

Vikas Pandey

Lead technology consultant - Technogise

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

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Summary

Senior engineering leader with 17+ years of experience driving architecture, modernization, and large-scale platform engineering across fintech, payments, and high-throughput transaction ecosystems. Proven expertise in building and scaling mission-critical platforms supporting UPI, QR payments, card networks, real-time transaction processing, reconciliation, and distributed transaction orchestration at enterprise scale.

Demonstrated success defining long-term technical strategy, leading complex modernization programs, and driving execution across cross-functional teams in high-growth and highly regulated environments. Strong background in architecting cloud-native, event-driven microservices platforms with deep focus on scalability, resiliency, observability, operational excellence, and platform reliability.

Actively driving AI-native engineering transformation through agentic SDLC workflows, autonomous development systems, and AI-assisted engineering automation. Experienced in building AI-enabled platforms leveraging multi-agent orchestration, LLM-assisted development, vector databases, embeddings, retrieval-augmented architectures, and autonomous engineering workflows to accelerate delivery and improve developer productivity.

Founder of Veepe, an AI-native payment orchestration platform built with autonomous and agentic engineering workflows, focused on simplifying merchant onboarding, order management, payments, reconciliation, and settlement operations through unified APIs and scalable distributed architecture.

Technical Leadership Highlights

- Enabled AI-native engineering adoption through autonomous development practices, developer tooling automation, and practical AI enablement initiatives.
- Defined architecture strategy for large-scale payment platforms supporting UPI, QR payments, card networks, and gateway orchestration.

- Modernized 45+ microservices and 200+ platform modules, improving scalability, resiliency, and engineering velocity.
- Accelerated transformation timelines from 6+ months to ~2.5 months through automation, AI-assisted engineering, and agentic development workflows.
- Architected cloud-native distributed systems with strong focus on observability, operational governance, reliability, and platform scalability.
- Drove cross-functional technical execution across Engineering, Product, Compliance, QA, and Infrastructure organizations.

Product Experience

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

- Building an AI-native payment orchestration platform enabling unified order management, payments, reconciliation, and settlement workflows through scalable API-driven architecture.
- Designed end-to-end transaction lifecycle systems covering order creation, payment processing, tracking, reconciliation, and settlements.
- Implemented Agentic AI workflows, Agent Orchestration, Agentic RAG, and AI-assisted SDLC automation to accelerate engineering execution.
- Built merchant self-serve onboarding, operational dashboards, and secure API key management capabilities.
- Architected scalable microservices and event-driven systems supporting multi-gateway integrations and platform extensibility.
- Leveraging LLM workflows, Vector DBs, Embeddings, and RAG-based architectures to improve platform intelligence and developer productivity.

Professional Experience

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

Projects

Technogise | Lead Technology Consultant | Aug 2023 – Present

Regulated Gaming Platform – Casino 2.0 (AI-First Modernization)

- Modernized a legacy casino platform into scalable microservices architecture, improving platform agility, scalability, and extensibility.
- Introduced AI-assisted engineering practices across SDLC workflows, improving developer productivity by ~40% and accelerating modernization delivery.
- Designed scalable game onboarding capabilities, reducing provider integration timelines from ~1 month to nearly 2 weeks.
- Established Kubernetes-based deployment architecture, observability standards, and CI/CD automation to improve platform reliability and release efficiency.

Regulated Gaming Platform – Java Modernization Program

- Modernized 45 microservices and 200+ modules from Java 7 to Java 17 using AI-assisted engineering and automation-driven migration strategies.
- Upgraded Spring ecosystem and platform dependencies, improving maintainability, security posture, and long-term platform supportability.
- Accelerated modernization delivery using Amazon Q-based automation, reducing engineering effort by ~50% and completing the program in ~2.5 months versus an initial estimate of 6+ months.
- Standardized containerization and CI/CD workflows, improving deployment consistency, release efficiency, and operational reliability.

Regulated Gaming Platform – Casino Integration Improvement

- Reduced regression cycles by ~30% through local service execution and automated integration testing strategies.
- Improved engineering productivity through unified codebase practices and standardized development workflows.
- Enhanced API integration experience through structured documentation and modern integration standards.
- Increased release predictability through stronger collaboration across Engineering and QA functions.

India-Based Payment Gateway – UPI Payments Platform

- Redesigned Ecomm UPI payment workflows using microservices and event-driven architecture to improve scalability and transaction reliability.
- Implemented Kafka-based asynchronous processing to reduce service coupling and improve resiliency across payment flows.

- Optimized payment orchestration and processing latency to <500 ms, enabling faster end-to-end UPI transaction completion.

Equal Experts | Technical Lead | Jul 2019 – Aug 2023

Middle East–Based Payment Gateway – Saudi Payments Expansion

- Delivered payment integration capabilities for the Saudi market within existing gateway platforms, enabling regional payment expansion.
- Collaborated with Product, Compliance, and regional stakeholders to align platform capabilities with regulatory and operational requirements.
- Defined scalable infrastructure and integration architecture aligned with growth, reliability, and cost optimization goals.
- Enabled successful rollout of regional payment capabilities across the Saudi payments ecosystem.

Middle East–Based Payment Gateway – Card Payments Platform

- Enhanced high-volume card payment platforms supporting authorization, capture, settlement, and 3DS transaction flows.
- Improved scalability, resiliency, and production stability across distributed payment microservices.
- Strengthened PCI-DSS aligned security controls for handling sensitive payment and transaction data.
- Partnered with Product, Risk, and Infrastructure teams to deliver critical payment platform initiatives.

Middle East–Based Payment Gateway – QR Digital Payments

- Designed and delivered QR payment capabilities across merchant acceptance and digital payment channels.
- Built real-time validation, authorization, and reconciliation workflows for QR-based transactions.
- Improved platform scalability, availability, and operational readiness to support growing digital payment volumes.
- Collaborated across Engineering, Compliance, and Infrastructure teams to deliver secure, production-grade payment 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