

# Vikas Pandey

Lead technology consultant - Technogise

Engineering Leader | Payments & Fintech Platforms | 17+ Years Experience |  
Ex-Equal Experts | Ex-Sahaj

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## Summary

Principal-level engineering leader with 17+ years of experience architecting and scaling mission-critical payment platforms across UPI, card networks, QR payments, and real-time transaction ecosystems. Proven track record leading large-scale modernization programs, distributed systems transformation, and high-impact engineering initiatives across fintech and gaming domains.

Deep expertise in microservices, event-driven systems, cloud-native platforms, and platform reliability. Recognized for solving complex architectural challenges, accelerating engineering execution, and driving cross-team technical strategy.

Founder of Veepe, a payment orchestration platform focused on simplifying order management, payments, and reconciliation through unified APIs.

## Technical Leadership Highlights

- Led architecture and modernization initiatives across **45+ microservices** and **200+ modules**.
- Delivered critical payment systems across UPI, card processing, QR, 3DS, and gateway integrations.
- Drove AI-enabled engineering adoption, improving developer productivity by **~40%**.
- Reduced major modernization timelines from **6+ months to 2.5 months** through automation strategy.
- Designed scalable distributed systems emphasizing reliability, observability, and operational excellence.
- Influenced cross-functional stakeholders across Engineering, Product, Compliance, QA, and Infrastructure.

# Product Experience

Veepe | Product Engineering Lead | 2025 – Present | <https://www.veepe.in>

Building a payment orchestration platform enabling businesses to manage orders, payments, and reconciliation through a unified API platform.

- Designed a payment orchestration platform for orders, payments, and reconciliation through unified APIs.
- Designed end-to-end lifecycle systems covering order creation, payment initiation, tracking, and settlements.
- Built merchant self-serve onboarding, dashboards, and API key management platform.
- Established scalable microservices foundation for multi-gateway expansion.

# Professional Experience

Lead Technology Consultant   <b>Technogise</b>	Aug 2023 - Present
Technical Lead   <b>Equal Experts</b>	July 2019 - Aug 2023
Solution Consultant   <b>Sahaj</b>	Apr 2014 - Apr 2019
Senior Software Engineer   <b>Tavant</b>	Dec 2013 - Apr 2014
Software Engineer   <b>CGI</b>	Jun 2008 - Dec 2013

# Projects

**Technogise | Lead Technology Consultant | Aug 2023 – Present**

**Entain – Casino 2.0 (AI-First Modernization)**

- Led modernization of a legacy casino monolith into scalable microservices, improving platform extensibility and engineering agility.
- Drove AI-first engineering adoption across SDLC stages, increasing developer productivity by ~40%.
- Designed scalable game onboarding capabilities, reducing new provider launch timelines by 2 weeks from 1 month.
- Implemented observability, Kubernetes, and CI/CD pipelines to improve reliability and release efficiency.

### **Entain – Java Modernization Program**

- Led AI-assisted migration of 45 microservices and 200+ modules from Java 7 to Java 17.
- Modernized Spring ecosystem and dependencies, improving maintainability and security posture.
- Accelerated migration timelines through Amazon Q automation, reducing engineering effort by ~50% and completing the program in 2.5 months versus an initial estimate of 6+ months.
- Improved deployment consistency through containerization and CI/CD standardization.

### **Entain – Casino Integration Improvement**

- Reduced regression cycles by ~30% through local service execution and automated integration testing.
- Improved developer productivity through unified codebase strategy and stronger engineering standards.
- Enhanced API integration experience through structured documentation and modernized practices.
- Increased release predictability through close collaboration with engineering and QA leadership.

### **PineLabs – UPI Payments Platform**

- Redesigned POS UPI payment workflows using microservices and event-driven architecture.
- Implemented Kafka-based asynchronous flows to improve reliability and reduce service coupling.
- Optimized payment orchestration and internal processing latency to <500 ms, contributing to faster end-to-end UPI transaction completion.

## **Equal Experts | Technical Lead | Jul 2019 – Aug 2023**

### **Network International – Saudi Payments Expansion**

- Led engineering delivery for Saudi market payment integration within existing gateway systems.
- Partnered with product, compliance, and regional teams to meet regulatory and operational requirements.
- Defined scalable infrastructure architecture aligned to cost, compliance, and growth goals.
- Enabled successful regional payment capability rollout.

## **Network International – Card Payments Platform**

- Enhanced high-volume card payment systems covering authorization, capture, settlement, and 3DS flows.
- Improved scalability, resilience, and production stability across distributed microservices.
- Ensured PCI-DSS aligned secure handling of sensitive payment data.
- Collaborated with product, risk, and infrastructure teams on critical payment initiatives.

## **Network International – QR Digital Payments**

- Designed and delivered QR payment capabilities across merchant acceptance channels.
- Built real-time validation, authorization, and reconciliation flows for QR transactions.
- Improved platform availability and operational scalability for digital payments growth.
- Worked cross-functionally to deliver secure, compliant, production-grade solutions.

# Core Expertise

## **Engineering Leadership & Delivery**

*Engineering Strategy | Technical Leadership | Team Mentoring | Cross-Functional Collaboration | Delivery Excellence | Agile Execution*

## **Payments & Fintech Platforms**

*UPI | QR Payments | Card Processing | 3DS Authentication | Payment Gateways | PCI-DSS Compliance*

## **Architecture & Distributed Systems**

*Microservices Architecture | Event-Driven Systems | Distributed Systems | High-Throughput Processing | Scalable System Design*

## **Backend Engineering**

*Java | Kotlin | Python | Spring Boot | Ktor | REST APIs | Kafka*

## **Cloud & Platform Engineering**

*AWS | Kubernetes | Docker | CI/CD | GitLab CI | Jenkins | GitHub Actions*

## **Data & Storage**

*PostgreSQL | MongoDB | Redis | Elasticsearch*

## Observability & Reliability

Datadog | Prometheus | Grafana | ELK Stack | Monitoring | Performance Optimization

## AI-Driven Engineering

Agentic AI | Kiro | Amazon Q | LLM-Based Development Workflows | SDLC Automation

# Thought Leadership

Published technical content focused on payments, architecture, and engineering best practices for developers and product leaders.

- [Tokenization in Card Payments — A Guide for Developers and Product Leaders](#) - Practical guide to tokenization strategies and its impact on digital commerce product design.
- [3D Secure \(3DS\) in Card Payments](#) - Real-world implementation guide for developers and product owners integrating secure card flows.
- [A Seamless Payment Revolution](#) - Overview of UPI payment models and modern digital payment experiences.
- [Payment Settlement in UPI](#) - Deep dive into UPI settlement flows and transaction lifecycle fundamentals.
- [Types payments in UPI](#) - Guide to core UPI payment types, use cases, and ecosystem insights.
- [Schema Registry With Avro for kafka messages](#) - End-to-end implementation guide for schema evolution and reliable event contracts.
- [Kotest - A Powerful Testing Framework for Kotlin](#) - Practical handbook for building robust automated tests in Kotlin ecosystems.

# Featured Insights

- Why Structured Logging Actually Matters? [LinkedIn link](#)
- Rethinking Customer Support with Conversational AI. [LinkedIn link](#)
- Why “Payment Success Rate” Is a Misleading Metric. [LinkedIn link](#)
- Cache Strategy Reveals System Maturity [LinkedIn: link](#)

# Education

B.E. Computer Science – SSCET Bhilai