Machha Kiran

SENIOR DEVELOPER

+65 93717811 — machhakiran@gmail.com — Singapore

Executive Summary

Experience in developing robust full-stack solutions and APIs, with working experience in payment markets such as QR, FAST, and cross-border platforms including RPP (Malaysia), FPS (Hong Kong), CLS, RENTAS RTGS (Malaysia), BAHTNET RTGS (Thailand), HVPS (Australia), HK CHATS(Hongkong), MEPS+(Singapore) and CBPR+ (ISO 20022 cross-border payments). Proven ability in designing and implementing microservices architecture, as well as integrating with enterprise messaging systems such as UMQ and IBM MQ,

Technical & Key Skills

Software Architecture • Java • React Js • Python • Gen AI • SWIFT Payments• AMH5.3 • SAG7.7 • RMA • CLS • Firco soft • IBM MQ • • Linux (RHEL 8) • LLMs • Pytorch • VS code • Cursor • 24xProduction Support • Change Management • System Design & Integration • Business Requirements Analysis • Stakeholder Management • Mentoring & Coaching.

- Experience on full-stack solutions and APIs Development.
- Good Knowledge of SWIFT Applications (SWIFT Alliance Messaging Hub (AMH), SWIFT Alliance Gateway (SAG, ARG), SWIFT Web Platform (AWP), SWIFT Net Link (SNL)
- Experience in QRC (quick response code) system development for both static and dynamic.
- Experience in installation, upgrade, and migration of AMH 5.3, SAG 7.7, SNL, SIL, AMI and Swiftnet Link.
- Experience in handling AMH (Swift Alliance Messaging Hub) interfacing requirement with varying backoffice applications/Core Banking systems Like REM, NPP, NOS, FIT, RBK, EAI, GMP.
- Strong understanding of SWIFT messaging protocols and standards: FIN, InterAct, FileAct, RMA, BIC, LT, SNF,
 Message Partners, Routing rules, Backend Channels, SWIT Simulator.
- Good knowledge of SWIFT Message Types: pacs.008, pacs.009, cov, pacs.002, pacs.004, camt.053 (ISO 20022).
- AMH System Maintenance & Housekeeping DB backups, table space extension, general housekeeping.
- L2 & L3 production support experience with RDR, Contingency, Monitoring tools like Genius, Splunk, Sree.
- Proficient in Linux and Unix environments & Shell scripting / Python batch programming.
- JBoss 8.0/ WebLogic/MQ/Apache HTTPD / Oracle SQL
- Git, JIRA, Aldon, Control M, Bitbucket
- AWS, Azure, Google Cloude, Hugging faces.

Education Background

Bachelor of Computer science from SKU University -2004

IT Experience

working as a SWIFT API Developer for UOB through NCS/EMC from Feb 2022- Till the Date worked as API Developer for MayBank through AMK from Jan 2015- Jan 2022. worked as Senior Developer with Cyient from Sep 2009to Dec 2015.

Professional Experience

Project #1:

Project	:	SWIFT CBPR+ ISO /SRG2025 (Jan 2025 to till now) Cross-border Payments and Reporting Plus
Client	:	UOB, United Overseas Bank, Singapore https://www.uob.com.sg/
Technology	:	AMH, SAG, SNL, REM,IBM MQ
Servers	:	SWIFTAMH, SAG, AMI, SIL, IBM MQ
Role	:	AMH API Developer
Domain		Banking / Global Payment Services

Description:

As part of major infrastructure and message changes, Swift Telegraphic Transfer messages would be migrated from current MT format to Future MX(ISO20022) format with a co-existence phase from Nov-2022 to Nov-2025. Post Nov-2025, messages must be in MX format only.

