



Rajesh Ranjan

Digital, API & Payments Solutions Architect (Vice President)

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Public GitHub - <https://github.com/rajeshranjan66>

Credly Certification profile : https://www.credly.com/users/rajesh-ranjan.9a16dc79/badges?sort=-state_updated_at&page=1

Technical Blog : About AWS, Generative AI, RAG and DeepSeek LLMs

- https://www.linkedin.com/posts/rajeshranjan66_implement-rag-architecture-with-local-deepseek-activity-7299346619974434817-0eLZ
- https://www.linkedin.com/posts/rajeshranjan66_run-deepseek-ai-locally-on-your-laptop-activity-7291130392248524801-THpT/
- <https://medium.com/@rajesh.ranjan66/deploying-container-on-amazon-ecs-using-ec2-from-aws-console-e352563a2bf9>
- <https://medium.com/@rajesh.ranjan66/configure-trigger-for-amazon-simple-storage-service-amazon-s3-to-generate-thumbnails-by-aws-437b6971f5c0>

Speaking Engagements & Awards :

- FinTech Week 2025 (Singapore)-https://www.linkedin.com/posts/rajeshranjan66_fintechweek2025-fintechinnovation-singaporefintech-activity-7300882343819386880--NEt
- Payments Transformers 2024 (PT100)- https://www.linkedin.com/posts/paymentstransformers_pt100-paymentstrailblazers-fintechrevolution-activity-7251462752001536002-HO6p/
- The Ortus Club - Executive Knowledge Sharing - https://www.linkedin.com/posts/ortus-club_ortusclub-knowledgesharing-cloud-activity-7320008400522686464-XS72/
- https://www.linkedin.com/posts/ortus-club_ortusclub-knowledgesharing-business-activity-7325089396146196481-GCyx/

PROFESSIONAL SUMMARY:

- **Solutions Architect** with 18+ years in IT, specializing in API, payments, and integration architecture (TIBCO, APiGEE, Spring Boot) to drive large-scale fintech partnerships and enterprise solutions.
- **Certified Expert:** TOGAF 10, Oracle Generative AI, 20+ cloud certifications (AWS, Azure, GCP), and 6+ TIBCO/MuleSoft credentials.
- Currently lead Digital, API & Payments Architecture for Citi Bank's Engineering & Architecture team, designing scalable solutions for global markets.
- **Spearheaded 100+ Open Banking API partnerships** across APAC/EMEA as a Techno-Functional Lead, managing end-to-end sandbox integration and cross-functional collaboration.
- **Agile Delivery Champion:** Streamlined API/microservices development with 4-week sprint-to-production cycles, overseeing design, UAT, and rollout.
- **Global Collaborator:** Partnered with C-suite, regional business teams, and stakeholders to align technical execution with strategic goals.
- **Award-Winning Innovator :**(TCS Contextual Master) for pioneering work in digital transformation via Open Banking APIs and nominated for Payments Transformer (PT100) industry award.
- **Multicultural Leader:** 10+ years in Singapore with cross-geography experience (UK, Ireland, India), adept at navigating global regulatory and technical landscapes.

SOLUTIONS ARCHITECT (VICE PRESIDENT)

