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Transactional Solutions Architect & Developer

Summary

- Software Architect with more than fifteen years of experience in software development and system integration, throughout my career, I've worked in the financial industry across several countries in Latin America, designing and implementing transactional systems and payment solutions, I have strong experience in Java technologies, ACI Base24-eps / UPF, and IBM Service-Oriented Architecture tools, I'm also proficient in modern programming languages such as Java, C#, Python, C++, Shell scripting, HTML, JavaScript, and Web Services,
- consider myself a results-driven professional who enjoys solving complex problems, leading technical teams, and designing scalable architectures,
- I'm currently looking for a new challenge where I can contribute my experience and keep growing professionally

Technical

- **Transactional Profile**
  Transactional Architect and Senior Developer, specialized in the ACI platform, with strong expertise in Base24-eps (GUI / Console / Java / C++ / TACL) and UPF. Experienced in Mastercard, Visa, and Discover transactional and integration platforms, ensuring high availability, scalability, and compliance within complex financial ecosystems.

  I've experience in software development projects, having participated in multiple large-scale payments projects in which I have held different roles: IT Architect / Project Leader / Development Manager / Technical Lead / Senior Analyst
- **Sysadmin in Infraestucture Onpremise**
  Experienced system administrator skilled in managing Windows and Linux servers. Proficient in network configuration, user and access management, and the administration of Internet, web, mail, and FTP servers. Adept at maintaining secure, stable, and high-performance environments to support enterprise operations.
- **DevOps Cloud**
  Devops profile, management cloud platforms (Microsoft Azure, Google GPC, Amazon AWS).
- **IT Security**
  Technician in secure Linux server installation, IT security specialist using Kali Linux distribution, use of the complete suite for testing, optimization, and security vulnerability search, at the server configuration level, network level, and application level.
- **Operating Systems**
  Linux, UNIX - Sun Solaris, RedHat Enterprice Linux (RHEL), HP NonStop, Gardian (HP Integrity NonStop Blade System).
- **Life Cycle Expertise**
  Requirements analysis, design, coding, testing, architecture design, tech lead, senior developer C++ & Java, Project Management

- **Methodologies**
  TOGAF, Agile (Jira / Kanban / Confluence).
- **Management**
  Transactional Architect / Solutions Designer and Modeler, Project Lead, Tech Lead
- **Languages**
  Java, C++, Python, Batch, SQL*.
- **Other Products/Tools**
  ArchiMate, Power Designer, MS Project, Jira, Confluence, IntelliJ, Pycharm, Code.

Experience/Project Work

Project: Banco Santander Chile

Deployment Country: Chile

Period: 2024 – 2025

End-User Service:

Enhancement of the ATM user experience through the implementation of new services designed to transform the ATM into a payment hub, offering customers a wider range of features and a more seamless experience.

Project Description:

Implementation of a new B2B service layer integrated into the ATM network and connected with third-party platforms as well as the bank's authorization system. The initiative aimed to expand transaction capabilities and strengthen interoperability between Santander's systems and external financial networks.

Role: Transactional Architect – Lead Implementation – Senior Developer

Platforms:

- Banco Santander: Microservices Core / Middleware
- Redbanc: Transactional Switch, Base24-eps, UPF

Development Languages and Technologies:

- API Java: Web Services (SOAP / REST)
- API UP: Endpoints / Web Services (SOAP / REST)
- Backend (Base24-eps): Transactional Routing (C++)
- Database: Oracle (PL/SQL)
- Configurations Transactional Switch B24-eps
- Configurations UPF

Project: Banco Santander Chile

Deployment Country: Chile

Period: 2024 – 2025

End-User Service:

Enhanced the ATM user experience by implementing new functionalities that transformed the ATM into a payment hub, providing customers with a broader range of services and an improved, intuitive interface.

Project Description:

Designed and implemented a new B2B service layer within the ATM environment, integrated with third-party platforms and the bank's authorization system. The solution enabled secure, high-performance interoperability between Banco Santander's microservices core and external financial networks managed by Redbanc.

Role: Transactional Architect – Lead Implementation – Senior Developer

Platforms:

- Banco Santander: Microservices Core / Middleware
- Redbanc: Transactional Switch (Base24-eps / UPF)

Development Languages and Technologies:

- API Java: Web Services (SOAP / REST)
- API UP: Endpoints / Web Services (SOAP / REST)
- Backend (Base24-eps): Transactional Routing (C++)
- Database: Oracle (PL/SQL)

Development Environments (IDEs):

- Switch: ACI GUI Desktop / UP Builder
- Java: Spring Tool Suite (STS) / IntelliJ IDEA
- C++: IntelliJ IDEA
- Database: SQL Developer / TOAD

Key Highlights:

- Successfully delivered the project on schedule.
- Achieved full integration between Banco Santander systems and the Redbanc transactional switch.
- Improved overall transaction processing efficiency and user satisfaction through new service capabilities at ATMs.