- 1) SWIFT Application Alliance Messaging Hub (AMH) and SAG related Infrastructure Support.
- 2) Designed AMH incoming and outgoing flow service creation and configuration.
- 3) Worked on File Act SWIFT Net flow profile design and validation.
- 4) Backend channel routing rule definition and implementation.
- 5) AMH API Service integration with Backend NPP System.
- 6) Ensuring CSP (Customer Security Program) compliance for SWIFT.
- 7) Worked on service package preparation and deployment for SIT, UAT, and Production.
- 8) AMH/SAG/AMI SSL certificate injection and renewal activities.
- 9) Worked on AMH database reports development.
- 10) Involve in Central RMA set-up and AMH RMA bootstrap file imports and daily distributions.
- 11) Supported Production Verification Testing (PVT) for production users.
- 12) Provided system maintenance and SIT/UAT support, including housekeeping, package deployment, DB tablespace management, backups, and contingency support.
- 13) Provided performance support by collecting NRF and AWR reports and collaborating with the SWIFT team for further improvements.
- 14) Supporting SIT & UAT users during the testing and solving JIRA issues.
- 15) Control M Jobs set-up and scheduling tasks.
- 16) Production RDR activity support.

Project #2:

Project	:	Spirare /PEC (Jul 2024 to Dec 2024) Chatbot for Internal Banking Operations
Client	:	UOB <mark>, United Overseas Bank, Singapore</mark>
Technology	:	LLM, Electron JS, Python, fast API, elastic, Docker, Linux, Spring boot, N8N, Lang chain, Supa base
Servers	:	Docker, Node, Supa base
Role	:	Java Integration Developer,
Domain	:	Banking / Generative AI / Internal Productivity Tools

Description:

Project aimed to develop a fully internal AI chatbot platform hosted within the bank's infrastructure to overcome privacy, compliance, and data residency challenges typically associated with public generative AI solutions like ChatGPT.

The AI chatbot was designed to serve multiple internal departments — including IT, HR, Risk, and Senior Executives — and was fine-tuned on bank-specific documents, policies, and transactional data to deliver high-quality, contextual responses with full auditability

Responsibilities:

- 1) Developed an end-to-end GenAl chatbot platform using open-source models (llama/Mistral) with Electron + Node.js frontend and elastic search, fast api as backend.
- 2) Containerized and deployed the system on Docker, fully isolated inside the bank's internal network for data security and compliance.
- 3) Implemented role-based profile creation and prompt history tracking per user, supporting technical teams, HR, and relationship managers.
- 4) Fine-tuned model
- 5) Integrated secure, local deployment using Mac/Linux-based environments, enabling full on-prem functionality with no internet dependencies.
- 6) Supported teams in implementing model versioning and prompt audit logs to align with regulatory needs.

Project #3:

Project	:	AMH5.3, SAG7.7, SNL Upgrade (Aug 2024 to Dec 2024)
Client	:	UOB, United Overseas Bank, Singapore https://www.uob.com.sg/
Technology	:	SWIFTAMH, SAG, AMI, SIL, IBM MQ
Servers	:	AMH, SAG, AMI, RHEL 8.6
Role	:	SWIFT AMH Application Support & Development
Domain	:	Banking / Global Payment Services

Description:

The objective of this project is to upgrade the application infrastructure to support the latest versions of AMH 5.3, SAG 7.7, and SNL, RHEL 8.10 ensuring enhanced performance, security, and supportability. This involves provisioning new

servers, configuring network and security settings, installing core application and database components, setting up interfaces (MQ, CD, SFTP), and ensuring operational readiness.

The project also includes data migration, service validation, compliance with VA and hardening standards, and detailed post-deployment testing to ensure continuity and resilience across AMH, SAG and AMI environments.

