SUMEDH DESHPANDE

Avaloq Engineer · Core Banking & Platform Integration

+91 95119 28589 | sumedhdeshpande07@gmail.com | linkedin.com/in/sumedhdeshpande09

PROFESSIONAL SUMMARY

Avaloq engineer with 4+ years of implementation and customisation experience across five business units — Geneva, Monaco, Singapore, Ireland and Hong Kong — in private banking and wealth management. Functional coverage spans payments, deposits, standing instructions, and cost and fees; technical depth in Avaloq Message Interface (AMI) and Sensitive Data Separation (SDS). Experienced in production support of business-critical processing and pre-audit review of Avaloq code changes.

AVALOQ COVERAGE

Functional Modules: Payments & Incoming Payments, Money Market Term & Notice Deposits, Money Transfers, Standing Instructions, Security Event Transactions, Cost & Fees

Technical Modules: Avaloq Message Interface (AMI), Sensitive Data Separation (SDS), Order Validation & Workflow Management, Task & Reporting Framework, Batch Jobs & EOD Processing, Client Reporting, File Processing (AFP), File Upload Tasks

Platform & Tools: Avaloq Scripting, PL/SQL, ICE, Avaloq Parameterisation

EXPERIENCE

Barclays — Private Bank & Wealth Management

June 2024 – Present

Avaloq Developer → Senior Avaloq Developer

Project: Sensitive Data Separation (SDS)

- Implemented and supported Sensitive Data Separation (SDS) in Geneva and Monaco BU to secure sensitive data across messages, forms, and file-processing workflows.
- Configured SDS using CODE_SDS_MSG_FLD for message-level sensitive field control.
- Configured SDS using CODE_SDS_META_TYP_FLD for field-level sensitive field control.
- Supported pseudonymisation and sensitive data resolution through Avaloq Message Interface (AMI) aligned with Avaloq SDS architecture.
- Enabled SDS-compliant file processing via AFP and applied tokenisation/detokenisation patterns for downstream processes, including EMI letter generation.
- Troubleshot and resolved production issues involving AMI, SDS adapters, and downstream integrations to improve operational stability and secure data processing.

Project: Singapore Banking and Payments

- Owned **Money Market Deposits end-to-end as a product** for the Singapore business unit, holding full responsibility for every component from contract setup through pricing, charging, and settlement.
- Delivered Money Account contract setup across client segments including Savings, Transactional, DPM, and Non-DPM account types.
- Implemented Interest Pricing Rules, Cost Profiles, and Settlement Plan Rules governing account behaviour, charging, and settlement processing.
- Developed a dynamic rate card for credit-side interest using graduated IRC structures, centrally maintained through file-upload tasks.
- Configured Order Validations, Table Editor settings, Base Parameters, batch jobs, and Field Rules, with workflows aligned to the Ireland BU operating model.
- Configured SSI setup for bank Business Partners (BP) as part of banking and payments processing.

Project: Ops Automation

- Delivered end-to-end SSI automation in Avaloq covering file ingestion, processing, and downstream BP/SSI updates.
- Migrated **~100,000 Business Partners** into Avaloq from BIC/IBAN source files using a purpose-built migration script.
- Loaded **~80,000 Standing Settlement Instructions**, aligned against the migrated Business Partner base.
- Built a task-based SSI file upload solution using AMI to parse inbound files, split records into BIC-based chunks, and generate NETW, NETW STRUCT, MSG IN, and source-level message structures.
- Developed delta file handling for add, modify, and delete SSI operations, including BP creation and modification flows.
- Built a monitoring report for upload outcomes with automated email notifications for failed records.
- Currently contributing to BW Trans (enterprise file transmission system) for automated client-folder file pickup, DB IO transfer, and job-triggered upload processing.

Project: Platform Engineering & Delivery Practice

- Developed and tested Avaloq configuration through ICE, covering script packages, task definitions, and parameterisation, with changes progressing through code audit, SIT, and UAT to production release.
- Act as pre-auditor in the Avaloq code audit process, verifying source versions, merge correctness, and coding standards on changes before submission to the final audit gate.
- Created EOD jobs via migration script as part of batch processing setup.
- **Actively apply AI tooling to Avaloq engineering** — using GitHub Copilot and LLM-based tooling to accelerate development and deepen functional analysis, including building a retrieval-based Avaloq knowledge base over 1,000+ pages of configuration and language-reference documentation for grounded functional and scripting lookup.

Synpulse India — Client: Fubon Bank (Hong Kong) Limited — June 2022 – June 2024

Trainee Analyst → Analyst

- Delivered an external client implementation for Fubon Bank (Hong Kong) Limited in the Wealth Management domain.
- Designed, developed, and implemented customised solutions across functional modules including Money Market Term and Notice Deposits, Security Event Transactions, Money Transfers, Payments, Incoming Payments, and Standing Instructions.
- Worked extensively on the technical side, including Client Reporting, Sensitive Data Separation, Avaloq Message Interface (AMI), File Processing, and File Upload Tasks.
- Built strong hands-on expertise in Avaloq parameterisation including Addition, Classes, Keys, Workflow Action, Context Action, Order Validation, and Access Security.
- Developed reports for complex client data requirements and created workflows across multiple financial products.

EDUCATION & CERTIFICATIONS

MIT World Peace University (MIT-WPU) — 2020

B.Tech in Mechanical Engineering (Robotics) — *CPI: 9.46 / 10*

- Avaloq internal training programme — completed via Synpulse (Avaloq implementation partner).
- Python for Everybody Specialization — Coursera (University of Michigan).

AWARDS & RECOGNITION

- **Team Achievement Award**, Barclays — for outstanding contribution to Private Bank & Wealth Management strategic priorities.
- **Individual Growth Team Member Award**, Barclays — for outstanding contribution to Private Bank & Wealth Management strategic priorities.
- **Pat on the Back Award**, Synpulse — awarded within the first month of employment.