MUKTHAR OLADIMEJI OLAIYA

Software Engineer | Fintech & Payments
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PROFILE SUMMARY

Software Engineer with experience in designing, building, scaling and maintaining payment platforms, electronic collection systems, and POS infrastructure for financial institutions across Nigeria. Skilled in API development, multi tenant architecture, payment gateway integrations, transaction processing, and distributed backend systems, with secure coding practices aligned to OWASP and PCI DSS standards. Proven ability to deliver reliable, production grade solutions powering government revenue collections, banking integrations, and high volume POS operations, including a multi tenant solution supporting 19+ commercial banks and a Terminal Management System supporting 6,000+ active POS terminals.

TECHNICAL SKILLS

Languages: C#, JavaScript, HTML, CSS

Frameworks: .NET Core, .NET Framework, ASP.NET, Entity Framework, Dapper

Databases & Messaging: MSSQL, MySQL, PostgreSQL, Stored Procedures, Redis, RabbitMQ, Kafka

Cloud & DevOps: Docker, Kubernetes, Azure, Azure DevOps, AWS

Tools: Git, GitHub, Bitbucket, tSQLt

Methodologies: REST API Development, Object Oriented Programming, Agile, Domain Driven Design, Unit Testing, Fuzz Testing

PROFESSIONAL EXPERIENCE

Xpress Payment Solutions Limited Lagos, Nigeria

Software Engineer Mar 2023 – Present

- **Revenue Collection Solution:** Built eCashier, a multi tenant payment and revenue collection solution adopted by 19+ Nigerian commercial banks to process government revenue collections for Oyo, Delta, and Ogun States, as well as the NRS in their various branches. The application processes 1,500+ transactions daily.
- **Expanded payment acceptance across POS channels:** Designed and implemented APIs extending eCashier to POS terminals, enabling revenue collections through additional payment channels.
- **Enabled bank transfer payments on POS:** Engineered a Pay with Transfer feature for POS facing APIs, expanding payment options beyond traditional card transactions.
- **Terminal Management System:** Built a Terminal Management System (TMS) using C#, .NET, and Microsoft SQL Server. The application currently supports 6,000+ active POS terminals across multiple client locations and reports 20M+ transactions to date.
- **Report Portal:** Built a Report Portal that serves as a centralised reporting application which consolidates transaction data from across Xpress Payments applications and provides unified transaction visibility.
- **Improved asynchronous notification reliability:** Designed a RabbitMQ backed messaging layer for eCashier, implementing custom retry policies and exception handling to improve the reliability of asynchronous batch updates.
- **Optimized POS data retrieval:** Implemented Redis based distributed caching in the TMS to accelerate data access and improve performance across a fleet of 6,000+ active POS terminals.
- **Notification Service:** Built a POS notification service, replacing manual terminal status monitoring with automated, near real time transaction and terminal status reporting.
- **Utility service:** Built a utility service enabling electricity token purchases across multiple Distribution Companies (DISCOs) through a unified customer experience.

- **Human Resource Management System:** Built an internal Human Resource Management System (HRMS). It supports company wide HR processes, including performance measurement and day to day HR operations.

Softrays Institute Ilorin, Kwara, Nigeria
Web Designer Intern Oct 2021 – Mar 2022

- Developed and maintained responsive landing pages using HTML, CSS and JavaScript.
- Assisted with implementing website layouts and improving the usability and presentation of web pages.

EDUCATION

MSc Computer Science Caleb University, Lagos 2025 – 2027 (In Progress)

BSc Computer Science Kwara State University, Malete 2018 – 2022

Second Class Upper Division

PROFESSIONAL MEMBERSHIPS

Computer Professionals (Registration Council of Nigeria) In Progress