

Khayal Abbas Akhtar

Address: Al Barsha , Dubai
Email: khayalabbas1@gmail.com
Visa: Work Visa DMCC
Phone: +971527974817

SUMMARY

Senior Software Engineer with 5+ years in fintech and blockchain, expert in Java 17, Spring Boot, and microservices. Built secure cryptocurrency wallets and payment switches, boosting performance 30% with AWS, Docker, and Kubernetes. Proficient in React, TypeScript, PCI-DSS, ISO 8583, and HSM, delivering scalable systems using Agile methodologies. Led end-to-end project delivery for Visa, MasterCard, and Touch2Pay Australia, ensuring robust, compliant solutions.

EDUCATION

University of Zilina, Slovakia

International Mobility Program

Zilina, SK

Feb 2019–June 2019

- National Scholarship Programme of Slovak Republic
- Had a long term Visa and Temporary residence card

IQRA University, Pakistan

Bachelor of Science in Software Engineering

Islamabad, PK

Jan 2016–Dec 2019

- Advisor: Asst Prof. Saqib Bhatti

EXPERIENCE

Senior Software Engineer

Kobet Technology DMCC

02/2025 – Present

Dubai, United Arab Emirates

- Spearheaded design, development, and delivery of blockchain-based crypto projects and a secure cryptocurrency wallet, managing the full lifecycle and increasing transaction security by 30% using Java 17, Spring Boot, and microservices architecture.
- Implemented robust security protocols and compliance measures, achieving 100% regulatory alignment with PCI-DSS and ISO 8583 standards, leveraging HSM integration and AWS cloud infrastructure.
- Collaborated with product managers, designers, and QA teams to enhance user experience, reducing system latency by 25% through optimized WebFlux and PostgreSQL configurations.
- Architected scalable, high-performance systems using blockchain (Ethereum, smart contracts) and modern backend stacks (Docker, Kubernetes), meeting 95% of market-driven requirements.
- **Technologies:** Java 17, Spring Boot, Microservices, Struts, JPA, Hibernate, MSSQL, MySQL, PostgreSQL, AWS, Docker, Kubernetes, Jira, Git, Bitbucket, WebFlux, ISO 8583, EMV, HSM, React, JavaScript, TypeScript, CI/CD.

Full Stack Software Developer

YouCloud DMCC

03/2022 – 01/2025

Dubai, United Arab Emirates

- Led the Touch2Pay Australia payment project, delivering end-to-end solutions and improving transaction throughput by 25% using Java 17, Spring Boot, and microservices architecture.
- Architected a high-performance payment switch/middleware for digital wallets, enhancing scalability and maintainability with Docker and Kubernetes, achieving 99% uptime.
- Managed integration with Fiserv Payment Switch, ensuring PCI-DSS compliance and boosting transaction reliability by 20% through secure API integrations (Visa, MasterCard).

- Spearheaded HSM integration for secure key management and encryption, reducing fraud incidents by 15% in card transactions.
- Developed Admin and Merchant portals with React and TypeScript, improving user satisfaction by 30% and operational efficiency by 20%.
- Built a Fraud and Risk Monitoring Tool for real-time anomaly detection, decreasing false positives by 25% using machine learning algorithms and MongoDB.
- Orchestrated Method of Procedure (MOP) plans for payment product deployments, mitigating 90% of potential risks via Agile methodologies and Jira.
- Provided Level 2/Level 3 technical support, conducting Root Cause Analysis (RCA) to resolve 95% of critical issues within SLA.
- **Technologies:** Java 17, Spring Boot, Microservices, Struts, JPA, Hibernate, MSSQL, MySQL, PostgreSQL, AWS, Docker, Kubernetes, Jira, Git, Bitbucket, WebFlux, React, JavaScript, TypeScript, CI/CD.

Visiting Faculty - Lab Engineer

10/2020 – 05/2023

IQRA University

Islamabad, Pakistan

- Designed and taught labs in Data Structures, Operating Systems, and Computer Networks, mentoring 100+ students in Java and C/C++ to achieve 90% project completion rates.
- Supervised final-year projects, guiding 20+ students in modern web development (React, Node.js) and software engineering principles.

Graduate Teaching Assistant

02/2020 – 05/2020

IQRA University

Islamabad, Pakistan

- Supported 60+ undergraduate students in Java and C/C++ projects, improving lab performance by 15% through hands-on guidance in Object-Oriented Programming.

Undergraduate Teaching Assistant

01/2017 – 12/2018

IQRA University

Islamabad, Pakistan

- Assisted in Software Engineering and Calculus courses, enhancing student understanding of Java and programming concepts for 50+ learners.

Research Intern

08/2017 – 10/2017

National University of Science and Technology (NUST)

Islamabad, Pakistan

- Developed Java/J2EE tools for NAO humanoid robots, improving autonomous soccer gameplay functionality by 20%.

SKILLS

Programming & Frameworks: Java 17, Spring Boot, Struts, JPA, Hibernate, WebFlux, JavaScript, TypeScript, React, Node.js

Cloud & DevOps: AWS, Docker, Kubernetes, CI/CD, Git, Bitbucket

Databases: MySQL, PostgreSQL, MSSQL, MongoDB

Blockchain & Fintech: Ethereum, Smart Contracts, ISO 8583, EMV, PCI-DSS, HSM Integration

Web Technologies: HTML5, CSS3, RESTful APIs

Tools: IntelliJ IDEA, Android Studio, Jira

Methodologies: Agile, Scrum, Microservices Architecture

Operating Systems: Linux, Windows