Project: Banco Santander Chile

Deployment Country: Chile

Period: 2024 – 2025

End-User Service:

Enhanced the ATM user experience through the deployment of new functionalities that transformed the ATM into a comprehensive payment hub, offering customers a wider range of services and an improved, intuitive interface.

Project Description:

Designed and implemented a new B2B services layer integrated with the ATM network, third-party platforms, and the bank's authorization system.

The solution aimed to expand Santander's transactional capabilities, improve interoperability, and ensure high-performance, secure connections between internal systems and external financial networks managed by Redbanc.

Role: Transactional Architect – Lead Implementation

Platforms:

- Banco Santander: Microservices Core / Middleware
- Redbanc: Transactional Switch (Base24-eps / UPF)

Development Languages & Technologies:

- API Java: Web Services (SOAP / REST)
- API UP: Endpoints / Web Services (SOAP / REST)
- Backend (Base24-eps): Transactional Routing (C++)
- Database: Oracle (PL/SQL)

Development Environments (IDEs):

- Switch: ACI GUI Desktop / UP Builder
- Java: Spring Tool Suite (STS) / IntelliJ IDEA
- C++: IntelliJ IDEA
- Database: SQL Developer / TOAD

Key Highlights:

- Successfully delivered the project on schedule and within scope.
- Achieved seamless integration between Banco Santander's systems and the Redbanc transactional switch.
- Enhanced transactional reliability, performance, and customer satisfaction through new ATM-based service capabilities.

Project: Banco BICE – Banco Security Merger

Client: Banco BICE Chile

Deployment Country: Chile

Period: 2025

End-User Service:

Integration and consolidation of Banco BICE and Banco Security operations, covering both transactional and back-office services to ensure unified customer experience and operational continuity.

Project Description:

Led the implementation of the merger between Banco BICE and Banco Security, focusing on the integration of transactional service models, including ATM front-end operations, back-office processes, and connectivity with VISA and Mastercard networks.

The project involved aligning both banks' infrastructures under a unified architecture, ensuring interoperability, scalability, and compliance with industry standards.

Role: Transactional Architect / Solutions Implementation Lea

Platforms:

- Banco BICE: Microservices Core / Middleware
- Redbanc: Transactional Switch (Base24-eps / UPF)

Development Languages & Technologies:

- API Java: Web Services (SOAP / REST)
- API UP: Endpoints / Web Services (SOAP / REST)
- Backend (Base24-eps): Transactional Routing (C++)
- Database: Oracle (PL/SQL)

Development Environments (IDEs):

- Switch: ACI GUI Desktop / UP Builder
- Java: Spring Tool Suite (STS) / IntelliJ IDEA
- C++: IntelliJ IDEA
- Database: SQL Developer / TOAD

Key Highlights:

- Successfully delivered the project on schedule and within scope.
- Achieved seamless integration of transactional and back-office systems between both financial institutions.
- Enabled full interoperability with VISA and Mastercard networks, ensuring stable and secure transaction processing across both merged entities.

Project: Banco Pichincha – Prepaid Card Implementation

Client: Banco Pichincha

Deployment Country: Ecuador

Period: 2019 – 2020

End-User Service:

Development and deployment of the Prepaid Card product for Banco Pichincha, enabling customers across all user segments to access a convenient and automatic payment method.

The service was integrated into ATM and CNB channels, allowing users to perform cash withdrawals and cash advance transactions through any banking channel available to them.

Project Description:

Implementation of the Prepaid Card system through the Banred transactional switch, connecting Banco Pichincha's core banking and middleware platforms with the national payment network.

The solution ensured secure, real-time transaction processing and seamless interoperability across all customer-facing channels.

Role: Technical Lead / Senior Developer

Implementation Platforms:

- Banco Pichincha: Core / Middleware / IB10
- Banred: Transactional Switch (Base24-eps / UPF)

Development Languages & Technologies:

- API Java: Web Services (SOAP / REST)
- API UP: Endpoints / Web Services (SOAP / REST)
- Backend (Base24-eps): Transactional Routing (C++)
- Database: Oracle (PL/SQL)

Development Environments (IDEs):

- Switch: ACI GUI Desktop / UP Builder
- Java: Spring Tool Suite (STS) / IntelliJ IDEA
- C++: IntelliJ IDEA
- Database: SQL Developer / TOAD

Key Highlights:

- Successfully delivered the project on schedule and within scope.
- Achieved full integration between Banco Pichincha's core systems and the Banred transactional switch.
- Enabled seamless prepaid card operations across all ATM and CNB channels, enhancing customer accessibility and service automation.

