Muhammad Ali Mughal

Principal Software Engineer | .NET / C# Microservices | Clean Architecture | Insurtech & Fintech

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PROFESSIONAL SUMMARY

Principal Software Engineer with 9+ years of experience (since 2017) building enterprise platforms for Insurtech, fintech, SaaS, e-commerce and government clients. Specializes in .NET / C# microservices with gRPC, EF Core, PostgreSQL, Redis, Docker and Clean Architecture, backed by deep Laravel, Node.js and Vue.js experience. Currently lead developer of a 70+ endpoint API gateway for a Saudi group-life insurance platform. Track record includes cutting policy issuance time by 90%, raising telco payment throughput by 70% and leading teams of up to 7 engineers.

CAREER HIGHLIGHTS

- Cut insurance policy issuance processing time by 90% through end-to-end automation across 10+ insurer APIs.
- Lead developer of a 70+ endpoint API gateway and a central registry governing 10+ external integrations.
- Architected a telco premium-collection engine processing thousands of real-time transactions daily (+70% throughput).
- Improved backend performance by 35% and API response times by 45% through query optimization and caching.

TECHNICAL SKILLS

Languages: C#, PHP, TypeScript, JavaScript, Python, SQL

Backend: .NET, ASP.NET Core, EF Core, gRPC, Laravel, CodeIgniter, Node.js, Nuxt 3 / Nitro, Sequelize ORM, Inertia.js

Frontend & Mobile: Vue.js 3, Nuxt 3, Vuetify, Tailwind CSS, Bootstrap, SCSS, jQuery, Apache Cordova / PhoneGap

Architecture: Clean Architecture, Microservices, API Gateway, Event-Driven Architecture, RBAC, NuGet SDKs, REST, gRPC, SOAP, WebSockets

Data & DevOps: PostgreSQL, MySQL, MongoDB, Redis, RabbitMQ, Laravel Horizon, Docker, AWS (EC2, RDS, S3, CloudFront), CI/CD, Linux, Nginx, Apache

AI & Integrations: Google Vertex AI, Hugging Face, Cohere, OCR, Web Scraping; Payment Gateways, PayFast, Sadad, Edaat, Elm, Wathq, GOSI, Focal, Msegat, Sage 300 ERP, Shopify, Telco Billing APIs, Facebook Graph API, Google Ads API

Practices & Tools: Agile / Scrum, Code Reviews, Mentoring, Performance Tuning, Git / GitHub, Jira, ClickUp, Trello

PROFESSIONAL EXPERIENCE

Principal Software Engineer | Waada (KSA) · *Saudi Arabia · Remote* **Feb 2026 – Present**

- Lead developer of the Core API Gateway (.NET, C#, gRPC, EF Core, PostgreSQL, Redis, Docker): 70+ REST endpoints across Admin, Agent, Client, CRM and Dashboard APIs for a Saudi group-life insurance platform.
- Designed the Integrations Service, a central registry for 10+ external APIs (Elm, Wathq, GOSI, Edaat, Focal, Msegat) with usage analytics, runtime controls and an Integration Gate for Auth, Payment, AML and Notifications.
- Built the Monitoring (fraud/security events, audit logs, threshold alerts), Brand Protection (Google Vertex AI Discovery Engine with match scoring) and Agency services from scratch.
- Standardized Clean Architecture across services and published NuGet client packages for cross-service gRPC; extended Auth and Common SDK with RBAC, OTP and authorization policies.
- Delivered insurer KPI dashboards, Sadad/bank-transfer payment proofs and GOSI endorsement workflows, built React/TypeScript admin modules, and migrated Edaat and Focal webhooks from REST to gRPC.

Senior Software Engineer | myAlfred.com (InsuranceMarket.ae) · *UAE · Remote* **Feb 2024 – Mar 2026**

- Led backend development of the insurance CRM, integrating 10+ insurer APIs to fully automate policy issuance and cutting manual processing time by 90%.
- Built a claims management system and Sage 300 ERP synchronization for automated receipts and invoices.
- Improved backend performance by 35% and API response times by 45% through query optimization and caching; owned the production policy-issuance process.

Principal Software Engineer | Waada (Pakistan) · *Karachi · On-site* **Jan 2022 – Feb 2024**

- Promoted twice: Senior Software Engineer (Jan 2022) → Senior Manager – Associate Principal Software Engineer (Jul 2022) → Principal Software Engineer (Jul 2023); led a 5-member team.
- Architected a telco premium-collection engine (Node.js, Sequelize, PostgreSQL) processing thousands of real-time transactions daily, raising throughput by 70%; event-driven automation lifted automation coverage by 60%.
- Led the customer insurance website (Laravel, Vue.js), BackOffice modules and an automated motor-insurance agent sales model that sharply reduced processing time.
- Introduced Git branching, code-quality standards and CI/CD pipelines, improving delivery speed by 50%; mentored developers and ran code reviews.