Jul/2022 – Till date

- **Lead current-to-target state architecture assessments**, designing scalable blueprints aligned with organizational objectives and delivering actionable roadmaps to bridge technical and operational gaps.
- Collaborate with multiple stakeholders to deliver architecture strategy and roadmap for Digital, API and payments related applications under Citi Private Bank payment's landscape and worked on multiple strategic enablement involving digital and assisted channels such as Internet Banking, mobile app, and applications access by different operation teams across APAC, EMEA and NAM.
- Spearheaded end-to-end **solution architecture and design** for global payments initiatives (APAC, EMEA, NAM), aligning with enterprise governance and strategic goals. Key focus areas:
 - **SWIFT/ISO 20022** migration (MT to MX), **Real-Time Payments**, **Digital Wallets** (Apple/Google Pay), **Cards Payment Systems** (issuer/merchant) and Open Banking (PSD2)
 - **Regulatory Compliance**: Delivered architectures for Pay.UK Confirmation of Payee (CoP), SEPA Verification of Payee (VoP), UAE's NPSS Core Services (Faster Payments), and **SCA/OAuth 2.0** frameworks for hybrid authentication flows integrated with UAE AANI App
- Architected containerized applications (Spring Boot/Java) on **Red Hat OpenShift** (cloud/on-prem), leveraging **APIGEE/IBM API Connect** gateways and Kubernetes for scalable deployments.
- Partnered with global Product, Engineering, and Ops teams to define roadmaps, execute **digital transformation** (mobile banking, operational apps), and align solutions with business objectives.
- Expertise in building API driven platforms with strong understanding of application development languages/platforms.
- Reviewed project designs in **Architect Review Board**, advised stakeholders on best practices, and mentored junior architects on emerging fintech trends.
- Conducted a self-directed Proof of Concept (POC) to explore innovative applications of Generative AI, focusing on practical implementations of advanced frameworks and models. During this initiative, I designed and deployed a Retrieval-Augmented Generation (RAG) architecture, leveraging the LangChain framework to integrate cutting-edge Large Language Models (LLMs) such as DeepSeek and Cohere
- Keep up with the latest industry research and emerging technologies to ensure appropriately leveraging new techniques and capabilities.

OPEN BANKING API PARTNERSHIP LEAD

Mar/2015 – Jul/2022

- I was part of the core API team who developed first Open Banking API in Citi in 2015 and established it for consumption by external partners in APAC & EMEA, also launched developer portal (Sandbox) in 2016 during Fintech Festival in Singapore.
- Led a team of 30 developers (from TCS) for Citibank for Open API development and partnership which is responsible for delivering Open Banking Regulations, new Product and Distribution Partnerships using Citi APIs in APAC, India and EMEA region.
- Participate in review of partner's use case with country business teams, external partners, and technical architects for API consumption.
- Collaborate with designers and Biz stakeholders to finalize the contract of new Open banking APIs/Swagger Spec and get it reviewed with governance and involved in discussions with Architects to ensure that design is signed-off end to end.
- Providing solutions for integration of external apps/web sites and help partner to integrate with Bank's APIs.
- Supporting external partners to integrate apps in sandbox, UAT and ensure partnership goes live as per the plan.
- Review partner's test cases and ensure all possible scenarios covered and track its execution with sprints and sign-off before partner go in production.
- Collaborate with different stakeholders like Solution Architects, PMs, scrum masters, designers, developers, and other teams with-in bank to close any open issues related to partnerships.
- Managing REST JSON HTTP/HTTPS API/Microservices development on TIBCO and Java tech stack.
- Managing APIs in IBM API Gateway with different grant types and security scheme using OAuth2 industry standards.
- Working on POCs for migration of existing implementation of APIs from IBM Data power to APIGEE Edge.
- Develop REST API Proxy, Shared flows, API product, Package, Developers and Developer apps in apigee edge.

- Worked on oauth2.0 standard. For multiple grant type like Client credentials, resource owner password grant and Authorization code (3Legged oauth).
- Worked on different API security pattern like JWE, JWS and JWT.
- Managing consumer organization in API Developer Portal for on-boarding external/internal partners.
- Work with the API testers and Product Owner for defects, new user stories, estimation, and delivery of sprint work

LEAD TIBCO APPLICATION DEVELOPER

Aug/2010 – Mar/2015

- Discuss the requirements with the Business and different stack holders involved in the new change in above mentioned modules and updating the design document after baseline of the requirement.
- Have integrated multiple service providers (Third parties) i.e. Sybase, Polkomtel, India Alert System and AIS for delivery of the OTP SMS for India, Poland, Thailand, Hong Kong, Taiwan and other countries.
- Preparing instructions for deployment of TIBCO Projects in UAT and PROD environments.
- Making changes in existing TIBCO Code and working on HTTP and SOAP web services and implemented web services over SSL as communication between internal applications and third parties are over SSL.
- Unit testing of code in TIBCO designer and SOAPUI and then deploy the code in Dev environment using TIBCO admin UI and app manage.
- Coordinating with different teams in attended testing and resolving the functional/technical issue.
- I am the first point of contact for any Change Request and any issues in SIT, UAT and PROD environment for the module mentioned above.
- Providing Weekly status report to the Client.
- Onsite/offshore/Client Coordination.