Project: MoneyGram Remittance Integration – Banco Pichincha

Client: Banco Pichincha / MoneyGram

Deployment Countries: Ecuador – USA

Period: March 2019 – November 2019

End-User Service:

Deployment of the BWise Remittance Service through Banco Pichincha's channels, enabling customers to send and receive international money transfers quickly and securely.

The service allowed users to send and pay cash remittances abroad, as well as receive and withdraw funds from overseas transactions through teller and CNB channels.

Project Description:

Implementation of an integration service between Banco Pichincha and MoneyGram Remittance platforms, structured into multiple phases and milestones to ensure secure interoperability and real-time transaction processing.

Main Deliverables:

- Developed a control module for managing MoneyGram payment agents.
- Implemented service bus connections for sending and paying international remittances.
- Integrated payment reception services for remittances sent via MoneyGram through teller and CNB channels.
- Established secure communication interfaces for sending and receiving remittance data with MoneyGram.
- Automated accounting entries in Banco Pichincha's internal systems.

Role: Technical Lead / Senior Developer

Implementation Platforms:

- Banco Pichincha: Core / Middleware / IB10
- Banred: Transactional Switch (Base24-eps / UPF)
- Remittance BWise: Core / Middleware

Development Languages & Technologies:

- API Java: Web Services (SOAP / REST)
- API UP: Endpoints / Web Services (SOAP / REST)
- Backend (Base24-eps): Transactional Routing (C++)

Development Environments (IDEs):

- Switch: ACI GUI Desktop / UP Builder
- Java: Spring Tool Suite (STS) / IntelliJ IDEA
- C++: IntelliJ IDEA
- Database: SQL Developer / TOAD
- Web Services Testing: SoapUI Pro / Postman

Key Highlights:

- Successfully delivered the project on schedule and within scope.
- Achieved seamless integration between Banco Pichincha's core systems, Banred, and MoneyGram platforms.
- Enabled real-time remittance operations, improving customer access to international money transfer services.

Project: Banco Davivienda – Authentication and Security Module

Client: Grupo Banco Davivienda

Deployment Countries: Colombia – Panama

Period: 2016 – 2018

End-User Service:

Development and deployment of the Authentication and Security Module for Banco Davivienda's Electronic Banking Platform, providing secure access and identity management for both corporate and individual users.

Project Description:

Implementation of a comprehensive security module within the bank's online and mobile banking platforms. The solution enabled multi-factor authentication, session control, and encrypted communication between clients and the bank's core systems, ensuring compliance with international banking security standards.

Role: Senior Developer

Implementation Platforms:

- Banco Davivienda: Core / Middleware / JBoss Cluster / Oracle Cluster

Development Languages & Technologies:

- Mobile Layer: Java / WebContainer
- Frontend: Java JSF / HTML / Angular
- Middleware: Java (Spring Boot Framework), Web Services (SOAP / REST)
- Messaging: Apache Kafka
- API Security: RSA Endpoint Integration
- Backend: Oracle Database (PL/SQL)

Development Environments (IDEs):

- Java: Spring Tool Suite (STS) / IntelliJ IDEA
- Web Services Testing: SoapUI Pro / Postman
- Database: SQL Developer / TOAD

Key Highlights:

- Successfully delivered the project on schedule and within scope.
- Achieved seamless integration between Banco Davivienda's systems and RSA security services, including token-based authentication and API encryption.
- Strengthened user authentication, data protection, and transaction security, enhancing overall trust in Davivienda's electronic banking platform.

Project: Banco Pichincha – Core Banking Modernization

Client: Banco Pichincha

Deployment Countries: Ecuador – Spain

Period: 2009 – 2014

End-User Service:

Development and implementation of new electronic banking services for both individual and corporate customers, as well as internal users of Banco Pichincha. The project aimed to modernize the bank's technological ecosystem and deliver a more agile, service-oriented platform aligned with customer and business requirements.

Project Description:

Design, development, and deployment of a new core banking system for Banco Pichincha, including the integration of modern services and their connection with legacy systems for loans, credit products, and account management. The project was executed in multiple phases over four years and represented a full-scale technological transformation of the bank's core infrastructure.

