

HAFIZ UZAIR ASHRAF

Software Architect · AI Engineer · Senior Full-Stack Engineer

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PROFESSIONAL SUMMARY

Software Architect with 9+ years building and leading fintech and enterprise products end-to-end — .NET backends, Angular/React front ends, and the Azure DevOps pipelines that ship them. Progressed from full-stack engineer to Team Lead to Architect on payment-processing and card-issuing platforms serving Latin American markets — processing 1M+ transactions per day — engineered in PCI DSS-scoped environments and integrated directly with Mastercard, VISA, AMEX and CLAVE. Currently leading architecture and AI/LLM strategy: RAG pipelines, agent workflows and LLM-powered features in production.

CORE SKILLS

- Languages:** C#, TypeScript, JavaScript, SQL
- Backend:** .NET / .NET Core (through .NET 10 LTS), ASP.NET Core Web API, EF Core, Dapper, ABP.IO, SignalR, Node.js
- Frontend:** Angular, React, React Native, Ionic, HTML/CSS, Bootstrap
- Architecture:** Clean Architecture, Modular Monolith, Domain-Driven Design, Microservices, REST APIs
- Payments & Compliance:** PCI DSS-scoped engineering, secure card-data handling, card-network integrations, transaction processing / clearing / settlement
- Data & DevOps:** MS SQL Server, MongoDB, Azure DevOps CI/CD, Git, production support
- AI (growing):** LLM/RAG integration, AI-assisted development, agentic workflows, .NET Aspire

PROFESSIONAL EXPERIENCE

- Software Architect — CROEM (Pvt.) Ltd.** (Fintech, ~100 employees) Jan 2024 – Present · Islamabad
- Lead architecture and technical strategy for payment platforms processing 1M+ transactions per day — microservices, event-driven architecture (Azure Service Bus, RabbitMQ, Kafka), CQRS, DDD.
 - Integrate AI/LLM capabilities into production systems: RAG pipelines, AI chatbots and autonomous agent workflows (Azure OpenAI, Claude, LangChain, Semantic Kernel, vector databases).
 - Own technology selection, coding standards, architecture reviews and Azure DevOps CI/CD design in PCI DSS-scoped environments; mentor cross-functional teams.
- Senior Full-Stack Software Engineer / Team Lead — CROEM (Pvt.) Ltd.** Jan 2019 – Dec 2023 · Islamabad
- Led a development team across requirements, code review, deployment and real-time production support for card-issuing and acquiring platforms across Latin America.
 - Led a transaction-processing initiative that cut processing time ~20%, improving system efficiency and client satisfaction.
 - Built secure, compliance-aware financial systems with Clean Architecture, Modular Monolith and DDD patterns.
- Full-Stack Software Engineer — FUTURESOL** Feb 2017 – Dec 2018 · Islamabad
- Built an ERP solution from scratch through to production release using .NET; delivered front end, back end and the MS SQL database design.
 - Drove a stability initiative (rigorous testing + debugging) that reduced post-release issues ~30%.

KEY PROJECTS

Wa! / MI Wallet — card-issuing wallet (Panama). Benefits reception, savings accounts, bill pay, QR withdrawals at 1,000+ stores.

.NET 8 API · DDD/ABP.IO · EF/Dapper/SignalR · Ionic-Angular · React · SQL Server · Azure DevOps

NeoGateway — US-based transaction-acquiring engine. eCommerce, POS, IVR, SDK and API; integrated directly with Mastercard, VISA, AMEX, CLAVE; 10+ years in production across LATAM, from processing through clearing and settlement.

.NET Framework 4 → .NET Core 3.1 · MVC/MVVM/DDD · Angular · SQL Server · Azure DevOps

MiCedulad — award-winning COVID-19 citizen-assistance platform (Panama).

.NET Core 3.1 · DDD · Ionic-Angular · React · Azure DevOps

Property Manuel — home-management SaaS for documents, warranties and manuals.

.NET 8 API · DDD/ABP.IO · EF/Dapper/SignalR · Ionic-Angular · SQL Server · Azure DevOps

EDUCATION

BS Information Technology (Hons)

University of the Punjab, Pakistan · 2013–2017

LANGUAGES

English — Full Professional Proficiency

Urdu — Native