

# Mohammed Waseem

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## Professional Summary

Results-driven Senior Full-Stack Engineer with **12+ years** of expertise in architecting and delivering SAMA-regulated fintech solutions in Saudi Arabia. Proven track record in developing high-throughput payment platforms, digital wallets, and secure banking integrations using **.NET 8/ASP.NET Core** and **Angular**. Adept at integrating AI-powered features to enhance fraud detection and personalize user experiences. Spearheaded the development of **Dhamen**, the national financial backbone for vehicle transfers and escrow services.

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## Core Competencies

- **Backend:** C#, .NET 8, ASP.NET Core, Web API, Entity Framework
  - **Frontend:** Angular, TypeScript/Javascript, HTML5, CSS3, Bootstrap
  - **Architecture & Integrations:** Microservices, RabbitMQ, Hangfire, Camunda, Payment Gateways (Hyperpay, PayOne, SADAD), Banking APIs
  - **AI & Tooling:** AI Model Integration, Azure AI Services, Predictive Analytics, Fraud Detection
  - **DevOps & Cloud:** Azure DevOps, AWS, CI/CD, Docker, MS SQL Server, MySQL
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## Professional Experience

**Senior Software Developer | ELM Company | Riyadh, Saudi Arabia**

*Oct 2018 – Present*

- Architected and developed high-performance APIs for "**Dhamen**," a SAMA-regulated fintech platform processing nationwide vehicle transfers and handling millions in secure transactions.
- Integrated **AI-driven predictive models** to enhance security and identify potential fraud within payment workflows, significantly reducing risk for B2B and B2C users.
- Led full-stack development on the "Mustamir" platform, automating complex accreditation and payment workflows for the Saudi Commission for Health Specialties using **Camunda**.
- Engineered scalable financial services for "Efada," integrating with government entities and hospital information systems (HIS) to streamline billing and data exchange.
- Optimized system throughput and reliability for high-volume financial transactions using **RabbitMQ** for asynchronous messaging and **Hangfire** for background job processing.

**Senior Software Developer | Marwah Infotech**

*Jan 2015 – Sep 2018*

- Led backend development for the "Oggle! Eye Spy Game," building a scalable CMS and Web APIs to manage in-app purchases, user data, and dynamic content for a global user base.

- Delivered a full-featured e-commerce solution for Mohe Craft using **NopCommerce**, integrating payment gateways and inventory management.
- Contributed to "iCount," a web-based accounting software for the Singapore market, focusing on invoicing, inventory, and GST-compliant financial reporting.

### Software Developer | Pfive Infotech

Oct 2013 – Dec 2014

- Designed and built "Garamah," a comprehensive POS and accounting desktop application for a retail business, managing all financial transactions from sales to inventory.
- Developed various web and desktop applications, strengthening expertise in C#, .NET, and SQL Server.

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## Key Project Highlight

### Project: Vehicle Transfer Service (Dhamen)

- **Description:** As the financial engine for all vehicle transfers in KSA, Dhamen is a SAMA-regulated platform utilized by major entities like Absher, TAMM, and Khibra to process secure, high-value transactions.
- **Role & Responsibilities:** Architected the core financial APIs for the service. Led integrations with major banks (**SABB, AlRajhi, Alinma**) to manage customer iWallets and fund transfers. Implemented robust payment solutions with **Hyperpay, ElmX payment gateway**, and **SADAD** for seamless online transactions.
- **Technology:** ASP.NET Core (.NET 8), C#, Angular, RabbitMQ, Hangfire, MS SQL Server
- **Development Tools:** Visual Studio 2022, VS Code, Azure DevOps
- **Achievement:** Awarded a **Certificate of Excellence** for exceptional performance and contributions to the platform's success.

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## Education

### Master of Computer Applications (MCA) - Gold Medallist

Teerthanker Mahaveer University, Moradabad, India, 2013

### Bachelor of Computer Applications (BCA)

Teerthanker Mahaveer University, Moradabad, India, 2011

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## Certifications & Awards

- Certificate of Excellence – Vehicle Ownership Transfer Project
- Certificate of Excellence – Efada Integration at Royal Commission Hospital
- University Gold Medal (MCA)
- Certificate in Web Development Competition