts and rewards, improving transactional throughput by **25%**.
- Devised solutions to handle high system loads, enabling the system to process multiple parallel requests.
- Compressed large request payloads for efficient transmission to backend systems, improving speed and reducing bandwidth usage.
- Built secure Android-based applications integrating **AES** encryption, **QR** scanning, **NFC**, and **Bluetooth** connectivity.
- Mentored and trained team members, fostering a collaborative and high-performing team environment.
- Provided end-to-end support for clients and service providers, including banking systems, ticketing platforms, and billing systems, ensuring smooth integrations and resolving issues promptly.

EDUCATION

National University of Computer & Emerging Sciences (FAST)

Aug 2019 – Jun 2023

- Master of Science in Data Science (MS in DS)

Sir Syed University of Engineering and Technology (SSUET)

Jan 2012 – Dec 2015

- Bachelor of Science in Computer Engineering (BS in CE)
- *Awards: Gold Medal*

CERTIFICATIONS

- **Neural Networks and Deep Learning** (Coursera)
- **Android Application Development** (AMI Apex)
- **.NET Development** (SSUET)
- **HTML5** (SSUET)

May 2020

Jan 2015 – May 2015

Feb 2014 – Apr 2014

May 2013 – Sep 2013

RESEARCH & PUBLICATIONS

- Malik, S. G., Jamil, S. S., Aziz, A., Ullah, S., Ullah, I., & Abohashrh, M. (2024). **High-Precision Skin Disease Diagnosis through Deep Learning on Dermoscopic Images**. Bioengineering, 11(9), 867. <https://doi.org/10.3390/bioengineering11090867>