Full Stack Developer | Ahdus Technology · *Lahore · Full-time 2021, Part-time 2022* **Apr 2021 – Dec 2022**

- Single-handedly built the Adomino domain auction platform (Laravel, Vue.js, WebSockets, Redis): admin panel, customer portal and website with real-time bidding, CRM, CMS and IANA integration.
- Built ERP–Shopify middleware for German e-commerce clients (40% efficiency gain), a custom Shopify app, and crawling pipelines for German e-commerce sites (Python, Scrapy, Selenium, BeautifulSoup).
- Led a team of 6–7 engineers through code reviews, performance tuning and release management.

Senior Software Engineer (Team Lead) | Triixa **May 2020 – Apr 2021**

- Delivered seven products, mostly solo, on Laravel, PHP, MySQL and Node.js: Webuppers app builder generating signed APK/IPA builds (Cordova), a Have I Been Pwned breach-monitoring platform and the Bytbond Chrome extension.
- Built Review Master (reviews from 10 platforms via Graph and Google APIs), a Google Ads budget calculator, an event management CMS and the IMG Server art and storage marketplace; cut page load time by 40%.

Senior Software Engineer & Server Management | Tailor Tag · *Lahore* **Dec 2019 – May 2020**

- Led a cross-functional team of 7 to build an e-commerce platform with variants, inventory, CRM, CMS, wholesale, procurement, multi-courier logistics and an API-driven Order Management System.

Software Engineer & Server Administrator | Aodour · *Lahore* **Jan 2019 – Dec 2019**

- Built a multi-vendor system (CodeIgniter) and led its Laravel V2 rebuild covering inventory, procurement, CRM, logistics and finance for 10K+ SKUs; ran AWS EC2/Linux servers at 99.9% uptime, cutting load by 30%.

Web Designer & Developer | Cosmic Technology Solutions · *Lahore* **Oct 2017 – Dec 2018**

- Built an Elementor-style page builder, a membership and payments system, a SendGrid-style mailer, a real-time chat app (Node.js, Socket.io) and a WebRTC webinar prototype.

SELECTED PROJECTS

- **Telco Subscription Engine – Waada Digital:** Engineered a Node.js, Sequelize ORM and PostgreSQL subscription system for premium collection through multiple telecom integrations, enabling automated subscription activation and improving operational throughput by 70%.
- **Adomino Auction Platform – Ahdus Technologies:** Built a full-scale auction system with admin and user dashboards, enabling real-time bidding, CRM integration, and high concurrency handling through WebSockets and Redis.
- **ERP-Shopify Middleware – Ahdus Technologies:** Developed ERP-Shopify middleware for automated order synchronization and stock management, enhancing workflow efficiency by 40% for multiple e-commerce clients.
- **Multi-Vendor E-commerce Platform – Aodour:** Created a scalable Laravel-based e-commerce solution with CRM, logistics, and finance modules, supporting over 10K active SKUs and improving system uptime to 99.9%.
- **B2B Crawling:** Developed data extraction workflows for international e-commerce websites, collecting product details, prices and availability for analytics and market.
- **Wareensan – Government Graveyard Management:** Contributed to a Singapore Government operations platform with automated exhumation scheduling, claimant and objection management, deceased records and user permissions. Built with Laravel, PHP, MySQL, JavaScript, jQuery and Bootstrap.
- **IMG Server Marketplace:** Built a Laravel/MySQL platform combining a digital art marketplace with cloud file storage. Delivered artwork sales, digital downloads, file previews, folder organization, sharing and permission management.
- **Webuppers – Web-to-Mobile App Builder:** Contributed to a Laravel platform that generated Android and iOS applications from web content, using Apache Cordova for cross-platform packaging and configurable application content.
- **Mailing Sniper:** Developed an email campaign platform for creating, scheduling and managing campaigns, combining third-party mailing integrations with a dedicated email server.
- **Laiba Alam Clothing – Custom E-commerce:** Custom storefront and admin for a national girlswear brand: with per-SKU stock, COD-first checkout, PayFast card payments, flash sales with server-side expiry, quick per-size restocking and in-browser barcode label printing.
- **AuroraPad – Cross-Platform Code:** Multi-tab editing, integrated terminal, persistent sessions, command palette and plugin system; hardened Electron architecture, semantic-release automation, packaging for macOS, Windows and Linux, and a marketing website in the same repo.
- **Smart Resume Analyzer – AI Resume:** AI skill extraction, resume scoring, skill-gap analysis and ATS keyword alignment; PDF, DOC, DOCX and OCR for scanned files; optimized resume export with jsPDF and html2canvas.
- **PixelValut – Steganography & Developer Toolkit:** AES-256 encryption with LSB image steganography processed entirely client-side, plus 25+ developer tools (JWT decoder, hash/UUID generators, regex tester, cron generator, JSON/CSV converters); lazy-loaded modules and structured SEO schema.

EDUCATION & LANGUAGES

BS Information Technology | University of Sargodha **2013 – 2017**

Languages: English (Professional Working Proficiency), Urdu (Native), Punjabi (Native)