TIBCO APPLICATION DEVELOPER

Feb/2007 – Aug/2010

- Involved in the migration phase of the Vodafone Applications.
- Involved in weekly meetings with onsite team to gather the new Change Requirements.
- Involved in design, development, testing, and implementation of drop wise Development projects.
- Deliver new and complex high-quality solutions to clients in response to varying Business requirements.
- Developed the TIBCO process using different BW palettes -SOAP, Service, JDBC, JMS, HTTP, Error Handling, General pallets, XML pallets etc. and deployed on TIBCO Admin.
- Developed the new Data Service project in GITA Structure to handle DRN project. These Data Services interact with DRN Adapter developed as a part this project only using JMS. Done the mapping of EDM elements to Ericsson's elements at Data Services level.
- Worked on Adapter which receives JMS messages from Data Services and interacts with Ericsson's system using HTTP.
- Monitoring the Process flow using TIBCO Administrator and various Logs.
- Review of the code developed by peers.
- Worked at Client location and Involved in the Integration of Kenan Billing System
- With EAI layer and helped offshore team by resolving their queries by discussing Issues with client
- Used TIB Tester and XML - spy to test deployed TIBCO service.
- Prepared Unit Test Summary Report and executed same on Dev and test Environments
- Prepared EVA Sheet, different WPIs, Project status reports (4Square Report) and Metrics for different projects.

EDUCATION:

B. TECH (COMPUTER SCIENCE & ENGINEERING) ACADEMY OF BUSINESS & ENGINEERING COLLEGE, INDIA

EXPERIENCE:

Current Employer

Jul/2022- Till date

- ✓ CITIBANK SINGAPORE LIMITED

Last Employer

Nov/2020 - Jul/2022

- ✓ WIPRO LIMITED

Previous Employers

Feb/2007 - Nov/2020

- ✓ TATA CONSULTANCY SERVICES
- ✓ HCL TECHNOLOGIES
- ✓ IBM INDIA PVT LTD

SKILLS:

Integration technologies	: TIBCO Designer 5.8, TIBCO Business Works/TIBCO BW 5.11, TIBCO EMS 6.0, TIBCO Administrator 5.8.0, TIBCO Adapter for MQ, TIBCO REST JSON Plugin,
API Gateway	: IBM API Connect, Google APIGEE gateway (edge)
Version Control Tools	: IBM Rational Clear Case, tortoise SVN, IBM RTC, JIRA, Bitbucket
Web Service testing Tool	: XML-Spy, Junit Framework, SOAP-UI, JMeter
Java Technology	: Spring Boot, Spring Integration , Pivotal cloud Foundry and Red hat OpenShift.
Public Cloud	: AWS, Microsoft Azure Cloud, Google Cloud

CERTIFICATIONS:

- 9 AWS Certifications including AWS Solution Architect Professional, AWS Solution DevOps Engineer Professional, AWS Data Analytics Specialty, AWS Database Specialty, AWS Networking Specialty.
- Google Certified Associate Cloud Engineer.
- 14x (20+ certification exams) Microsoft Azure cloud certifications in Architecture, Development, DevOps, Data Science and Artificial Intelligence/ML.
- Google certified APIGEE Engineer.
- 6x TIBCO Certification – including container edition.
- MuleSoft Certified Developer Level-1.
- IBM Data power Gateway solution Implementor.
- IBM API Connect Solution Implementor.
- TOGAF Certified Enterprise Architecture practitioner