OLUWATOBILOBA GABRIEL FAKOREDE

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Senior Backend & Data-Oriented Software Engineer with 5+ years of experience designing and building secure, scalable, and high-availability systems for fintech, banking, and data-driven platforms. Proven expertise in transactional systems, payment processing, wallet infrastructure, distributed services, and cloud-native architectures using Node.js, .NET, SQL-based systems, and AWS/Azure. Strong track record delivering mission-critical financial platforms, automating operations, and improving system reliability, performance, and developer productivity

PROFESSIONAL EXPERIENCE

Senior Backend Engineer. TRADE TREEGAR Aug 2025 – Nov 2025

- Engineered a virtual accounts platform using ASP.NET Core, Entity Framework, and SQL Server, supporting onboarding, KYC verification, role-based admin workflows, and business/customer account management.
- Designed and implemented ledger-based transaction flows for wallet funding, P2P transfers and payouts including balance updates, wallet histories, idempotency checks and webhook-driven reconciliation
- Built a configurable inflow fee engine supporting global and per-customer percentage fees with caps, full audit trials and product-mapped fee transactions.
- Implemented safe transaction reversal mechanism using database schema changes, stored procedures, audit logging, and secured API endpoints for both admin and customer workflows.
- Delivered payout pipelines with queue-based approval rules, duplicate transaction guards, provider routing, minimum payout thresholds, and non-reverting debit logic
- Built REST APIs for limits, KYC requirements, onboarding approvals, payouts, statements, and inflow-fee management.

Senior Backend Engineer. ATUNLO Aug 2024 – Nov 2024

- Designed backend architecture with secure role-based authentication and sessions
- Built APIs for staff management, agent onboarding, collections, payments, and analytics supporting field and offline workflows.
- implemented data aggregation and analytic pipelines powering dashboards for agent performance ranking, material collection summaries, disbursement tracking, and retail performance metrics
- Developed dynamic filtering across date ranges, staff, agents, materials, and reporting periods
- Built a collection logging backend with auto-calculation of amounts due, prepayment handling, multi-material support, and image uploads for verification

Software Engineer. PENNYTREE Jan 2023 – July 2024

- Built and maintained a financial operations dashboard using React/C# significantly improving customer support efficiency and transaction reconciliation accuracy.
- Migrated monolithic services into scalable microservices using Node.js and .NET
- Optimized database performance through advanced SQL Server stored procedures, views, and functions, reducing query latency and operational bottlenecks
- Integrated multiple payment gateways that securely processed high-volume transactions and funds collections from both merchants and individual.
- Built a synchronous messaging and notification service using with Node.js and RabbitMQ for email & push notifications.
- Established CI/CD pipelines with GitHub Actions to enable automated testing and continuous delivery.
- Integrated a robust Bank Transfer module in .Net Core integrated with multiple payment gateways, improving transaction success rates and user experience.
- Designed and deployed an automated slack bot monitoring systems to track payment gateway uptime, detect anomalies and alert engineering teams in real time

Senior Backend Engineer. IVANTAGE TECHNOLOGIES Jun 2022 – Dec 2022

- Built and maintained a versioned Internet Banking API using Fastify and TypeScript
- Implemented core banking features like account lookup, beneficiary management, internal and external transfers, transaction history retrival. Also integrated the datalinks core banking upstream for balances, account details and transfers
- Improved transaction processing pipelines to handle high-volume financial operations with better throughput and reliability
- Built a Fastify + TypeScript backend for BuildConnect, a construction marketplace connecting clients and builders.
- Delivered end-to-end platform workflows: authentication/verification, project publishing and milestones, marketplace listing, bidding/invitations, meetings, and document uploads
- Built document and media handling with Cloudinary presigned uploads, project attachments, and contractor verification document workflows
- Added scheduling features for project/ milestone meetings plus lookup data management, and integrated OpenAPI docs + Docker Compose DB tooling

Lead backend Engineer (Contract). THE AJO APP November 2021 – Jun 2022

- Architected and Developed savings, wallet, and P2P transaction APIs using Node.js, Azure, MySQL, and Firebase.

- Collaborated directly with founders on product scoping, timelines, and delivery strategy.
- Engineered a secure transaction platform with strict validation and idempotent flows.
- Integrated Stripe for automated payments which increased payment success by 99% and cut manual reconciliation by using webhooks and payment intents.
- Built a contributions/challenge savings module with create/join/leave flows, leaderboards and transaction history
- Implemented template-driven challenges so users can spin up personal challenges with custom amounts, schedules, and targets
- Automated recurring debits, failed-payment retries, and end-of-cycle payouts via scheduled jobs with email/notification events
- Performed extensive testing, bug fixes and documentation to improve system reliability and maintainability

Lead backend Engineer (Contract). MONZONE CREDIT LIMITED Jan 2021 – Oct 2021

- Architected and Built the backend/Restful APIs for Monzone mobile, covering wallets, vault/target savings, P2P transfers, bill payments, and virtual cards
- Integrated multi-provider banking and payments (Providus, VFD, Wema, Paystack, Flutterwave) for account creation, payouts, funding webhooks, and bill payment validation/status
- Built USD virtual card lifecycle with Passpoint issuance, activation, funding, balance/transactions, and freeze/unfreeze tied to wallet fees.
- Automated savings operations, interest accrual, vault maturity, target savings schedules, wallet/card debits, failed debit handling, and referral payouts via Croner jobs.
- Implemented background processing with RabbitMQ workers for payouts, bill processing, reversals, and notifications.
- Implemented KYC and business verification (BVN/NIN/RC via SeamFix/Smile Identity), document uploads, and account upgrade workflows
- Automated operations using Slack bots for payment alerts, payouts, and customer requests.

Full-Stack Engineer. MANTIS 360 Dec 2019 – December 2020

- Co-built an enterprise facility management platform that enable estate residents to handle all transactions from home via a mobile app.
- Built an admin dashboard for real-time data visualization and reconciliation, enhancing operational efficiency and financial reporting
- Developed dynamic user interfaces using React and Tailwind for customer dashboards and analytics tools.

TECHNICAL SKILLS

Languages: TypeScript, JavaScript (ES6+), C#, SQL
Backend: Node.js, Express.js, NestJS, ASP.NET Core, .NET
Frontend: React, Redux, HTML5, CSS3, Tailwind CSS
Databases: SQL Server, MySQL, PostgreSQL, MongoDB
Cloud & DevOps: AWS (EC2), Azure (VMs), CI/CD (GitHub Actions)
Messaging & Integrations: RabbitMQ, REST APIs, Webhooks
Core Concepts: Distributed Systems, Ledger-Based Systems, Idempotency, Secure API Design, Transaction Processing, Unit & Integration Testing

EDUCATION & OTHER

Bachelor of Engineering (B.Eng.) – Electrical & Computer Engineering
Kwara State University, Malete, Nigeria

CERTIFICATIONS & TRAINING

Software Architecture & Design of Large Scale System (Udemy)