

MOHAMMAD IBRAHIM BADSHA

Digital Banking Architect | Enterprise & Cloud Architecture | Azure Certified Solution Architect | Microservices, APIs, Event-Driven & Integration | AI, MLOps & NLP for Financial Services | UAE/GCC

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Abu Dhabi, UAE

PROFESSIONAL SUMMARY

As a digital banking architect with over 20 years of experience in the Middle East, I specialize in designing large-scale, mission-critical architectures that power modern banking.

My work spans enterprise architecture, microservices modernization, cloud transformation, and AI-driven platforms—delivering secure, resilient, and high-performance systems for millions of customers.

I have led several bank-wide digital transformation initiatives across channels and core banking integrations, modernizing legacy workloads into future-ready, cloud-aligned architectures. My expertise centers on event-driven systems, API ecosystems, CQRS, domain-driven design, and distributed systems built on Spring Boot, Kafka, Redis, Oracle, MongoDB, and Azure.

KEY ACHIEVEMENTS & LEADERSHIP IMPACT

Modernized Digital Banking Architecture: Re-designed key digital journeys and backend services, improving performance, resilience, and scalability for 1.5M+ users across mobile and internet banking.

Microservices Modernization Program: Implemented CQRS patterns, decentralized persistence, and real-time data sync using Oracle GoldenGate + MongoDB, reducing read latency and increasing system throughput

Enterprise Event Streaming Platform: Migrated critical journeys to bank-wide Kafka-based EDA, enabling real-time processing, loose coupling, and better observability across domains.

GISD Compliance & Security Uplift: Led architecture changes across 100+ services to meet security/compliance mandates—covering 'Vault' migration, JDK/security upgrades, SonarQube, and Fortify alignment.

Performance Engineering & Optimization: Achieved double-digit improvements in response time and throughput across key services through architectural tuning, caching strategies, and API optimization.

I am now focused on moving into an Enterprise Architect role in the UAE/GCC, where I can contribute at a broader strategic level across domains such as cloud transformation, core modernization, integration strategy, and AI/ML adoption.

CERTIFICATIONS

TOGAF 10

Azure Certified Solutions Architect

SKILL SET

Core Architecture Skills

Solution Architecture

Microservices Architecture

Technical Roadmapping

Event-Driven Architecture

API Gateway & Integration Design

Domain-Driven Design

CQRS & Event Sourcing System Design

Data Strategy

Application Modernization

Service Design

Technology & Development

Java Spring Boot Spring Cloud

Spring Security RESTful APIs

GraphQL Oracle DB PL-SQL

Kafka Redis MongoDB

Elasticsearch Git Maven Gradle

Digital Experience & CMS

Mobile App Integration Sitecore CMS

Enterprise CMS Enablement

CMS Integration with Microservices

Content APIs

Experience Personalization IAM CIAM



Lead Technical Architect

Abu Dhabi Islamic Bank (ADIB)

📅 04/2019 - Present 📍 Abu Dhabi, United Arab Emirates

As a senior member of ADIB's Digital Architecture team, lead digital modernization for ADIB's 1.5M+ users in mobile, internet, and core banking. Design resilient, high-performing architectures, enhancing scalability while overseeing platform transformation and governance.

- Transformed legacy monoliths into cloud-aligned, domain-driven microservices, improving scalability and deployment agility.
- Architected digital banking modernization across onboarding, authentication, payments, servicing, and personalization.
- Designed large-scale microservices using Spring Boot, Kafka, Redis, and APIC—boosting performance by 30% and reducing response times by 50%.
- Established architecture standards (DDD, SOLID, EDA) ensuring consistency across squads.
- Introduced bank-wide CQRS using Spring Boot + GoldenGate, achieving 93% faster read performance for dashboards.
- Led CDC adoption for near real-time sync with core banking, reducing replication lag and improving data accuracy.
- Migrated 70+ journeys to a unified Kafka streaming platform, enabling real-time processing, loose coupling, and improved observability.
- Architected Sitecore CMS integration for personalization, decoupling content from backend releases.
- Standardized API patterns for internal/external consumption across digital channels.
- Defined HLD/LLD/ADR standards and compliance frameworks across 100+ microservices.
- Led GISD security uplift: Vault secrets, JDK/Twist lock upgrades, SonarQube, Fortify, and secure CI/CD.
- Delivered technical inputs for major RFPs/RFIs and presented architecture solutions to business, vendors, and leadership, contributing to key digital platform wins.



Technical Lead

Ericsson

📅 02/2014 - 02/2019

Served as Technical Lead for large-scale modernization and data transformation programs for major U.S. telecom clients (T-Mobile USA, Sprint USA, SOMOS USA). Led architecture design, migration strategy, performance engineering, and high-volume data transformation across distributed systems.

- Architected and delivered an end-to-end migration solution for 500M+ records, using WSO2, Java, and Oracle DB, ensuring efficient system transformation.
- Designed multithreaded processing and optimized hardware to enable migration runs to complete in under 3 hours, minimizing downtime and ensuring zero data loss.
- Implemented self-healing mechanisms for integrity across multi-stage migrations, ensuring reliability and fault tolerance.
- Acted as the primary technical liaison aligning business goals with technical execution, engaging with DBA's, middleware teams, and platform architects.
- Contributed to modernization of legacy systems into scalable architectures for high-volume batch and near-real-time processing.
- Championed technical reviews and knowledge sharing, enhancing performance optimization frameworks across teams.

