Sumit Kumar </>

Senior Software Development Engineer

- **Languages:** English / हिन्दी
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Innovative and performance-driven Software Development Engineer with over 3 years of experience in the in Payments and FinTech domain, specializing in POS Systems, Payment Processing, EMV Kernel Certification, and DevOps CI/CD automation. Recognized for leadership, ownership, and consistent performance. Skilled in designing, developing, and deploying secure, compliant, and high-performance payment solutions leveraging AI-driven productivity tools.

Work Experience

LTTS / Senior Software Development Engineer

> SEPT 2022 – Present, Hybrid, Navi Mumbai, IN

- Specialized in Software Development, DevOps and Maintenance of the **VIKING POS Payment Application** used across 15+ countries. based on the **Tetra** platform, to meet the business needs of **Nets/Nexi Group**.
- **Consistently rated "Exceeds Expectations"** for ownership, delivery, and cross-team collaboration, I believe in continuous learning, responsible innovation, and building technology that solves real business problems.
- **Regulation Adherence and PA Certification**:
  - Contributed to EMV/Contactless Kernel upgrades and certifications for card schemes, including Visa, Mastercard, Discover/Diners, AMEX, and UnionPay.
  - Ensured compliance with PCI-DSS and Card Scheme regulations.
  - Utilized UL **Brand Test Tool** (BTT) to validate issuer configurations and guarantee industry-standard performance.
- **AI-Powered Productivity:**
  - Hands-On experience with GitHub Copilot along with compatible Gen-AI models which enhanced problem-solving efforts while ensuring secure and ethical usage.
- **Agile Collaboration and Delivery:**
  - Worked closely with PM, PO, Architect, Developer and QA team to align design, development, testing, and deployment goals.
  - Ensured on-time delivery through cross-functional team coordination, resulting in positive feedbacks.
- **Technical Excellence:**
  - Expertise in programming languages such as **C**, **C++, Python** & **YAML**.
  - Proficient in **development, debugging and documentation** tools like *IngeDev IDE, VS Code, PyCharm, GitHub, Bitbucket, JIRA and Confluence*.
  - Proficient in **EMV Tags**, **Card Verification Methods**, **Magstripe** and **Contact/Contactless** Payment Processing.
  - **Result-Driven Improvements**: Enhanced total transaction processing time **reduced by 20%**, contributing to an improved user experience and system optimization.
- **DevOps Excellence:**
  - **Streamlined CI/CD** monitoring and integrated **GitHub Actions** workflows with self-hosted runners for automated build creation and deployment.
  - **Updated** and maintained **workflow scripts** to adapt software config requirements, ensuring reliable build and deployment.
  - Managed the creation and deployment of planned **software updates**, ensuring tailored packages for specific environments based on use case requirements.
  - **Customer-Centric Support**: Delivered software related support by troubleshooting issues, providing demos, and addressing client queries, consistently exceeding expectations.

Education

Lovely Professional University

- **B-Tech (Information Technology)**
  JUNE 2019 – 2022 | Punjab, IN
  7.77 CGPA | Data Science

- **Diploma (Information Technology)**
  JUNE 2016 – 2019 | Punjab, IN
  9.31 CGPA | Web Development

Core Competencies

- POS & EMV Payment Systems
- PCI-DSS Compliance & Certification
- DevOps & CI/CD Automation (GitHub)
- Agile / Scrum Project Management
- AI-Powered Development & Automation
- Cross-Functional Leadership & Client Engagement

Achievement Highlights

- **Consistent Performer**
  3x 'Exceeds Expectations' - 2022-2025
- **Certificate of Appreciation**
  SPOT Award - July 2025
- **Certificate of Appreciation**
  Engineering Pradarshana - Mumbai 2024
- **Start of The Month**
  Nets/Nexi POS Payment App Dev 2023
- **Runner-Up**
  Graduation Project Expo 2019
- Attended **Google Firebase x Gemini AI** Developer Conference 2024

Certifications/ Training

- GitHub Copilot
- Prompt Engineering - Gen AI
- Python - DevOps
- Data Science - Analytics Vidya

Skills

- API Integration
- Debugging & Problem Solving
- **Programming:** C, C++, Python, YAML, JSON, JavaScript, HTML/CSS
- **DevOps Tools:** GitHub, Bitbucket, Jenkins, GitHub Actions, Confluence, Jira
- **Payment Tools:** UL Brand Test Tool (BTT), EMV Certification Tools
- **Cloud Platforms:** Azure, AWS, GCP
- **Databases:** MySQL, SQLite
- **OS & IDEs:** Windows, Linux, IngeDev, VS Code, PyCharm

Passionate about exploring emerging AI-driven innovations to continuously improve productivity and stay ahead in the tech landscape.