

OLUWATOBILOBA GABRIEL FAKOREDE

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Backend Engineer with 5+ years building production-grade backend systems across fintech, banking, marketplace, and enterprise platforms. Strong expertise in payment processing, wallet and ledger infrastructure, multi-provider integrations, and distributed background services using Node.js, TypeScript, C#/.NET, PostgreSQL, and SQL Server. Comfortable owning backend delivery end-to-end from system design and implementation to monitoring, performance tuning, and production support.

PROFESSIONAL EXPERIENCE

Head of Engineering. **PENNYTREE** Feb 2026 – Present

- Lead technical strategy, architecture, and execution of software products ensuring scalable, secure, and high-performance systems aligned with business objectives.
- Manage cross-functional engineering teams and drive delivery of solutions across web and mobile platforms.

Lead Backend Engineer. **TRADE TREEGAR** Oct 2025 – Feb 2026 (Contract)

- 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 trails 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
- Architected a distributed background job processing system using Hangfire and SQL Server, implementing atomic job claiming, exponential backoff retry, in-progress timeout recovery, and configurable batch throttling across 5 concurrent financial job pipelines
- Engineered a daily interest accrual engine computing compound interest per-wallet per-month with automatic prior-period payout detection, batch processing, and concurrent execution guards to ensure exactly-once financial writes.
- Built a scheduled and recurring payment processor supporting one-time, weekly, and monthly payment schedules for both P2P and external payout flows, with per-attempt idempotency keys and distributed execution locking.
- Designed a multi-provider payment abstraction layer (Polaris, VFD) using the Strategy pattern with a runtime ProviderResolver, enabling seamless provider switching per tenant without modifying core business logic.
- Implemented a webhook delivery system with HMAC-SHA256 payload signing, retry scheduling, and idempotency tracking to guarantee secure and reliable event delivery to customer-configured endpoints.

Lead Backend Engineer. **ATUNLO** Sep 2024 – Jul 2025 (Contract)

- 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 2022 – Feb 2026

- 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 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.
- Designed and implemented a full multi-currency investment lifecycle system supporting fixed-term vaults (30–360 days) and unit-based marketplace investments, with configurable interest rates, daily accrual, top-ups, and auto-renewal (rollover) at maturity for both individual and business accounts.
- Built partial and full liquidation flows with early withdrawal penalty logic, configurable fee caps, principal/interest separation, and multi-currency wallet crediting, backed by stored procedures for accurate return calculations.

Backend Engineer. **IVANTAGE TECHNOLOGIES** Jun 2024 – Sep 2024

- 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 retrieval. 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 and 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 May 2023 – Jan 2024 (Contract)

- 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** Feb 2024 – Sep 2024 (Contract)

- 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. Dufana Code Camp Oct 2019 – Dec 2021

- Designed and implemented scalable and secure REST API client projects, improving website performance and reducing server response times.
- Partnered with cross-functional teams to adopt agile methodologies, enhancing code quality and significantly reducing bugs across projects.
- Boosted loading speed and responsiveness for internal applications using ReactJS, achieving notable reductions in load times.
- Worked closely with engineers, designers, and project managers to design, develop, and deliver full-stack web applications.
- Daily scrum meetings and provided concise progress updates to stakeholders, enhancing communication efficiency.
- Played a key role in developing a web application that reduced customer onboarding time by collaborating closely with design, engineering, and product teams.

TECHNICAL SKILLS

Languages: TypeScript, JavaScript (ES6+), C#, SQL

Backend: Node.js, Express.js, NestJS, ASP.NET Core, .NET, Entity Framework Core, Hangfire

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, stored procedures

EDUCATION & OTHER

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

CERTIFICATIONS & TRAINING

Software Architecture & Design of Large Scale System (Udemy)