Responsibilities:

- 1) Creating Build Jira + ODIF Submission + all applicable deviation
- 2) CRQ for Folder creation, Permission, Sftp Set-up and following with GIPS/GIS teams.
- 3) Database Instance set-up for WB, STPA, STPB AMH instances respectively.
- 4) Installation AMH5.3 and Apply config changes, recompile translators & IPP workflows, verify interfaces.
- 5) Upgrading of SNL/SAG 7.7/AWP from 7.6 to 7.7 version.
- 6) SNL id registers with HSM and Apply security patching.
- 7) Interface setup support and verification MQ, CD, SFTP setup for backend
- 8) SSL certificated injection and verification
- 9) Post connectivity verification between AMH and SAG & AMI message partners.
- 10) Creating Control M jobs for automation and scheduling.
- 11) Deploying AMH4.2 custom configuration to AMH5.3 environment.

Project #4:

Project	:	MY RENTAS ISO (Nov 2023 to June 2024)
Client	:	UOB, United Overseas Bank, Malaysia.
Technology	:	AMH, AMI, SAG, SNL, QRC, PEC, IBM MQ.
Servers	:	SWIFT AMI, Tomcat, Docker
Role	:	SWIFT AMH Application Support
Domain	:	Banking / Financial Services

Description:

As part of major infrastructure and message changes in MY RENTAS, RTGS transactions would be migrated from current MT to Full MX(ISO20022) format. MY RENTAS is migrating RTGS transactions from MT to ISO 20022 (MX) in two phases. Phase 1 (June 2022–June 2024) allows coexistence, with RENTAS providing central translation between MT and MX formats, while UOBM continues using MT. In Phase 2 (from Feb 2024), RENTAS will remove the translator, and all banks must adopt full ISO 20022 MX messages,

- 1) Configuring new AMH MX routing rules.
- 2) New Backend channels setup
- 3) FMF UMQ channels set-up
- 4) AMH Users system support and Performance testing.
- 5) Mx Reports development

Project #5:

Project	:\	HK CHATS ISO(Jan 2023 to Oct 2023)
Client	:	UOB, United Overseas Bank, Singapore, https://www.uob.com.sg/
Technology	:	AMH, AMI, SAG, SNL, QRC, PEC, IBM MQ.
Servers	:	SWIFT AMI, Tomcat, Docker
Role	:	SWIFT AMH Application Support
Domain	:	Banking / Financial Services

Description:

As part of major infrastructure and message changes in Hong Kong, RTGS transactions would be migrated from current MT to Full MX(ISO20022) format. The migration will happen in big bang with no coexisting period.HK CHATS transactions would be migrated completely to MX format where the messages would follow Full ISO format.

Responsibilities:

- 1) Setup Interact SNF Queues.
- 2) configuring AMH MX routing rules.
- 3) UAM profile changes.
- 4) AMH Users support Ack / Nack queries and Performance testing.
- 5) Mx Reports development

Project #6:

Project	:	BahtNet ISO (Aug 2022 to Dec 2022)
Client	:	UOB, United Overseas Bank, Singapore, https://www.uob.com.sg/
Technology	:	SWIFT AMH 4.10 SWIFT AMH 4110, SAG, RMA, AML-FMF, IBM MQ, Oracle Agile, Git, Bitbucket, Jenkin, JFrog, Control M
Servers	:	JBOSS
Role	:	SWIFT AMH Application Support
Domain	:	Banking / Global Payment Services

Description:

As part of major infrastructure and message changes in Thailand, Bahtnet transactions would be migrated from current MT format to future MX (ISO 2022) format. The migration happens single phase and directly to full ISO instead of like or co-existence phase.

Specific Bhatnet transaction MT1, MT2, MT9 series would be migrated to MX format where the message would follow full ISO format.

