

# Suraj Gupta

SENIOR ANDROID DEVELOPER · KOTLIN MULTIPLATFORM

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## PROFILE

Senior Android & Multiplatform Developer with **4+ years** of experience building production-grade fintech applications. Specialised in **Kotlin Multiplatform**, MVVM architecture, and secure payment systems. Sole developer of **TFC Pay** – a fintech platform processing **₹1 Cr+ monthly transactions** across 5,000+ daily active users. Published **12 apps** on Google Play Store and Apple App Store. Strong track record delivering in compliance-driven, high-availability environments.

## WORK EXPERIENCE

**Senior App Developer** – TFC Digital Private Ltd., Noida Jan 2026 – Present

Razorpay & Cashfree Integrated | Android & iOS (KMP)

- Building **TFC Pay** using Kotlin Multiplatform (KMP), shipping a single shared codebase across Android and iOS with platform-specific UI layers.
- Integrated **Razorpay and Cashfree** payment gateways end-to-end – including checkout flows, webhook handling, and transaction reconciliation logic.
- Engineered a **Credit Card to Bank Transfer** flow with full **PCI DSS compliance** – secure card tokenisation, encrypted data transit, and audit-ready transaction logging.
- Implemented **Video KYC** with real-time liveness detection and document capture, meeting RBI-mandated digital onboarding requirements.
- Architected shared business logic layer in KMP reducing platform-specific duplicate code by ~90%

**Senior App Developer** – Yoke Payment India Pvt. Ltd., Noida Jun 2024 – Dec 2025

₹1 Cr+ monthly transactions | 5,000+ daily active users

- Sole developer of **WitPe**, a bill payment and recharge platform; iterated and stabilised the product over 8 months from scratch to a production system.
- Architected and shipped **2 cross-platform apps** using **Kotlin Multiplatform (KMP)** on both Google Play Store and Apple App Store – reducing platform-specific code by ~80% compared to maintaining separate codebases.
- Achieved **96% crash-free sessions** by implementing real-time monitoring (Firebase Crashlytics), structured error handling, and a regression testing pipeline across 3 app variants (Retailer, Employee, Admin) using Gradle Flavours.
- Implemented **PCI DSS-compliant** payment gateway, secure API layer with end-to-end encryption, and biometric authentication.
- Integrated CameraX for custom document scanning, enabling Aadhaar-based KYC workflows.

**Android Developer** – Sahaz IT Solutions Pvt. Ltd., Lucknow

Jun 2023 – May 2024

- Built enterprise fintech modules – **AEPS** (Aadhaar Enabled Payment System), **DMT** (Domestic Money Transfer), UPI integration, and bill payments – using MVVM, Kotlin Coroutines, and Retrofit.
- Reduced app startup time by **25%** via profiling with Android Studio Profiler, eliminating blocking I/O on the main thread and lazy-loading non-critical modules.
- Designed CI/CD pipeline using GitHub Actions, cutting manual release effort and reducing deployment-related downtime to near zero.
- Integrated IoT components: Bluetooth biometric device for fingerprint authentication and thermal printer for field agents.

**Android Developer** – ICC Loyalty, Noida

May 2022 – May 2023

- Rebuilt the UI layer of a loyalty rewards application using **Kotlin**, resulting in a measurable increase in session engagement metrics.
- Refactored legacy Java codebase to Kotlin with **MVVM + Dagger**, reducing class coupling and improving testability across core modules.
- Developed credit card reward point tracking and redemption features for a UAE banking client, integrating real-time points API with offline-first caching via Room Database.

**Android Developer** – Nera Soft & Finserv Pvt. Ltd., Noida

Jan 2022 – Apr 2022

- Developed full-cycle fintech applications from scratch – AEPS, DMT, bill payments – taking products from requirement to Play Store release.
- Built secure API integration layer with token-based authentication, data encryption, and certificate pinning for sensitive financial data.

## PROJECTS

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### TFC Pay

Fintech super-app for bill payments, mobile recharges, and money transfers. Sole developer. Processing ₹1 Cr+ monthly transactions. Built on MVVM, Kotlin Multiplatform, Ktor, Koin, and Firebase. [View on Playstore ↗](#)

### Call2Owner

Cross-platform KMP app enabling anonymous parking communication via QR codes. Deployed on both Android and iOS from a single shared codebase. Demonstrates real-world KMP architecture with shared business logic and platform-specific UI layers. [View on Playstore ↗](#)

### InterQue

Interview preparation platform with a curated question bank, topic-wise quizzes, and an integrated resume & cover letter builder with pre-built professional templates. [View on Playstore](#)

### Budget Tracker

Personal finance app for tracking daily income and expenses with data visualisation. Implements Firebase Authentication (Google, Facebook, Email/Password) and Firebase Realtime Database for cross-device sync. [View on Playstore](#)

### Music Player

Feature-rich music player supporting local storage playback with Firebase-backed cloud sync. Implements a freemium model with monthly Pro subscription via Google Play Billing, unlocking advanced audio controls and offline features. [View on Playstore](#)

## TECHNICAL SKILLS

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Languages	Kotlin, Java, Swift
Mobile	Android Native, Kotlin Multiplatform (KMP), Compose Multiplatform, Jetpack Compose, SwiftUI
Architecture	MVVM, Clean Architecture, Dependency Injection (Hilt, Koin, Dagger)
Networking	REST APIs, Retrofit, Ktor, WebSocket, Certificate Pinning
Storage	Room Database, SQLite, Jetpack DataStore, Multiplatform Settings, SQLDelite
Firebase	Crashlytics, FCM, Storage, Functions, Hosting, Authentication, Realtime Database, Analytics
Security	PCI DSS Compliance, End-to-End Encryption, Biometric Auth, Secure Storage
DevOps & Tools	Git, GitHub Actions (CI/CD), Gradle Flavours, Android Studio Profiler, LeakCanary
Testing	Unit Testing, Integration Testing, Firebase Crashlytics, Performance Profiling

## EDUCATION

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**B.Sc. (Honours) Computer Science**

2017

Aatma Ram Sanatan Dharma College, Delhi University