

Wasiu Abiola

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SUMMARY

Senior Backend Engineer with 6+ years building high-throughput, low-latency backend systems for fintech, banking, and payments platforms using C# / ASP.NET Core and microservices architecture. Delivered production systems handling millions of transactions monthly across GTB, HydrogenPay, Suntrust, and Swapmoney. Skilled in RESTful API design, SQL Server/PostgreSQL and NoSQL (MongoDB) data stores, payment gateway integrations (Paystack, Interswitch, CyberSource), and regulated financial environments (CBN, FCA, AML/KYC). Open to remote international fintech and crypto roles.

WORK EXPERIENCE

Senior Backend Engineer — Guaranty Trust Bank (GTB), Lagos, Nigeria (Contract)

December 2025 – Present

- Delivered the backend migration from the legacy NIP infrastructure to NIBSS's new NPS (NIBSS Payment System), aligning GTB's payment rails with updated CBN real-time settlement and security requirements.
- Contributed to the development of a new retail loan product, building backend services for loan origination, disbursement, and repayment tracking within GTB's digital banking platform.
- Working across systems serving 5M+ active customers, contributing to payment pipelines processing ₦2B+ in daily transaction value at 99.95% uptime.
- Actively contribute to engineering standards through code reviews, API design discussions, and knowledge sharing across the team.

Senior Backend Engineer, Payment Gateway — HydrogenPay, Lagos, Nigeria

August 2023 – November 2025

- Engineered Payment Gateway microservices in ASP.NET Core processing ~150K transactions/month across card, bank transfer, and wallet channels, improving system scalability by 40% within 6 months.
- Integrated Paystack, Interswitch, and CyberSource with OAuth2, idempotency keys, and webhook retry logic, achieving 99.9% payment confirmation reliability across all channels.
- Designed and delivered business and customer onboarding APIs, bulk payment link generation, and split payment flows adopted by 200+ businesses; reduced go-live time from weeks to days.
- Cut average API response time from ~800ms to under 300ms through async refactoring, Redis caching on hot payment records, and elimination of N+1 query patterns.
- Collaborated with the fraud and compliance team to implement transaction velocity checks and flag suspicious patterns, reducing fraudulent transaction attempts by ~20%.

Backend Engineer — Swapmoney (Cross-Border Payments Fintech), Remote, UK & Nigeria (Fixed-Term Contract)

February 2023 – July 2023

- Built backend services for a cross-border payments platform powering currency swap, wallet funding, and international remittance flows across multiple corridors.
- Implemented FCA-aligned transaction monitoring, AML screening, and KYC verification flows in collaboration with the compliance team.
- Reduced failed transactions by ~35% through Redis-based caching, idempotent retry strategies, and resilient error handling on third-party provider timeouts.
- Delivered full contract scope on schedule while collaborating with a distributed engineering team across multiple time zones on a fortnightly sprint cadence.

Backend Engineer — Suntrust Bank, Lagos, Nigeria

October 2018 – January 2023

- Grew from Backend Engineer to Senior over 4 years, becoming the go-to engineer for payment and core banking integration architecture on Suntrust's digital platform serving ~400K customers.
- Architected and executed full migration from a monolithic .NET application to domain-split microservices over 18 months, reducing system-wide failures by ~15% and enabling independent deployments.
- Designed the core payment API layer processing ~N500M daily with idempotency guarantees, retry logic, and full audit trails, achieving zero duplicate disbursements across the lifetime of the system.
- Implemented Kafka-based event streaming for real-time account notifications and transaction audit, decoupling 4 downstream services and reducing processing time by 20%.
- Optimised MS SQL Server query plans and introduced Redis caching on critical data paths, achieving 45% improvement in account statement and reporting API response times.
- Advocated for stronger code review discipline and drove TDD adoption within the payments squad, reducing release cycle defects and raising overall code quality standards.

EARLIER EXPERIENCE

Backend Engineer — Sterling Bank (AltBank), Lagos, Nigeria | July 2017 – September 2018

TECHNICAL SKILLS

Languages & Frameworks: C#, ASP.NET Core, JavaScript

Architecture: Microservices, Event-Driven (Kafka), REST APIs, Domain-Driven Design

Databases: MS SQL Server, PostgreSQL, MySQL, MongoDB, Redis

DevOps & Cloud: Docker, Kubernetes, CI/CD, Azure, Git

ORMs & Data Access: Entity Framework Core, Dapper, NHibernate

Security & Compliance: OAuth2, JWT, AML/KYC, FCA & CBN Standards, Encryption

Practices: TDD, Code Review, Agile (Scrum / Kanban), Technical Mentoring

EDUCATION & CERTIFICATION

B.Sc. Computer Science — National Open University of Nigeria

TestDome Certified Software Engineer