Responsibilities:

- 1) Installation up upgrade or migration SWIFT AMH / SWIFT Alliance Gateway (SAG).
- 2) SWIFT Application Alliance Messaging Hub (AMH)and SWIFT related Infrastructure Support
- 3) Trouble Shooting in Java, J2EE. Messaging Interfaces JMS, IBM-MQ (event based, message driven) SWIFT messaging protocol and standards (FIN, FileAct, RMA, MT, BIC, LT)
- 4) Supporting SIT & UAT users during the testing and solving JIRA issues.
- 5) Configured on ELK Stack for logs Analytic (Logstash, Elasticsearch, Kibana).
- 6) Preparing RFC and promote code delivery through CD/CI DevOps process

Project #7:

Project	:	MEPS+ ISO (Feb 2022 to Aug 2022)
Client	:	UOB, United Overseas Bank, Singapore, https://www.uob.com.sg/
Technology	:	SWIFT AMH 4.10,SAG,AMI,SIL,Java 11, IBM MQ, Oracle, Agile, Git, Bitbucket, Jenkin, JFrog, Control M
Servers	:	AMH, SAG, AWP,O2M
Role	:	SWIFT AMH Application Support & Development
Domain	:	Banking / Global Payment Services

Description:

Objective of this project is to make sure Bank is aligned with MEPS+ regularity. As part of major infrastructure and message changes from MAS, MEPS+ transactions would be migrated from current MT format to future MX (ISO 2022) format. The migration happens in two phases

For phase1 migration from MT to a like for like phase in this phase details are like current MT Format & phase 2 is to migrate completely to MX format whereas messages would follow full ISO format. impacted messages are MT1, MT2, MT3& MT9 series would be migrated to MX format where the message would follow full ISO format.

- 1) Involved Installation up upgrade or migration SWIFT AMH / SWIFT Alliance Gateway.
- 2) Setup AMH SAG cluster services and Message partners in SAG and Certificates with O2M RBAC.
- 3) SWIFT Application Alliance Messaging Hub (AMH)and SWIFT related Infrastructure Support.
- 4) AMH Package Deployments and SWIFT interactions and case rising.
- 5) Trouble Shooting in Java, J2EE. Messaging Interfaces JMS, IBM-MQ (event based, message driven) SWIFT messaging protocol and standards (FIN, FileAct, RMA, MT, BIC, LT)
- 6) Development SWIFTS reports and Job schedules configurations using shell scripting.
- 7) Supporting SIT & UAT users during the testing and solving JIRA issues.

Project #8:

Project	:	MayBank2u (May 2015 to Dec 2021) Online Banking
Client	:	MayBank, www.maybank2u.com.my
Technology	:	Java 11, Micro Services, JSON, Rest, Spring Cloud, React JS, React Native, API Gateway, Kafka, ESB, Git, Docker, AWS, oracle service bus
Servers	:	Tomcat,
Role	:	Senior API Developer (Micro Services)
Domain	:	Banking / Financial Services

Description:

The project involved major upgrades and Functionality migration to Maybank2u.com (m2u) new Web & Mobile applications that provides users to access basic to advanced features such as Accounts, pay & Transfers, Instant loans, insurance, apply cards, Accounts, Person-to-Person payments, International/National money transfers and various other money movement features. Aim to engage with the financial services developer community and become a digital bank via APIs and API management.

Responsibilities:

- 1) Development and Configuration of Spring cloud stack including Eureka Discovery, ZUL API gateway, Config server, Micro services.
- 2) TT and RPP Payment services integration with online banking.
- 3) Development of Micro Services for Business Account opening, Instant Personal and Investment Loans, Digital wealth, FPX Applications using spring boot REST.
- 4) Seure2u, SecureTAC and Push notifications Implementation for monitory applications.
- 5) UI development with React JS for various Components like Digital wealth etc.
- 6) Integration between M2U and Mainframe for Forex, Gold and Silver Rates services through Kafka stream messaging.
- 7) Configured on ELK Stack for logs Analytic (Logstash, Elasticsearch, Kibana).
- 8) Creating Dockers Containers and support for CD/CI DevOps process.

