



Muhammad Umair Zafar

Senior Software Engineer (.NET)

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Senior Backend Engineer with 5+ years of experience building scalable fintech solutions in the .NET ecosystem. Experienced in delivering backend systems supporting **high-volume transaction environments (250K+ daily transactions)** with a focus on performance, reliability, and secure architecture.

Skilled in RESTful APIs, database optimization, and financial workflows including settlements and reconciliation. Hands-on experience with real-time payment integrations such as **Raast**, along with **Stripe** and **GoCardless**, ensuring efficient and secure processing.

Professional Experience:

Altpay - Karachi, Pakistan

Senior Software Developer (December 2023 – Present)

- Led backend engineering for fintech **management portals** supporting systems handling **250K+ daily transactions**, including merchant onboarding, settlements, and operational workflows.
- Built high-performance reporting modules, reducing query execution time by **35%** through advanced SQL tuning.
- Delivered scalable REST APIs powering internal dashboards and merchant-facing applications.
- Integrated **Raast** for real-time payment visibility and processing within backend systems.
- Strengthened platform security via **Role-Based Access Control (RBAC)** across operational modules.
- Designed reconciliation and settlement workflows, improving financial tracking accuracy and auditability.

Aim Solutions – Karachi, Pakistan

Software Developer (December 2021 – December 2023)

- Owned backend delivery for ERP and eCommerce platforms covering orders, inventory, and financial workflows.
- Connected third-party platforms including **Shopify, Amazon, and eBay** for seamless order synchronization.
- Integrated payment solutions including **GoCardless** and **Stripe** for automated billing and transaction processing.
- Improved database performance by **40%** via indexing strategies, query restructuring, and schema refinement.
- Refactored legacy modules, increasing system efficiency by **25%** and reducing technical debt.
- Built shipping automation flows integrating **Royal Mail, Yodel, and Whistl APIs**.

Indigo (Pvt) Ltd – Karachi, Pakistan

Junior Software Developer (February 2021 – November 2021)

- Contributed to CRM and HRMS platforms using **ASP.NET Core and React.js**.
- Delivered reporting modules with improved query efficiency and structured data handling.
- Automated internal workflows, reducing manual effort by **30%**.

Education:

BS – Software Engineering (October 2017 – August 2021)

Usman Institute of Technology Affiliated with NED (Karachi, Pakistan)

Skills:

Backend Engineering

C#, ASP.NET Core, ASP.NET MVC, REST APIs

Database & Performance

SQL Server, Query Optimization, Indexing, Stored Procedures, Dapper, EF Core

Architecture & Design

Dependency Injection, Repository Pattern, SOLID Principles, Scalable System Design

Security

RBAC, Authentication & Authorization, Secure Coding Practices

Frontend

Angular, React, JavaScript, jQuery, HTML, CSS

Tools & Practices

Git, Production Support, Debugging, Performance Monitoring

Certificates:

- CNSS – Certified Network Security Specialist (ICSI, UK)
- Get Connected on Cisco Networking Academy

Languages:

Urdu – Native

English - Professional Working

Proficiency

Key Projects:

Merchant Portal – AltPay (Fintech Platform):

Tech Stack: ASP.NET MVC, SQL Server, REST APIs

Project Link: <https://altpaymerchants.com/Login/Login>

- Engineered a high-scale backend system managing transactions, settlements, outlets, DIDs, and TIDs.
- Enabled real-time financial processing through **Raast integration**.
- Delivered monitoring dashboards and reconciliation workflows for transaction tracking.
- Tuned SQL queries for high-volume financial data processing.

Merchant App APIs – AltPay:

Tech Stack: ASP.NET Core, SQL Server, REST APIs

Project Link: <https://play.google.com/store/apps/developer?id=AltPay>

- Designed API layer for merchant mobile applications with real-time access to transactions and account data.
- Ensured secure and efficient data exchange across services.
- Improved API responsiveness and reliability under load.

E-Tail Support – Aim Sol (eCommerce ERP System):

Tech Stack: ASP.NET MVC, Razor Pages, jQuery, SQL Server

Project Link: <https://etailsupport.com/>

- Delivered a full ERP solution covering order lifecycle, inventory, finance, and supplier management.
- Enabled synchronization with **Shopify and eBay** marketplaces.
- Integrated payment processing via **GoCardless and Stripe**.

HRMS – Indigo (Human Resource Management System):

Tech Stack: ASP.NET Core, React.js, Dapper, SQL Server

Project Link: <https://www.indigo.com.pk/>

- Built employee management, payroll, and performance tracking modules.
- Reduced HR workload by **50%** through automation and systemization.

Full portfolio: <https://umairzafar.com/>