

Akash Garg

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WORK EXPERIENCE

Jodo

Senior Software Engineer

Feb. 2023 – Present

Bengaluru, KA

- Jodo works with educational institutes and offers payment plans and methods for the parents. It also provides institutes with a dashboard to maintain/track the fees/payments of the students. (jodo.in)
- As a **Product Engineer**, I lead the development and enhancement of **JodoPay** product focussing on adding new features and incorporating business requirements.
 - JodoPay has been integrated with multiple PGs (via an internal service) such as Razorpay, Easebuzz, Cashfree and Tazapay. It offers users options to pay via Payment Pages, QRs, Payment Links, Virtual Accounts or Vendor SDKs on our app.
 - This product contributed **~1540 Crores** of fee collection in the last financial year.
 - Developed and led the implementation of an internal service functioning as a **Payment Gateway Aggregator**. Managed integration with multiple payment gateways, including API integration, payment webhook handling, and settlement synchronization.
 - Played a key role in separating JodoPay product from a platform service, thus creating an independent service. Thus converting a **Monolithic** with hacks to a decoupled **Microservice**.
 - Conducted code cleanup and optimization of existing workflows in JodoPay resulting in improved system efficiency and reduced technical debt. One significant benefit of this cleanup was the reduction of payment sync time during peak hours from approximately **30 minutes** to less than **1 second**.
 - Successfully integrated support for payment via Virtual Accounts and International payments expanding the platform's capabilities and meeting evolving user needs. These features accounted for the collection of **~300 Crores** of fees.
 - Updated transaction charges storing process, thus improving accuracy and efficiency in financial processes.
 - Addressed settlement issues, working on enhancements to ensure a smooth and error-free settlement process. As a result of this initiative, **daily** settlement sync **issues** have been reduced to **near zero**.
- As a **Platform Engineer**, I contribute to the development of features in Master-Data Service, for the flows impacting JodoPay as well as those being used by other products.
- Recently contributed to design and development of Warehouse in Jodo:
 - Developed **ETL jobs** in multiple services to fetch data from transactional databases and populate data in denormalized form (with some calculated fields) in **centralized warehouse db**.
 - That database is currently used to serve settlement dashboard & reports of all products, with plans to expand it to cater more use cases.

Paytm Payments Bank

Software Engineer

July 2020 – January 2023

Noida, U.P. (Remote)

- Designed, Implemented and Owned some of the central services in the bank ecosystem.
 - RTGS Transaction Processing Application which processes Inward RTGS messages.
 - Callback Service that provides callbacks to clients regarding transactions on their current accounts.
 - Ops Monitor Service that is used for operational excellence in the bank ecosystem by storing all the outage incidents, and providing week on week failure rate and latency change in APIs.
 - Bank Card Vault Application which would have been used to store customer card details in a secured manner.
- Managed multiple pre-existing services and added new features as per product requirements.
 - Notification Service which is responsible for sending all the bank notifications over email, sms and

chats. Added event based flow using which calling service can send notification to multiple channels using single API hit and integrated Netcore vendor for sending emails

- o Super Recon Application which is a report generation application whose responsibility is to send the reports to the end user. Worked on its integration with MS teams, Netcore & Notification service to send reports to email and MS teams channel
- o XML Gateway Application, consults maquette application to validate transaction limits for IMPS transactions before calling CBS to facilitate the transactions.

Paytm Payments Bank

Jan 2020 – June 2020

Software Engineer Intern

Noida, U.P.

- Developed a project to perform CRUD operations on MySQL DB using REST APIs.
- Added JUnit test cases in multiple services.
- Developed REST APIs to automate the client onboarding process of BankOauth and OTP service.

EDUCATION

Thapar Institute of Engineering & Technology

July, 2020

B.E, Computer Engineering

Patiala, PB

- CGPA: 8.3

SKILLS

- **Skills:** Java, Spring Boot, Python, Django Rest Framework, Oracle DB, MySQL, DynamoDB, PostgreSQL, JDBC, REST, Microservices, Apache ZooKeeper, Kafka, Maven, Git, Grafana, Prometheus, Amazon Quicksight, AWS KMS, AWS Secret Manager, Amazon API Gateway, Amazon SQS, AWS Lambda, JUnit, Mockito, pytest