Swapnil Lothe

Senior Software Engineer | Fintech | Payments | Microservices
Results-driven software engineer with 6.5+ years of experience designing and developing scalable, high-performance fintech solutions. Expertise in Kotlin, Java, JavaScript, and backend development with Spring Boot, microservices, and event-driven architectures (Kafka). Proven track record of optimizing transaction systems, integrating payment gateways (GPay, Apple Tap to Pay). Passionate about performance engineering and clean code, and scalable architecture design

Contact: +917744826275
Email: swapnillothe15@gmail.com
LinkedIn: www.linkedin.com/in/swapnillothe

EXPERIENCE

Equal Experts, Pune — Senior *Software engineer*
Feb 2023 - Present (2 Years)

- **Developed Apple Tap to Pay (ATTP) Integration**: For the MENA region for more than **100+** merchants in the first week of launch, aligning platform capabilities with Apple's latest contactless payment solution.
- **Developed Automatic Billing Updater**: Reducing manual card update requests by **100%**, improving transaction success rates and enhancing user experience
- **Enabled JCB card compatibility** on the NI platform, making it **scalable for future payment schemes** and ensuring seamless transactions.
- **Integrated AI-powered fraud detection** (Brighterion) with Network International, **cutting fraud-related costs by 60%** and implementing configurable fraud detection provider switching (Brighterion vs. CyberSource).

Thoughtworks, Pune — *Application developer*
Mar 2020 - Feb 2023 (3 Years)

- **Engineered seamless integration with Google Pay (GPay)** as a credit card co-branded partner, **meeting SLAs** and optimizing transaction speeds.
- **Architected and deployed** a fintech **lending platform** using **Kotlin and reactive programming**, reducing loan processing time by **20%** and enabling **scalability**.
- **New Product Journey Development**: Led the end-to-end development of a lending platform product using Kotlin and reactive programming.
- **Developed reusable capabilities**: Designed and implemented reusable capabilities for EKyc, VKyc, and Payment Gateway, significantly enhancing platform scalability.
- **Integrated features**: Integrated new customer and back-office features, ensuring a smooth, cohesive experience for users.
- **Implemented comprehensive Logging**: Established detailed logging mechanisms, enabling clients to build insightful dashboards and monitor performance metrics effectively.

ThoughtWorks, Bangalore — *Intern*
July 2018 – February 2020 (1 Year 10 months)

- **Core Courses**: Completed 20+ courses covering Object-Oriented Programming, Data Structures, Database Management and Agile Engineering.
- **Practical Software Development**: Collaborated and built real-world projects in client-facing roles across ThoughtWorks offices, building a strong foundation in software development.
- **Communication Lab**: Developed English communication skills, presentation techniques, and cross-cultural communication competencies.

PRIMARY SKILLS

Programming: Java, Kotlin, Javascript, Python

Frontend: React, html, css

Backend frameworks: Spring boot, Play framework

Databases: MongoDB, MySQL, Postgresql

Event Stream: Kafka

Software Engineering: Microservices, REST APIs, TDD, Performance Optimization, Clean Code

PROFESSIONAL CERTIFICATIONS

Certified Kubernetes Administrator (CKA)

LANGUAGES

English, Hindi, Marathi

EDUCATION

Alagappa University, Karaikudi
(*BCA)*
Jul 2019 - Dec 2022

Government Polytechnic (Autonomous), Aurangabad
(*Diploma in civil engineering)*
May 2015 - March 2018
Dr. Babasaheb Ambedkar Marathwada University, Aurangabad.