

## Jayraj Miniyar

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### Personal Summary

As a TOGAF® 9 certified Software Architect and Java professional, I specialize in designing and delivering APIs for the Payments domain, combining deep technical expertise with proven leadership in cross-functional environments.

My strengths lie in problem-solving and innovative solution delivery that consistently meet client needs. Beyond technical work, I have a rich track record of mentoring, empowering, and building high-performing teams; fostering collaboration and guiding developers to deliver complex projects under tight deadlines. I thrive on enabling team growth, facilitating consensus, and cultivating cultures of continuous learning and ownership.

What truly sets me apart is my ability to leverage the latest technologies and lead teams in applying them to solve longstanding challenges with creativity and precision.

### Certified Courses

- **Architecting with Google Cloud Platform, Coursera (Aug, 2019)**
- **TOGAF® 9** certified architect **(June, 2018)**
- **HSBC Enterprise engineering graduate (2018, Batch 13)**
- **Mule Certified Developer** – Integration and API Associate

### Experience

Company	Designation	Start	End
Deutsche Bank	Director	Jan-2025	Till date
Citibank	Senior Vice President	Mar-2021	Dec-2024
HSBC USA	API delivery lead	Nov-2019	Oct-2020
HSBC India	Senior Architect	Mar-2008	Oct-2019

### Range of experience

- Lead the Citiconnect API (Corporate banking) channel portfolio as a global lead architect
- Designed and implemented Citi's award-winning Express Payments (Instant payments platform)
- Transformed Citidirect entitlements platform from legacy to industry standard **OAuth2.0** Standards
- Held "**API governance lead**" role to streamline **corporate banking APIs** for HSBC, used Anypoint API exchange tools to publish the ratified API's
- Strong apprehension of **REST concepts**.
- Held **Lead architect** role for Payments tracking solution for HSBC Corporate customers, using SWIFT GPI for cross border payments.
- Played multiple roles (Developer/Architect/Consultant) in on boarding API led delivery for HSBC.

- Hand on experience in latest technology stack viz. **Springboot, Apigee gateway, Mulesoft API delivery, Mulesoft Gateway configuration, Pivotal cloud foundry, MongoDB.**
- **Deep domain experience** in various banking and financial industry related traits, viz. corporate banking, private banking, retail banking
- Experienced in all **transformation/modernisation** project phases, right from conceptualisation till implementation.
- Proven experience on various **integration patterns** such as caching, MQ based, REST over HTTP, SOAP over HTTP etc.
- The financial domain also warranted multiple pressure situation and was able to navigate successfully through them using technology assertion skills.
- Deep understanding of **blockchain, IoT**, etc. as full time IT enthusiast ☺

### **Personal Details**

Date of Birth : August 20, 1986  
 Sex : Male  
 Marital Status : Married  
 Languages Known : English, Hindi and Marathi  
 Nationality : Indian  
 Hobbies : Chess, Home automation (IoT), Tech gadgets

### **Educational Qualification**

<b>Examination</b>	<b>Board/University</b>	<b>Year</b>	<b>Aggregate</b>
MCA (Distance)	Sikkim Manipal University, Manipal (Correspondance)	2011	69.94%
PG-DAC	CDAC – ACTS, Pune	2008	65.26%
BCA	Solapur University, Solapur	2007	61.58%

### **Project Experience**

Primarily worked with corporate banking Channels area in the various capacities from developer to lead architect and India site lead, developing and delivering multiple services. Services which I had worked on are as listed below:

- Citiconnect API channels
- Citidirect Entitlements
- HSBCnet - Track payments
- Beneficiary management
- Retail lockbox
- Positive pay
- File status monitoring
- GPI (Payment investigations)
- Account opening and Maintenance
- Global disbursement

- **Citiconnect/Citidirect Corporate banking channels**

Role : Global Lead Architect, India site lead, People manager  
Team size : 110  
Technology Stack : Java 17, Spring-boot, Openshift, EKS (AWS), Jenkins, Mongo DB, OAuth 2.0

**About Project**

- Designed and led the architecture for CitiConnect® API, ensuring robust, scalable access to Citi's treasury and trade solutions across **90+ countries**.
- Upholding the highest security standards, led authentication API development for seamless yet secure experiences, critical for 24/7 digital banking access.
- Championed innovation and developer enablement by overseeing the creation of a best-in-class developer portal and sandbox, accelerating successful client adoption and integration.

Reference: <https://www.citigroup.com/global/insights/citiconnect-api>

- **HSBCnet – Track payments**

Role : Mulesoft API Technical Lead, Solution Architect, People manager  
Team size : 40  
Technology Stack : Java 8, Mulesoft, PCF, Jenkins, Mongo DB

**About Project**

This project is one of the key initiatives of HSBC in the transformation space for their heritage CMB (HSBCnet) system. I have been working on implementing solutions with state-of-the-art technologies like **PCF** (Pivotal Cloud Foundry) and **Mulesoft ESB, Mongo DB**. Vision of the payment tracker is to provide the business customers of HSBC end to end view of their payments. This view also includes statuses from other beneficiary banks.

References: <https://www.business.hsbc.ae/en-gb/products/hsbcnet-track-payments>

- **Beneficiary management**

Role : Lead Developer  
Team size : 20  
Technology Stack : Java 8, Spring, WAS 7, WMQ, Teamcity, DB2, Oracle

**About Project**

Function to create payment beneficiaries, challenge was to deliver huge scope in smaller chunks to match release pattern of HSBCnet. Customer can create beneficiaries for outgoing payments using this service. This service also includes security features like One time password, smart card authentication.

**HSBCnet-Pershing SSO**

Role : Individual contributor  
Team size : 3  
Technology Stack : Java 1.7, Spring, WAS, WMQ, Oracle, SSO, PKI

**About Project**

SSO (Single Sign On) is mechanism to allow users to switch seamlessly between 2 or more websites, without having to provide additional credentials. This communication has to be secured using PKI Framework, to avoid security breach at both ends. I have been responsible for complete development of this module, we have used industry standard SAML(Security Assertion Markup Language) protocol to communicate between Pershing and HSBCnet.

- **Exception Management**

Role : Individual contributor

Team size : 10

Technology Stack : Java 1.7, Spring, WAS 6, WMQ, Oracle, DB2, Apache velocity

**About Project**

The lockbox is a box where the customers directly drop the cheques to clear the dues with various companies. HSBC as a banker for many big corporates facilitate the collection of such cheques deposited on behalf of their clients and process them. This provides the corporate customers high liquidity, but if due to some reasons some cheques could not be processed directly by bank, they need some intervention of corporate for business decision such transactions are termed as **exceptions**. With existing system these transactions were sent to corporate physically which used to delay the process by 2-3 days. The Exception Management project is targeted to reduce this time difference, whenever a transaction falls into exception category it is immediately displayed on the HSBCnet EM tool. So customer can take decision on it. He is also displayed the image of that cheque so that he can correct the account number amount if required.

- **Account opening and Maintenance**

Role : Individual contributor

Team size : 5

Technology Stack : Java 1.7, Spring, WAS 6, WMQ, Oracle, DB2, Apache velocity

**About Project**

As the name says this project help corporate customers to open the account with HSBC, reducing the pain and need to visit the Bank. I am responsible for module related to the customers supporting documents upload. I have developed this attachment module as a **reusable** component so, in future if any of the tool on HSBCnet wants to plug-in attachment feature to their application the can do it with simple configurations.

I hereby declare that all the information provided here, is correct to the best of my knowledge.

**DATE :**  
**PLACE: Pune**

**Jayraj Miniya**