Tanmay Patil

Director development - Payments

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- Seasoned technology manager focused on technical leadership, architectural pattern recognition and framework awareness, and dealing with the design of cross-cutting concerns.
- Proven ability to drive transformational initiatives such as localisation architecture , api governance across the organization creating benefits and synergies across the products delivering cost benefits ,simplified architecture and reduced product delivery timelines by around 20% .
- Capability to drive large engineering teams towards engineering excellence , improving application performance , and simplifying application maintenance .
- Design and Delivery experience of cloud native applications and ability to refactor/rearchitect legacy applications such as customer information system and back office to modern cloud native stacks ,helping customers cloud migration journey delivering benefits such as simplified architecture and scalability.
- Technical expertise in cloud native applications , API's ,API governance ,open banking, data security , localisation and customisation frameworks , data structures and algorithms , corporate and retail banking , equity and derivatives

WORK EXPERIENCE

2021 - CURRENT

Director development - Payments

Finastra

Primary ownership is to drive payment engineering team and develop payment engine (GPP-SP) . World famous engine needs to be constantly developed to keep in pace with latest payment regulations and innovations (iso migration)

My principle objective/role

- Implementing modernization journey of the product to create cloud native , event based architecture
- Improving the bulk payment application performance
- Implementation support for bank migrating to new version of payment release for ISO migration
- Developing engineering excellence and improving developer experience and productivity for better product outcomes (such as good quality , higher team morale)

2019 - 2021

Solution Architect - cloud native migration of back office system

Intellect design arena

My primary responsibility was to understand the existing legacy back-office application and re-architect the same to new cloud native platform. Back office systems holds the entitlement of the various users and groups to various resources (such as corporate accounts)

My principle objective/role

- Domain driven modelling
- Evaluate open source components and use low coding platform to develop graphql apis.
- Define the Behaviour driven design (BDD suite)
- Interface modules such as user access and security

2019 - 2019

API Governance - Solution architect - context banking platform

Intellect design Arena

My primary responsibility was to establish governance standards for API management Was successfully able to change from error-prone design process (exchanging poorly documented pages on internal websites) to a standard across the organisation.

Aim was to improve the quality api(s) across the board of the organisation . Intellect has many products like payments , collections and receivables , liquidity . Virtual account management . My main focus here was to the coach the teams on design aspects and review the api's and shape the design of the apis.

My principle objective was to bring mind set change and bring coherence in api design across the organisation .

- Design a consumer friendly api
- Establish a uniform documentation approach by using openapi specification.
- Design api for backward compatibility and versioning of api .
- Design standards in api request , response , error management.
- Documentation for REST as well as Asynchronous api (event based).
- Establish practice of api review and governance

2016 - 2019

cloud native application development - senior development manager
infosys - finacle

My primary responsibility is to develop cloud native application for finacle customer management system . Customer management system is a application which will allow easy on boarding of core banking customers . This application is truly digital application which gives seamless ,real-time experience to end customer.

My main focus here is the design aspects

- Domain driven design and modelling
- Designing application scalability under condition of load and huge data volume (8 to 10 million customers)
- Customer identification using machine learning techniques such as face detection
- Using open search software (geo location , nlp , search) for enhancing customer experience.
- Building features such as detection of duplicate customers using open source search engine solr
- Customer search using natural language processing (linguistic search)
- Easy interface for other finacle suite of products to customer data

2014 - 2016

API Architect- Senior Development manager
infosys - finacle

My responsibility primarily is to maintain the API portfolio for deposit product line of finacle . API's are first class product of finacle and I look after design aspects of api such as contract first approach .

Some of the aspects i focus on

- API front end and back end design
- Developer experience
- Multi-stakeholder management including product owners , internal and external developers .
- Non functional requirement such as performance , security ,availability
- Evolvability of API
- Refactoring of some of the existing API to make them more consumer centric.

2013 - 2014

Card data security-senior development manager
Infosys finacle

My primary responsibility is to maintain data security for core banking customer data . Finacle core banking product has card management module , which handles card holders data . For a banking product ,it is imperative to protect card holders personally identifiable information .

Some of design aspects i focused on

- Approach for implementation of PCIDSS standard for finacle core product .
- Card data encryption /masking algorithm and card data storage.
- User interface handling for card data display
- Robust design to ensure restriction in exposing card data in any formats (logs ,reports , statement etc)
- Migration of card holders data from un-protected to protected format.

