

SAIFULLAH MAHBUB

LEAD/SENIOR SOFTWARE ENGINEER FINTECH & DIGITAL BANKING SPECIALIST

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SUMMARY

Lead/Senior Software Engineer nearly 7 years of hands-on experience designing and building scalable, high-performance systems using Python and Go. Skilled in backend development, system architecture, and API integration. Currently leading a development team at United Commercial Bank PLC and teaching as **Adjunct Faculty** at United International University and Northern University Bangladesh, bridging academia and industry. Actively engaged and involved in **Data Science and AI research**. Passionate about clean code, learning, and impactful systems.

SKILLS

- **Programming Languages:** Python, Go (Golang), JS, SQL, Bash
- **Frameworks & Libraries:** Django, DRF, FastAPI, gRPC, React JS, Pandas, NumPy, Scikit-learn
- **System Design & Architecture:** Microservices, RESTful & gRPC API Design, Event-Driven Architecture
- **Blockchain:** Hyperledger Sawtooth, Smart Contracts, Distributed Ledger Technologies
- **Databases:** PostgreSQL, MySQL, MongoDB, Redis
- **Cloud & DevOps:** Docker, Kubernetes, CI/CD (GitHub Actions, GitLab CI)
- **Software Engineering Practices:** Agile/Scrum, Test-Driven Development (TDD), SOLID Principles
- **Web Crawling & Automation:** BeautifulSoup, Selenium, Scrapy, Playwright
- **Data Science & AI:** Machine Learning (Classification, Regression, NLP), Data Pipelines
- **Tools & Platforms:** Git, Linux, Jira, Confluence, Postman
- **Leadership & Mentorship:** Team Leadership, Project Management, Teaching & Curriculum Design

EXPERIENCE IN INDUSTRY

- Lead Software Engineer | United Commercial Bank PLC** **Mar 2025 - Present**
- Led development of an advanced multi-channel customer acquisition system. (uclick)
 - Leading the development team for Merchant & payment gateway services.
 - Proactively resolve real-time operational issues in high-volume traffic environments.
- Senior Software Engineer | upay** **May 2022 - Mar 2025**
- Leading the development team for Merchant services.
 - Developed the country's first MFS co-branded, dual-currency prepaid card.
 - Built and deployed an automated payment module (Auto Pay).
 - Developed processes for channel expansion and integration.
- Software Engineer | upay** **Aug 2020 - Apr 2022**
- Developed dynamic integration engine for 3rd parties API integration with MFS.
 - Design and implement business to business communication middleware for financial settlement.
- Junior Software Engineer | Circle FinTech Ltd** **Oct 2019 - Jul 2020**
- Design and implement blockchain based high volume data flow infrastructure.
 - Microservice to microservice authentication.

EXPERIENCE IN ACADEMIA

- Adjunct Faculty | United International University** **Jul 2025 - Present**
- Conduct lab sessions on Database Management Systems & Software Engineering
- Adjunct Faculty | Northern University Bangladesh** **Sep 2023 - Present**
- Conduct lectures and lab sessions on SPL, OOP & Software Development

KEY PROFESSIONAL PROJECTS

UCBOne | United Commercial Bank PLC

- Engineered middle-ware services to integrate CMS with internal and external financial platforms.
- Developed card bill payment, merchant QR payment, and payment gateway (PG) solutions.
- Developed a scalable back-office support backend portal for UCBOne.
- **Tech Stack:** Python (Django), PostgreSQL, REST API, Docker, Kubernetes

uClick (Digital On-boarding Platform) | United Commercial Bank PLC

- Engineered a remote account opening solution with eKYC, OCR, and face recognition.
- Reduced on-boarding time from days to minutes, driving 50K+ acquisitions in year one.
- **Tech Stack:** Python (Django), PostgreSQL, REST API, Docker, Kubernetes

Payment Gateway | upay

- Developed APIs for mobile payments, utility bills, remittances, and QR-based payments.
- Optimized transaction processing to support 1M+ daily financial operations with high availability.
- **Tech Stack:** Python (Django, FastApi), Golang, React JS, Kafka, Redis, PostgreSQL, Kubernetes

Prepaid Card Platform | upay

- Built a co-branded prepaid card solution integrated with Visa/MasterCard networks.
- Ensured PCI-DSS compliance, enabling secure and scalable adoption by corporate clients.
- **Tech Stack:** Python (Django, DRF), Redis, Celery, PostgreSQL, Kubernetes

Bill Payment Aggregator | upay

- Developed a unified bill payment platform supporting multiple utility providers and services.
- Streamlined integrations and optimized performance for high transaction throughput.
- **Tech Stack:** Python, Golang, PostgreSQL, Redis

Transaction Engine | upay

- Built a core transaction processing engine for Mobile Financial Services (MFS).
- Implemented real-time GL mapping to ensure accuracy, and auditability of financial records.
- **Tech Stack:** Golang, PostgreSQL, Redis, Kubernetes

Cashbaba eWallet | Recursion FinTech Limited

- Designed a digital wallet for remittance, merchant payments, and airtime recharge.
- Strengthened security via 2FA integration and fraud detection mechanisms.
- **Tech Stack:** ASP .NET Core, MsSQL, Redis, Celery

Just Pay | Circle FinTech Ltd

- Built a blockchain-based infrastructure ensuring secure and immutable transaction records.
- Developed a micro-merchant ecosystem with bank API integration for seamless SME onboarding.
- **Tech Stack:** Python (Django), PostgreSQL, Blockchain (Hyperledger Sawtooth), SSO

EDUCATION

- **Bachelor of Computer Science & Engineering**

United International University

Awarded **Magna-Cum-Laude** in 7th Convocation Ceremony

PUBLICATION

- ReviewRanker: A Semi-supervised Learning-Based Approach for Code Review Quality Estimation
ICRIC 2023 Vol 2 Conference | [Link](#)

REFERENCES

References available upon request.