Shekhar Dhangar

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Summary

Software engineer with **4+ years** building **distributed backend systems** at Setu (Pine Labs): **payments, settlement, and reconciliation** on India's payment networks. Takes **high ownership**, driving systems **end-to-end** from design to production, with a focus on **scalability and reliability**. Ships **event-driven** services in **Go** with **Temporal** workflows, SQS-based workers, and **RESTful APIs**, and has run **zero-downtime migrations**.

Experience

Software Development Engineer II Apr 2026 – Present
Setu *Bengaluru, India*

- Architected and built, from scratch, a **QR metro-ticketing** product for a major e-commerce integration (ONDC): authored the full TDD as engineering owner, covering a **Temporal**-based ticketing flow and an in-house settlement and money-movement engine; load-tested to **100 RPS**.
- Designed the upstream integration for Setu's **cross-border remittance** product: order creation, KYC, and callback flows with the remittance provider.
- Built an **AI on-call agent** with **pi.dev** that handles on-call issues and debugs production problems from **Slack**, with permission gates and controlled access to internal resources (database, logs, code repository).

Software Development Engineer I Apr 2024 – Mar 2026
Setu *Bengaluru, India*

- Built **settlement automation** to replace a manual ops process, then shipped same-day (**T+0**) settlement on top with direct revenue impact. Cut reconciliation turnaround from 1 hour to 20 minutes.
- Built **ReconX**, Setu's reconciliation engine, **0 to 1**, authoring the TDD from onboarding to reporting; an **SQS** queue with a concurrent **Go worker service** on **AWS Fargate** reconciles **200,000–300,000 transactions in under 5 minutes**.
- Migrated Setu's UPI payment-link and callback flows from a partner bank to our in-house stack with **zero downtime**, scaling to **5,000–6,000 daily transactions**.
- Set up **Postgres logical replication** so read-heavy finance reporting runs off a replica, and partitioned large, high-volume production tables with **near-zero downtime**, with cost savings of ∼**US$500/month** through archival.
- Operated Setu's **bill-payments platform** as the engineering point of contact for internal teams and customers: owned **on-call**, incident RCA, and production monitoring; automated **alert silencing** for known downtime windows, and automated refund-file handling to cut support tickets.
- Contributed to Setu's **MCP server** for **agentic bill payments** (AI agents fetch and pay bills), owning its security, compliance, and production-readiness work. Separately built a whitelabel **WhatsApp bill-payment** flow over the Meta API with **BSP integration** for in-chat fetch-and-pay.
- Migrated **2,000+ merchants'** API keys from direct **Keycloak** calls to a new identity service via A/B-tested scripts, keeping both auth stacks live through the cutover; **zero downtime**.
- Cut infra cost by ∼**10%** (∼US$400/month) across two clusters by retuning capacity providers, binpacking, and consolidating clusters.

Software Engineering Intern Aug 2022 – Mar 2024
Setu *Bengaluru, India*

- Shipped **Setu's API Playground**, an in-browser client for Setu's live payment APIs with form & JSON editors.
- Built **Crucible Icons**, the SVG-to-React icon package of Setu's design system, used across all Setu products.
- Optimized bill-payment & UPI settlement DB queries, rewriting joins causing full-table scans and adding strategic indexes; settlement queries **35% faster**.

Technical Skills

Languages: Go (Golang), TypeScript, JavaScript, React, Next.js
Databases: PostgreSQL, Redis
Orchestration, Messaging & Auth: Temporal, SQS, Keycloak
Cloud: AWS
Infra & Tooling: Terraform, GitLab CI, Git, Docker
Domains: Payments, distributed systems, microservices, REST APIs, event-driven & async processing

Education

Xavier Institute of Engineering 2020 – 2024
Bachelor of Engineering, Information Technology *Mahim, Mumbai*