2012 - 2012

Corporate Deposits - senior development manager
Infosys finacle

Was responsible for developing corporate deposit banking module for advanced markets. Some of the key features of corporate deposits are negative interest and interest negotiations.

Important work areas

- Working with product owner to identify key features and groom product backlog
- Drive the team for execution of the functional enhancement.
- Meeting acceptance from client and go-live support

2011 - 2011

Automation strategy architect- Development manager
infosys finacle

My primary responsibility included evaluating various tools for core banking automated testing . I evaluated many tools including open source tools such as robot , fitnesse , cunit to set up automation pipe.

Some of the specific areas are

- Setting up automation pipe for back-end services and user interface automation.
- Driving and articulating vision for "specification by example" in agile teams.

2009 - 2010

Technical manager -Localisation framework development
infosys finacle

I was responsible for creating localisation framework for core banking product . Here my role was to create infrastructure , services framework , tooling for maintaining and developing country specific extension for core banking services .

Some of the critical aspects i worked upon

- Technical approach and design of localisation framework and layer.
- Articulation and Evangelization of localisation benefits throughout organisation .
- Implementation mentoring for functional tracks to achieve localisation objective.
- Setting up process for capturing localisation requirements and maintain traceability of localisation artefacts.

2008 - 2008

Product technical lead - Finacle implementation support
infosys - finacle

was primarily responsible for creating frameworks for components and database layers Main intention of the framework

- Aid customisation teams at site to work with simplified database api features.
- Audit , workflow features for customisation
- Productivity improvement for customisation delivery with the help of tooling support .

2005 - 2007

Product technical lead - Finacle development
infosys - finacle

My primary responsibility was to support core banking implementations for leading tier 1 banks in Europe and Middle east.

Support activities included

- provided expert help for business parameterisation.
- Performance fixes for load tests and simulations.
- Team management , SLA tracking for product issues.
- Product customisation assistance

1999 - 2005

Project Leader - Risk management system
National stock exchange of india

Future and options trading requires portfolio level risk calculation and value at risk methodology . System requirements were to calculate margin to be collected from brokers in real time . System is mission critical for stock exchange point of view and stands guard against market volatility.

Salient achievements of the project was

- Implementation of industry standard SPAN methodology for risk calculation.
- Saving of license cost of USD 500k due to in-house implementation.

SKILLS

API DESIGN ARCHITECT

expertise in
- Api front-end , back-end design .
- Api security , performance , availability
- Microservices design patterns
- Api tools such as swagger
- jersey rest api , graphql

OPEN SOURCE SOFTWARE

- image processing - dlib , opencv
- natural language processing - naturalnode
- search - apache solr, ElasticSearch
- api - loopback , express
- graphql - hasura

PROGRAM AND PROJECT MANAGEMENT

- project management and program management .
- Agile and safe process.
- Multi-stakeholder management including geographically dispersed teams management.
- Estimation techniques such as Function points , Nesma

PROGRAMMING

- Enterprise back-end : node.js , java , jersey rest api , graphql , c , c++
- front-end skills : javascript , angular ,ionic
- Database : oracle, postgres ,mongo mysql,sqllite.
- Data structures and algorithms : Graphs , tree , link-list ,sorting , searching
- Network programming : IPC , sockets
- Automation frameworks : fitneese , robot , cunit , tosca
- CI/CD - docker ,prometheus
- API design - openapi , AsyncAPI

STOCK MARKETS

- capital markets and derivative markets
- Risk management and SPAN
- Index system NIFTY
- Overdrafts
- Clearing and settlement

BANKING

- Payments and Collections
- Current account and Saving accounts
- Interest and Tax calculation
- US compliance
- Corporate deposits
- Overdrafts

PRE-SALES

expertise in pre-sales engagements
- Architecture discussions , presentations
- Performance POC execution and demonstration.

EDUCATION

2001 - 2001

Post graduate diploma for software technology.
National centre for software technology (NCST/CDAC) mumbai

1 year course ,teaches fundamental building blocks of computer science . 1 year curriculum included topics such as data structures and algorithms , operating system , networking. Course completion requirement is to finish online programming assignment in time bound fashion.

1994 - 1998

Bachelor of engineering
K.J.Somaiya college of engineering

Completed my engineering from mumbai university . Secured first class in my last evaluation year