

SAIFULLAH MAHBUB

LEAD/SENIOR SOFTWARE ENGINEER

FINTECH & DIGITAL BANKING SPECIALIST

+88-01610966631 | saifornab@gmail.com | [Linkedin](#) | [Github](#) | [Google Scholar](#)

SUMMARY

Lead/Senior Software Engineer with 6+ years in building scalable, high-performance systems using Python and Go. Skilled in backend development, system architecture, and API integration. Currently leading a development team at United Commercial Bank PLC and teaching as **Adjunct Faculty** at United International University and Northern University Bangladesh, bridging academia and industry. Actively engaged and involved in **Data Science and AI research**, passionate about clean code, learning, and impactful systems.

SKILLS

- **Programming Languages:** Python, Go (Golang), JS, SQL, Bash
- **Frameworks & Libraries:** Django, DRF, FastAPI, gRPC, React JS, Pandas, NumPy, Scikit-learn
- **System Design & Architecture:** Microservices, RESTful & gRPC API Design, Event-Driven Architecture
- **Blockchain:** Hyperledger Sawtooth, Smart Contracts, Distributed Ledger Technologies
- **Databases:** PostgreSQL, MySQL, MongoDB, Redis
- **Cloud & DevOps:** Docker, Kubernetes, CI/CD (GitHub Actions, GitLab CI)
- **Software Engineering Practices:** Agile/Scrum, Test-Driven Development (TDD), SOLID Principles
- **Web Crawling & Automation:** BeautifulSoup, Selenium, Scrapy, Playwright
- **Data Science & AI:** Machine Learning (Classification, Regression, NLP), Data Pipelines
- **Tools & Platforms:** Git, Linux, Jira, Confluence, Postman
- **Leadership & Mentorship:** Team Leadership, Project Management, Teaching & Curriculum Design

EXPERIENCE IN INDUSTRY

Executive Officer & Team Lead | United Commercial Bank PLC Mar 2025 - Present

- Led development of an advanced multi-channel customer acquisition system. (uclick)
- Leading the development team for Merchant & payment gateway services.

Lead Software Engineer | UCB Fintech Company Limited May 2024 - Mar 2025

- Leading the development team for Merchant services.
- Developed the country's first MFS co-branded, dual-currency prepaid card.

Senior Software Engineer | UCB Fintech Company Limited May 2022 - Apr 2024

- Built and deployed an automated payment module (AutoPay) for Upay MFS.
- Developing processes for channel expansion and integration.

Software Engineer | UCB Fintech Company Limited Aug 2020 - Apr 2022

- Developed dynamic integration engine for 3rd parties API integration with MFS.
- Design and implement business to business communication middleware for financial settlement.

Junior Software Engineer | Circle FinTech Ltd Oct 2019 - Jul 2020

- Design and implement blockchain based high volume data flow infrastructure.
- Microservice to microservice authentication.

EXPERIENCE IN ACADEMIA

Adjunct Faculty | United International University Jul 2025 - Present

- Conduct lab sessions on Database Management Systems & Software Engineering

Adjunct Faculty | Northern University Bangladesh Sep 2023 - Present

- Conduct lectures and lab sessions on Structured Programming Language & Software Engineering

KEY PROFESSIONAL PROJECTS

uClick | United Commercial Bank PLC

- Engineered a digital onboarding platform enabling customers to open accounts remotely with eKYC, OCR, and face recognition.
- Reduced onboarding time from days to minutes, assumptions acquisition of 50k+ customers in the first year.
- **Tech Stack:** Python (Django), PostgreSQL, REST API, Docker, Kubernetes

upay | UCB Fintech Company Limited

- Developed payment gateway APIs for mobile transactions, utility bill payments, remittances, and QR-based payments.
- Optimized transaction processing to support 1M+ daily financial operations with high availability.
- **Tech Stack:** Python (Django, FastApi), Golang, React JS, Kafka, Redis, PostgreSQL, Kubernetes

Prepaid Card | UCB Fintech Company Limited

- Built a co-branded prepaid card solution integrated with Visa/MasterCard networks.
- Ensured PCI-DSS compliance and secure transaction processing, increasing card adoption by corporate clients.
- **Tech Stack:** Python (Django, DRF), Redis, Celery, PostgreSQL, Kubernetes

Cashbaba eWallet | Recursion FinTech Limited

- Designed and implemented a digital wallet supporting remittance, merchant payments, and airtime recharge.
- Enhanced security by integrating two-factor authentication (2FA) and fraud detection mechanisms.
- **Tech Stack:** ASP .NET Core, MsSQL, Redis, Celery

Just Pay | Circle FinTech Ltd

- Designed and implemented a blockchain-based high-volume data flow infrastructure, ensuring secure and immutable transaction records.
- Built a micro-merchant business system with integrated bank APIs, enabling seamless digital payments and onboarding of small businesses.
- **Tech Stack:** Python (Django), PostgreSQL, Blockchain (Hyperledger Sawtooth), SSO

Tools121 | Tools121 Corporation Ltd

- Architected and scaled backend for a B2B industrial e-commerce platform connecting suppliers and buyers.
- Implemented microservices architecture capable of handling high-volume orders and real-time inventory.
- **Tech Stack:** Python (FastApi), PostgreSQL

EDUCATION

- **Bachelor of Computer Science & Engineering**

United International University

Awarded **Magna-Cum-Laude** in 7th Convocation Ceremony

PUBLICATION

- ReviewRanker: A Semi-supervised Learning-Based Approach for Code Review Quality Estimation
ICRIC 2023 Vol 2 Conference | [Link](#)

REFERENCES

References available upon request.