Security & Compliance

PCI-DSS Compliance Twist lock

HashiCorp Vault SonarQube

Secrets Management Fortify

Vulnerability Management OAuth 2.0

Code Quality

JDK 21 Migration Strategy

GISD Compliance

Cloud & DevOps

Azure Docker Kubernetes

Jenkins Application Containerization

GitLab CI DynaTrace Grafana

ELK Stack API Gateway

Spring Cloud Config

Configuration Server Vault

Analytical & Design Tools

UML Sequence Diagrams Draw.io

ArchiMate Postman Swagger

OpenAPI Spec JIRA Confluence

Domain Experience

Core Banking Systems Integration

Payments & Card Systems SWIFT

NPSS CRM Integrations

Digital Channels Mobile & Web Banking

Fintech & API Banking Ecosystem ESB

WORK EXPERIENCE



Senior Software Engineer

Aricent

07/2010 - 12/2013

- Contributed to the end-to-end Software Development Lifecycle (SDLC), including requirement analysis, technical design, coding, testing, and maintenance of software applications.
- Designed scalable software solutions for diverse customers, aligning with business needs and technical specs.
- Delivered projects within strict deadlines by managing on-site and off-site tasks, including system design, coding, and integration of software products.
- Worked with teams to analyze requirements, create specs, and develop design documents, ensuring alignment.
- Troubleshoot and resolved complex technical issues during the testing and maintenance phases, improving system reliability and performance.
- Gained hands-on experience in building robust, maintainable software systems, laying the foundation for expertise in Microservices architectures and cloud-native solutions.



Senior Software Engineer

Regards Solutions

04/2008 - 04/2009

- Led development of 5 critical software projects, maintaining code quality and meeting deadlines consistently at Regards Solutions.



Senior Software Engineer

GlobalLogic

12/2007 - 04/2008

- Contributed to development within 8-member team on high-complexity software projects.
- Developed both client and server-side code for many offerings (JSP, HTML, CSS based front-end and Oracle as a backend system).



Senior Software Engineer

Aurionpro

01/2006 - 12/2007

- Collaborated with a team of 10 developers to deliver software solutions within deadlines, ensuring project completion for a major client.

PROJECTS AND INTEGRATIONS

Digital Transformation - Monolithic to Microservice Migration

- Designed and implemented a scalable Microservice's architecture using Spring Boot and Node.js, migrating a legacy monolithic application (IBM Mobile First Platform) to enable faster development and deployment of new features.
- Integrated IBM API Connect (APIC) and CIAM solutions, and implemented automated CI/CD pipelines using Jenkins, Git, and Docker, reducing deployment time by 40% and improving release frequency.

Aani (Instant Payment Platform)

- Increased payment processing efficiency by {25%} by leading Aani's integration, selecting APIs, and ensuring secure transactions.
- Designed and documented the integration architecture, including HLD/LLD and ADR, and coordinated with cross-functional teams to deliver the solution on time while maintaining system stability.

GISD Compliance Requirements

- Led initiative to meet GISD standards by upgrading 120+ microservices to JDK 21, fixing SonarQube and Twist lock issues, ensuring zero Fortify pre-release violations.
- Automated pipelines ensured GISD compliance, reducing manual work by 70% and achieving 100% monthly release compliance.

SKILL SET

Leadership & Delivery

Agile Scrum SAFe Architecture

Squad/Tribe Delivery Model

Stakeholder & Vendor Management

Technical Team Leadership

Solution Review & Governance

RFP/RFI Technical Evaluation

EDUCATION

Masters in Computer Applications

Bachelors in Computer Science

AWARDS



Star Award Q2, 2021, ADIB



Best Performer Award, 2018, Ericsson

PFM (Personal Finance Management)

- Designed and implemented the integration of Lune SaaS, a personal finance management platform, ensuring seamless data flow and real-time insights for retail banking customers.
- Delivered solution on time with 95% reliability, increasing project efficiency by coordinating 5 cross-functional teams.

Digital KYC and ODD (Online Due Diligence)

- Architected and deployed a fully digital KYC and Online Due Diligence (ODD) solution, integrating Emirates ID, Passport, and Visa scanning for seamless customer onboarding.

Beneficiary Management, Payments and Transfers

- Designed and implemented a secure and seamless beneficiary management system, enabling users to add, modify, and verify beneficiaries with enhanced fraud protection.
- Led the solution design and release of real-time payments and transfers, integrating with ETL, SWIFT, local clearing systems, and Easynet SaaS, ensuring high availability and compliance with regulatory standards.

EFR (Emirates Facial Recognition) Integration

- Designed and implemented the integration of Emirates Facial Recognition (EFR), enabling secure and seamless customer authentication for retail banking applications.

UAE Pass (Unified National Digital Identity Services)

- Designed and implemented the integration of UAE Pass, enabling secure and unified digital identity verification for retail banking customers.

MBME (Payment Services, Bill Aggregator)

- Designed and implemented the integration of MBME SaaS, a payment services and bill aggregator platform, enabling seamless payment processing and bill management for retail banking customers.

OneTrust (Consent Management)

- Enhanced customer data governance, improving compliance by 100% with OneTrust integration for the UAE Central Bank CPR regulations.

DARB and Other UAE Government Departments

- Designed and implemented the integration of ADIB's mobile application with DARB and Abu Dhabi Judicial Department (ADJD), enabling seamless wallet top-ups and digital payments.

Personal Finance, Advance Salary, Digital Covered Cards

- Designed and implemented an end-to-end digital personal finance journey, enabling customers to apply and receive approvals seamlessly via mobile and internet banking.

Production Support, Digital Foundation, SRE

- Led a team of 18 across three squads as a Technical Architect for ADIB Mobile & Internet Banking Portal, driving stability, scalability, and high availability.
- Reduced production incidents by 40% and increased release frequency by 50% by implementing proactive monitoring, automated CI/CD pipelines, and SRE best practices, ensuring a fault-tolerant system.