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Top Skills

Infrastructure as Code (Terraform/
CloudFormation)

Kubernetes (EKS)

GitLab CI/CD

Certifications

e-bootathon

Certificate of Merit

Python (Basics)

Introduction to Cybersecurity

Architecting with Google Compute
Engine

Publications

Home Security Using Machine
Learning

A Study of CPU Scheduling
Algorithms

Nikunj Jain

Software Development Engineer (SDE-II) at Treez (TreezPay) ||
Python & FastAPI Developer || ACH & FinTech APIs || High-Risk
Payments | Ex-Swifter Competitive Programmer || Passionate About
Scalable, Secure Systems

Saharanpur, Uttar Pradesh, India

Summary

Driven by curiosity, logical thinking, and a passion for problem-solving, I've always been drawn to building scalable and efficient backend systems. Winning e-Bootathon1 early in my developer journey further ignited my enthusiasm for designing resilient software that solves real-world challenges.

Currently, I work as a Software Development Engineer II (SDE-II) at Treez (TreezPay), where I build and maintain robust ACH payment systems tailored for high-risk industries. At Treez, I'm part of an engineering team delivering secure, scalable, and compliant fintech APIs that serve cannabis-related businesses across the U.S.

Beyond backend development, I actively contribute to frontend and DevOps efforts—building modern user interfaces and reusable components, integrating APIs, and supporting infrastructure as code. My work spans the full stack, leveraging technologies like React, TypeScript, CSS, Terraform, AWS, and Kubernetes, ensuring our solutions are not only functional but performant and production-ready across all layers.

Prior to Treez, I contributed at Swifter, a payments startup known as the “Stripe for Cannabis,” working on both in-store and online ACH payment integrations. My core backend stack includes Python, FastAPI, ORMs, JWT authentication and secure cloud-based micro-services.

To enhance my efficiency and accelerate delivery, I regularly incorporate AI tools into my daily workflow, which helps me automate repetitive tasks, optimize code quality, and quickly explore solutions—allowing me to focus more on complex problem-solving and innovation.

Looking ahead, I aspire to tackle even more complex fintech infrastructure challenges, continue building secure, high-throughput systems, and contribute to architectures that support scale, compliance, and meaningful real-world impact. I'm passionate about collaborating with mission-driven, fast-paced teams that push the boundaries of what's possible with modern technology.

Experience

Treez Inc.

2 years 10 months

Software Development Engineers (SDE-II) at Treez (Treezpay)

August 2024 - Present (11 months)

Bengaluru, Karnataka, India

Software Development Engineers (SDE-I) at Treez (Treezpay)

September 2022 - August 2024 (2 years)

Bengaluru, Karnataka, India

TreezPay is the first fully-integrated cannabis payment processing solution to offer cashless payment options for retail dispensaries. Deliver secure, convenient, integrated cashless payment solutions that increase revenue and elevate your customer experience.

Some of my contributions -

Spearheading development and optimization of core ACH payment APIs powering cannabis fintech infrastructure across 27+ U.S. states.

Migrated key platform components from monolithic architecture to scalable microservices using FastAPI, boosting deployment agility and fault isolation.

Built robust retry, write-off, and fallback mechanisms for transaction recovery, reducing payment failures and customer friction.

Led the implementation of email-based KYB authentication workflows, enhancing onboarding security for merchants.

Collaborated across product and QA teams in Agile/Scrum setup to align technical roadmaps, manage sprint deliverables, and groom backlogs.

Designed, deployed, and maintained scalable backend services integrated with PostgreSQL, ORM tools, and AWS infrastructure.

Ensured secure, PCI-compliant data flows and leveraged observability tools (e.g., Grafana) to monitor payment flows in production.

Contributed to frontend flows using ReactJS, enabling seamless admin and user interactions for transaction dashboards.

Swifter

Software Engineer

December 2021 - September 2022 (10 months)

Bengaluru, Karnataka, India

Swifter = Stripe for Cannabis. #API #ACH #BNPL

It offers Money bag ACH APIs and more for high-risk merchants in the USA. Live In-store and online payments.

Stripe for cannabis - Swifter is a payments startup focusing on the US market. We enable cannabis merchants to accept digital payments in the states that have legalized the sale of cannabis and related products (27+ States in the United States, including large and wealthy States like California, NY, Colorado, and Florida).

Developed and maintained ACH-based payment APIs tailored for high-risk cannabis merchants across 27+ U.S. states, supporting both in-store and online transactions.

Collaborated on building a dashboard UI using React.js, improving usability and merchant onboarding workflows.

Engineered backend logic for OFAC (Office of Foreign Assets Control) data processing and real-time filtering during KYC verification, enhancing compliance and fraud prevention.

Contributed to core payment features by ensuring robust data validation, secure integration patterns, and scalable microservices architecture.

Some of my contributions -

Worked cross-functionally with compliance and engineering teams to ensure systems align with anti-money laundering (AML) and regulatory standards.

GlobalFair

Flutter Android developer

July 2021 - October 2021 (4 months)

Gurugram, Haryana, India

One-stop solution for all your procurement needs.

Some of my contributions -

Designed and developed a feature-rich Image Sharing App enabling real-time image uploads and chat functionality between customers and dealers.

Integrated third-party external APIs to support dynamic content sharing and in-app communication.

Utilized Firebase for real-time database, authentication, and cloud messaging to enhance user experience.

Followed clean architecture principles to maintain scalable and maintainable Flutter codebase.

Leveraged Dart and Flutter SDK to build smooth, cross-platform UI components.

Conducted testing and debugging via Android Studio, improving app stability before release.

Education

Meerut Institute of Engineering and Technology(MIET)

Bachelor's degree, Information Technology · (2018 - 2022)