



# Endy Muhardin

IT Consultant

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## PROFILE

IT Consultant with 20+ years of experience in software architecture, enterprise application development, and process improvement. Specialized in payment systems, microservices architecture, and DevSecOps practices. Delivered 40+ corporate trainings and helped multiple organizations achieve CMMI Level 3.

## TECHNICAL COMPETENCIES

- Architecture:** Microservices, REST API, Event-Driven, Kafka, OAuth/SSO

**Programming:** Java, Spring Boot, Spring Cloud, Hibernate, Go

**Payment Systems:** ISO-8583, Payment Gateway, ATM/EDC Integration

**Domain:** Banking, Insurance, Government, Education
- DevSecOps:** Docker, Kubernetes, CI/CD, SAST (SpotBugs, CodeQL), DAST (OWASP ZAP)

**Infrastructure:** Linux Administration, Cloud Services, Performance Tuning

**Process:** CMMI, Scrum, Software Engineering, Quality Management

## PROFESSIONAL EXPERIENCE

- Vice Chairman, Lecturer** | *STMIK Tazkia* 2024–now  
In charge of curriculum and quality assurance

**Senior Consultant** | *ArtiVisi Intermedia* 2008–now  
Analyse customer requirement, propose, and implement solution. Provide expertise on software architecture, project management, and software development process improvement

**Trainer** | *Brainmatics* 2006–now  
Delivers training material on project management, software development, testing, and programming

**IT Dept Head, Lecturer** | *Universitas Tazkia* 2017–2024  
Manage IT department, develop campus information systems, lecture on programming

**Software Engineering Process Group** | *BaliCamp* 2005–2008  
Research and implement corporate-wide process and procedure compliant with CMMI requirement. Achieved CMMI ML-3 in 2007

**Lead Programmer** | *Telematics Indonesia* 2004–2005  
Design software and write code on various client project

**Lead Programmer** | *Enciety* 2003–2004  
Develop core banking application

## SELECTED PROJECTS

- Campus Website & Admission System** – STMIK Tazkia 2026  
Marketing website with Astro SSG, admission portal with lead capture, applicant self-service, document review, payment verification via Kafka, WhatsApp notifications [*Go, Astro, Templ, HTMX, Alpine.js, Tailwind CSS, PostgreSQL, Kafka, Cloudflare Workers*]

**Financial Management System** – Yayasan Sahabat Quran 2026  
Foundation financial management with student/teacher master data, attendance tracking, salary calculation, operational expenses, reporting [*Go, HTMX, Alpine.js, Tailwind CSS, PostgreSQL, Playwright*]

**High Availability SSO Infrastructure** – PT Kereta Api Indonesia 2025  
Production-ready Keycloak SSO with PostgreSQL replication, OpenLDAP federation, HAProxy load balancing [*Keycloak, PostgreSQL, OpenLDAP, HAProxy, Ansible, Docker*]

**HSM Simulator** – ArtiVisi Intermedia 2025  
Educational HSM simulator for payment training with PIN encryption, MAC generation, key ceremony, and inter-bank key exchange [*Java 21, Spring Boot, PostgreSQL, AES-256, ISO-8583 PIN Blocks*]

**Sharia Banking System** – ArtiVisi Intermedia 2025

Sharia-compliant banking with Wadiah, Mudharabah savings, Islamic financing products, approval workflows [Java 21, Spring Boot, PostgreSQL, Thymeleaf, Tailwind CSS]

**Accounting System** – ArtiVisi Intermedia 2025  
SMB accounting with Indonesian tax compliance (PPN, PPh), payroll, fixed assets, inventory [Spring Boot, PostgreSQL, Thymeleaf, HTMX, Alpine.js, ZAP DAST, Ansible, Pulumi]

**Islamic Education Management** – Yayasan Sahabat Quran 2024  
Student registration, class scheduling, academic planning, performance analytics [Spring Boot, PostgreSQL, Thymeleaf, Bootstrap]

**Sharia Insurance Onboarding** – Client Undisclosed 2023  
New customer registration, underwriting, payment integration [Java, Spring, Microservice, SOAP]

**Seaport Management System** – Pelabuhan Tiga Bersaudara 2022  
Pilotage Management, Integration with Kemenhub App, Integration with Bank Payment [Java, Spring, Microservice, SOAP]

**Virtual Account Integration** – STEI Tazkia 2018  
Integrating automated virtual account payment from 3 banks (BSM, BNI, CIMB) [Java, Spring, Microservice, REST, SOAP]

**Academic Information System** – STEI Tazkia 2017  
Students Enrollment, Tuition Fee Payment, Academic Administration, HR, etc [Java, Spring, Microservice, OAuth]

**Payment Switching System** – ArtiVisi Intermedia 2013  
Switching application connecting and intermediating among multiple payment endpoint [Java, ISO-8583]

**Payment Gateway System** – ArtiVisi Intermedia 2011  
Front office and back office application for billing payment outlet [HTML, JavaScript, Java, ISO-8583]

**EDC Server** – G4S Euronet 2010  
Server application for managing multiple EDC devices [Java, ISO-8583]

**ATM Integration** – Bank Windu Kencana Indonesia 2008  
Connecting between core banking application and ATM BCA network [Java, Spring Framework, Hibernate, ISO-8583]

## TRAINING EXPERTISE

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**Site Reliability Engineering** – SRE Fundamentals, Linux Administration, Docker, High Availability, Incident Response (ArtaJasa)

**Microservices Architecture** – Spring Cloud, API Gateway, Service Discovery, Config Server (Bank BCA, Blanja.com, Generali Insurance, Chubb Insurance)

**DevSecOps & Kubernetes** – Docker, Kubernetes, CI/CD, SAST/DAST Integration, Security Scanning Pipelines (Ditjen Bea Cukai, Asuransi Kredit Indonesia, Bank BCA)

**Payment Systems (ISO-8583)** – Payment Gateway, ATM/EDC Integration, Bank Switching, Spring Boot + jPOS (Bank BCA, Visionet Data Internasional, Induk Koperasi Kredit)

**Java & Spring Framework** – Spring Boot, Spring Security, JPA, REST API, Reactive Programming (TelkomSigma, Bank Jateng, Doku, eBDesk, Pegadaian, Ministry of Finance)

**Application Security** – OWASP Top 10, SAST (SpotBugs, CodeQL), DAST (OWASP ZAP), OAuth 2.0, SSO (MTI/Yokke, Indonesian Government, Direktorat Jenderal Pajak)

**Automated Testing** – Selenium, Functional Testing, Test Automation (Kemkominfo, Brainmatics)

**CMMI & Process Improvement** – CMMI Dev, SCAMPI-A, Process Definition, Quality Management (Anabatic, Brainmatics, Traspac)

## CONSULTING ENGAGEMENTS

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**DevOps Best Practices** – Lembaga Administrasi Negara 2023

**Software Engineer Competence Standard** – PT Telkomsel 2022

**Single Sign On Implementation** – PT Kereta Api Indonesia 2021

**CMMI Dev Implementation** – ICON+ 2018

**Application Architecture Best Practices** – Jurnal.id 2018

**CMMI Dev Implementation** – Abhimata Persada 2017

**CMMI Dev Implementation** – Anabatic Technologies 2015

**Java Application Best Practices** – VeriTrans 2013

## EDUCATION

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**Islamic Economy** 2020  
Institut Agama Islam Tazkia Bogor

**Teknik Industri** 1997–2001  
STT Telkom Bandung