Project #9:

Project	:	MayBank2u (Sep 2013 to Apr 2015)
Client	:	MayBank2u
Technology	:	Java ,spring boot, AMH, SAG, Java 11, IBM MQ, Oracle, Agile, Git, Bitbucket, Jenkin, JFrog, Control M
Servers	:	AMH, SAG, AWP, O2M
Role	:	Java API Developer
Domain	:	Banking / Global Payment Services

The objective of project PayNet in May '19, requested all Member banks to implement interoperable RPP DuitNow QR by December 2020 and asked each bank to submit their rollout plan. Solution plan for

The scope comprises of retail, wholesale and cards business lines. TAGC Solution plan and TPWC for Consumer Inward and Outward Payments via QR (Person to Person - C2C) and Retail QR Issuing (Scan to pay merchants via QR code)

1. TB Issuing/Acquiring (Onboard TB Customers to receive payments via DuitNow QR) 2. Retail Acquiring (Onboard Card POS merchants to receive payments via DuitNow QR)

Responsibilities:

- 1. Developing Static and Dynamic QR service
- 2. Registerin QR Services
- 3.Amend QR services
- 4. Listing QR service

Project #10

Project	:	Acleda Public (May 2011 to Aug 2013)
Client	:	AcledaBank, Cambodia www.acledabank.com.kh
Technology	:	ADF, Java1.5, Oracle SOA11g,Oracle oracle APIGateway,OEM12c, Mainframe, weblogic11g,Core Banking
Servers	:	Apache, Oracle Weblogic Application Server 11g.
Role	:	Senior API Developer
Domain	:	Banking

Description:

The project involved implementation of Acleda Bank Public APIs these are RESTful web APIs for developers to programmatically interact with its real time remittance solution that anyone can choose to integrate with AcledaBank. Through this Global Remittance solution Partners can choose to either charge recipient or sender for fee and Partner fee adjustable and Partner can have multiple custodian accounts. All the data exchanged between clients and the API is JSON over HTTPS and the service allowed Login, Funds Transfer, Pre-Transfer Validation, Reversal, Status Inquiry, Account statement, Account Balance Inquiry.

Responsibilities:

- 1) Development of Remittance Admin UI module using ADF framework.
- 2) Development of Public REST APIs Services for Login, Funds Transfer, Pre-Transfer Validation, Reversal, Status Inquiry, Account Statement, Account Balance Inquiry.
- 3) Worked on OpenAPI Specification (formerly Swagger Specification) to design APIs format for REST APIs.
- 4) Worked on oracle API Gateway platform for design, build secure Public APIs.
- 5) Managing, virtualization and securing APIs by development API gee Gateway Polices.
- 6) Integrates with identity and access management systems like STS (Secure Token Service).
- 7) Involved security implementations for SSL, Digital Signature and Trust implantation.

Project #11:

Project	:	OpenNet (sep 2009 to Apr 2011)
Client	:	Alcatel-lucent, Singapore
Technology	:	JDK 1.4, JSF, Japer Reports, SmallWorld, PNI, GSS, sBMC remedy
Servers	:	JBOSS

Role	:	Java Developer
Domain	••	Telecom

Description:

The objective of this project OpenNet is responsible to building, managing and operating a truly open high quality fibre platform for Singapore's Next Generation Nationwide Broadband Network.

Physical Network Inventory (PNI) offers a complete and accurate representation of the physical network, from the switch to the customer. By integrating inside and outside plant data into a single, consolidated database, Physical Network Inventory provides an end-to-end network view that allows the network model to be manipulated and visualized at any level.

- 1) Understanding the client requirements& involved complete project designing and OSS/BSS systems business process.
- 2) Implemented client-side validations using JavaScript, created front-end pages using HTML.
- 3) Integration with OSS/BSS system using Web Services through Geo Spatial Server.
- 4) Involved in consuming SOAP Web Services, generating WSDL and used SoapUI for API testing.
- 5) Designed and developed scripts in Java for sending application-based mails using Java Mail API.
- 6) Developing the secured EJBs to communicate Physical Network Inventory system.
- 7) Integrated with different OSS/BSS systems through BMC portal.

