USAMA ZAFAR

Full Stack Software Engineer

Karachi, Pakistan | +92 301 8166052 | osamazfr96@gmail.com | linkedin.com/in/usamazfr96 | github.com/usamazfr96

PROFESSIONAL SUMMARY

Full Stack Software Engineer with 5+ years across modern JavaScript and enterprise banking systems. Specialized in TypeScript, React, Next.js, Node.js and NestJS, with deep integration-middleware experience (IBM ACE/IIB, Oracle Service Bus) at one of Pakistan's largest private banks. Ships AI-integrated SaaS, multi-tenant CMS products and high-availability REST/SOAP financial services.

TECHNICAL SKILLS

Languages: TypeScript, JavaScript, C#, VB.NET, SQL, ESQL, Dart, HTML5, CSS3

Frontend: React 19, Next.js 15/16, Tailwind CSS, TanStack Query, React Hook Form, Flutter

Backend: Node.js, NestJS, Express.js, ASP.NET, REST APIs, SOAP Web Services, Payload CMS

Data & Cloud: PostgreSQL, SQL Server, Redis, Supabase, IBM DB2, AWS (S3, SES, Cognito), Docker, CI/CD

Middleware: IBM ACE / Integration Bus, IBM MQ, IBM DataPower, Oracle Service Bus, Oracle API Gateway

AI: Anthropic Claude API, OpenAI API (GPT, Whisper), Google Gemini API, LLM prompt design, AI agents and guardrails

PROFESSIONAL EXPERIENCE

Zenveus, Karachi, Pakistan Feb 2026 - Present

Software Engineer

- Deliver full-stack applications end-to-end - schema and API design through UI and Docker deployment - with Next.js, React, TypeScript, Node.js, NestJS, PostgreSQL, Redis and AWS.
- Integrate AI into production products via the Claude and Gemini APIs: prompt design, structured output and agent guardrails.

Bank AL Habib Limited, Karachi, Pakistan Jun 2022 - Jan 2026

IT Officer - Integration Middleware & Full Stack Developer

- Owned enterprise integration services linking core banking to third-party platforms on IBM Integration Bus / App Connect Enterprise, with 24/7 support and zero-downtime deployments.
- Migrated service layers from Oracle Service Bus to IBM ACE, converting XQuery into optimized ESQL and cutting processing time.
- Built SOAP, REST and IBM MQ services to State Bank of Pakistan (SBP) compliance, hardened via Oracle API Gateway and IBM DataPower.
- Developed ASP.NET (C#, VB.NET) applications including role-based AL Habib Payment System (AHPS) modules for corporate customers.

Paperless Technology, Karachi, Pakistan Nov 2020 - Jun 2022

Senior Software Developer - Full Stack Web & Mobile

- Delivered multi-tenant HR enterprise software in ASP.NET, VB.NET and SQL for Martin Dow, Summit Bank, Sindh Bank and Patients Aid Foundation.
- Built the **CONNECT** Flutter mobile app and its web counterpart - attendance, leave, payslips and employee profiles across multiple tenants.

KEY PROJECTS

Quberisk - AI Insurance Brokerage Platform (Qube Risk Services Ltd, Canada)

Next.js 15, NestJS, PostgreSQL, Claude API, AWS Cognito, Docker

Digital insurance brokerage: AI premium estimation, applications, quoting, e-signature, admin underwriting.

My role: Delivered Phase 2 end-to-end: invoicing engine (commission, multi-insurer aggregation, AR lifecycle), reconciliation engine with an AI invoice agent, AR/AP/EFT admin screens, installment and stale-deposit crons, renewal orchestration, proposal automation with PDF generation, agent guardrails. Earlier led stabilization: autosave drafts, auth hardening, S3 presigned documents, large QA backlog.

Round Zero - AI Interview Coach (Intro Consulting Ltd, UK)

Next.js 16, React 19, TypeScript, Supabase (PostgreSQL, RLS, Edge Functions, Realtime), OpenAI GPT-4o-mini, Whisper

Voice-first mock interview platform: role-tailored AI questions, Whisper speech-to-text, recruiter-style scored feedback and cross-session memory that tracks progress over time.

My role: Carried the product through private beta: built a pg_cron edge function that closes abandoned interviews and recovers lost feedback, fixed serverless triggers cut off mid-request, added failure tracking and retry for AI question generation, made the role catalogue data-driven, and shipped dark mode, legal pages and a UK English spelling test.

RAAST Phase 3 Bulk Payments - Bank AL Habib

IBM ACE, ASP.NET, Oracle DB, SOAP/REST

SBP RAAST bulk payment module inside AHPS - bulk corporate disbursements and real-time transaction validation.

My role: Architected and delivered the module end-to-end, frontend and backend APIs.

EDUCATION

NED University of Engineering and Technology, Karachi 2016 - 2020

Bachelor of Engineering (B.E.), Computer Systems Engineering - CGPA 3.75 / 4.00