

Muhammad Usman Ghani

Senior Software Engineer

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CAREER

With over 6 years of experience as a Fullstack developer, I've experience in building B2B and SaaS applications using the MERN stack, Django REST Framework, alongside AWS Serverless, Angular 13, Next.js, React Native, and MySQL.

My expertise includes developing interactive user interfaces with React.js and Next.js, efficient backend solutions with Node.js and Express.js, and seamless database integration with MongoDB, postgresSQL and MySQL, enabling scalable, high-performing applications.

Skills

React.js, Next.js, Node.js, Python/Django, React Native, Angular 13+, MongoDB, HTML 5/CSS/JavaScript (es6+), Typescript, AWS Cloud, GraphQL Apollo, Git/Webpack/Babel, Google Chrome Extension, SCSS/SASS, Styled-Components, Tailwindcss

PROJECTS

BNPL Payment Gateway Integration for E-commerce

(React.js, React-Native, Django/Rest Framework, PostgresSQL)

Buy Now, Pay Later (BNPL) service using Django REST Framework, enabling users to split payments into installments and merchants to track transactions.

Case X Application

(Angular 14, kendo UI)

CaseXellence is a case management software, designed to meet the diverse needs across various sectors, including government agencies, housing, education, and child welfare. Whether it's rental assistance, Homeowner support, student financial aid, or child support, CaseXellence covers it all with elegance and efficiency.

Multifamily Kwikset

(AWS Serverless, Node.js, GraphQL)

Multifamily is a multi-vendor project which mainly comprises AWS cloud architecture and an angular base web portal It provides facilities like a user management portal.

Multifamily Kwikset

(React.js / Next.js, TailwindCSS, Node.js, Express.js, MongoDB, Mongoose)

Topicmojo analyses popular search engines like Google and discovers every useful phrase or question people are asking about your keyword.

Work experience

Full Stack Developer

June, 2024 - Present

[Nymcard](#)

Responsibilities

- Built Django backend systems for Paylater, Spendwisor, and Saudi National Bank (SNB) to manage BNPL workflows.
- Developed React.js (web) and React Native (iOS/Android) checkout interfaces for Paylater, Spendwisor, and SNB, enabling users to split payments into installments via dynamic UI components. Integrated with Django REST APIs to fetch real-time payment plans.
- Developed React.js (web) and React Native (iOS/Android) checkout interfaces for Paylater, Spendwisor, and SNB, enabling users to split payments into installments via dynamic UI components. Integrated with Django REST APIs to fetch real-time payment plans.
- Designed and implemented a custom Magento 2 plugin to integrate NymCard's BNPL services into e-commerce platforms, enabling merchants to offer "Buy Now, Pay Later" options at checkout. Streamlined payment scheduling and installment plan displays using React.js components.
- Created dashboards for merchants to monitor BNPL transaction volumes, success rates, and customer repayment behavior.

Senior Software Engineer

Speridian Technologies

August, 2022 - June 2024

Responsibilities

- Developing and implementing web applications using the MEAN and MERN stack.
- Designing and implementing RESTful APIs or GraphQL endpoints using Express.js for data retrieval and manipulation.
- Developing server-side applications using Node.js and Express.js framework.
- Working with MongoDB MySQL database to design schemas, perform CRUD operations, and optimize database queries.
- Developing and implementing serverless applications using AWS Lambda, API Gateway, DynamoDB and other related services.
- Setting up and managing infrastructure as code using AWS CloudFormation or AWS CDK to define serverless resources.
- Participating in Agile ceremonies such as sprint planning, daily stand-ups, and retrospectives.

Software Engineer

Massive Ventures

October, 2020 - May, 2022

Responsibilities

- Developed Single Page Web Application with React.js, Context API, Express.js, Node.js, REST API, and MongoDB.
- Experienced in delivering optimized solutions for B2B and SaaS applications (Frontend).
- Translate wireframes into functional requirements, and write well-abstracted, reusable, high-performance code for UI components.
- Built Cross-platform mobile apps with React-native.

Front-end Developer

Inapp Solutions

February, 2020 - October, 2020

Responsibilities

- Built responsive UI, on React.JS & React Native,
- API integration.
- Worked with firebase.

Front-end Developer

Luitech Pakistan (PVT) Ltd.

August, 2019 - February, 2020

Responsibilities

- Built Responsive static webpages, JavaScript functionally for dynamic behaviors
- Created Models and Views in dot .net

AI & Innovation

I actively integrate AI-powered tools into my daily workflow to maximize productivity and code quality:

- Prompting & Research: ChatGPT, Claude, DeepSeek.
- AI-driven Coding: Cursor AI for intelligent code completion and debugging.

Currently Exploring Areas:

- Agentic AI (autonomous agents & orchestration) Agentic AI
- RAG (Retrieval-Augmented Generation) systems RAG
- Generative AI for content, automation, and developer productivity Generative AI

I'm passionate about harnessing AI in software engineering to go beyond traditional coding and unlock new development paradigms.

Education

Diploma in Software Engineer(2019 - 2021)
Aptech Certified Computer Professional-EE.
H.S.C(2016 - 2018)
Pakistan shipowners Pre-engineering.

Certificates

AWS Certified Cloud Practitioner
AWS Cloud Technical Essentials
Freecodecamp responsive web design
Freecodecamp Javascript algorithms and data structures
M001: MongoDB Basics