Role: Technical Lead / Senior Developer

Implementation Platforms:

- Banco Pichincha: Core / Middleware / IB10 (Enterprise Service Bus)

Development Languages & Technologies:

- Frontend: IBM Portal / Java Portlets
- Middleware: IBM WebSphere, Java APIs, Web Services (SOAP / REST) – Clustered Environment
- Messaging & Routing: IBM Message Broker
- Database: Oracle Cluster

Development Environments (IDEs):

- IBM: WebSphere Integration Developer
- Java: Spring Tool Suite (STS) / IntelliJ IDEA
- Database: SQL Developer / TOAD

Key Highlights:

- Project successfully delivered and implemented in phases over a four-year period, ensuring smooth migration and coexistence with legacy systems.
- Active participation in multiple project milestones, contributing to the Portal Development Team and later to the Middleware Integration Team.

Functional Modules Developed

Milestones I & II – Portal Development Team

Responsible for the design and development of multiple customer-facing and advisor-facing modules within the IBM Portal:

- Client Alerts
  - Database components (packages, stored procedures, and functions in Oracle 9)
  - Middleware orchestration services
  - PortletFactory components and JSON/visual elements for the portal frontend
  - Portlet deployment in Banco Pichincha Portal
- Advisor Alerts
  - Similar architecture and implementation to Client Alerts, with Oracle 9 database integration and IBM middleware orchestration
- Consolidated Position
  - Middleware integration components
  - PortletFactory and visual/DOJO components
  - Frontend deployment on IBM Portal
- Client Interactions
  - Database components (Oracle 9)
  - Frontend components (PortletFactory / JSON / Visual Layer)
  - Portal deployment
- Client Indicators
  - Frontend DOJO and PortletFactory components
  - Portal deployment
- Client Maintenance
  - Frontend components (PortletFactory / JSON / Visual Layer)
  - Integration with core customer data management services

Milestone IV – Middleware Integration Team

Contributed to the development, maintenance, and error correction of middleware services consumed by both legacy systems and BPM (Business Process Management) layers, ensuring service reliability and system interoperability.

Overall Impact:

- Enabled Banco Pichincha to transition from a legacy environment to a modern, service-oriented architecture (SOA).

- Delivered a modular and scalable banking platform supporting future digital transformation initiatives.
- Strengthened the integration between core banking, middleware, and front-end channels, improving performance and customer experience

All these Middleware components contain connections to Databases and Bank Transactions and, in some cases, Siglo-Bancs user homologation.All these components are Core-Middleware of Banco Pichincha.Within the cycle in the Middleware team, I also designed and implemented the WebService Monitoring Tool for Cards for internal use and BPM based on Java and JSF technologies.

I have also gained experience in the development of Desktop and Web applications for more than 6 years, in WebSphere and Java tools, as well as in the development of desktop applications made with PowerBuilder, Java, and integration of Desktop-Web applications for the e-nsurance System for insurance companies "Seguros Colonial, CoopSeguros, AIG Metropolitana del Ecuador".Also, as an independent professional, I have several companies where software for billing, inventories, clinical processes, etc., has been installed.billing, inventories, clinical processes, etc.

Education and Certification

- Computer Science, E.S.P.E / Ecuador.
- Data Scientist, IPP CHILE.
- UDLA / Ecuador, Diplomado Cloud Solutions
- Universidad de Chile, Diplomado Machine learning and Intelligence Artificial

https://github.com/whuera/aci-certificates

Introduction to EndPoints UPF	ACI
Introdcution to Entities	ACI
Introduction to entity builder	ACI
Introduction to GUI B24 eps	ACI
Introduction to sessions	ACI
RDBMS Component entities	ACI
Configuration Model	ACI
Sessions Configuration Model	ACI

https://github.com/whuera/IBM-certificates

	Company or Institute	Specialization
Java JSF	Sun Oracle	Web Applications
Java EE	TANDI Corp	Web Applications
Java 2EE	TANDI Corp / E.S.P.E.	Desktop Applications
PowerBuilder	Sybase	Desktop Systems and Web Applications
Service-Oriented Architecture WebServices / Soap	IBM	WebServices

Service-Oriented Architecture MessageBroker	IBM	WebServices / Java
Service-Oriented Architecture PortletFactory	IBM	Java / WebApplications
Service-Oriented Architecture Portal	IBM	Java / WebApplications

Courses	Reference Company	Duration
GCP Digital Cloud Leader	GCP	3 months
AWS Cloud Architect	AWS	6 months