Yusif Zahmati

SOFTWARE ENGINEER

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SUMMARY

Software Engineer with 4+ years in the banking industry, combining hands-on backend engineering with deep domain knowledge of core banking operations. At ATB Bank I design and deliver mission-critical systems and integrations — migrating the Queue Management System (QMS) from a legacy platform to a new one, building the investment module integration inside the mobile banking app, and delivering integrations with the Central Bank's credit system and with the Azerbaijan Credit Bureau (AKB) for customer scoring. Earlier work includes a security-awareness training platform, an internal file system for employees, a quiz application and a deposit calculator aligned with new tax rules and integrated with Anipay. Since March 2026 I have also been Co-Founder and Software Architect at Codalov, where we help businesses grow by designing and delivering digital solutions that move their operations online. I build robust, secure and efficient systems, and I enjoy owning them end to end.

EXPERIENCE

ATB Bank

06/2024 – Present

Software Engineer

- Migrated the bank's Queue Management System (QMS) from the legacy platform to a new solution, covering analysis, development, data migration and rollout across branches.
- Delivered the investment product integration in the mobile banking application, enabling customers to access investment services directly from the app.
- Built and delivered the integration between the bank's credit system and the Central Bank of Azerbaijan, supporting regulatory reporting and credit inquiry flows.
- Implemented the integration with the Azerbaijan Credit Bureau (AKB) for customer credit scoring, used in loan decisioning processes.
- Designed, developed and maintained backend services and APIs supporting core banking functions.
- Secured and upheld the integrity of banking systems through robust authentication and authorization frameworks.
- Led banking integration projects using IBM Integration Bus, creating efficient integration solutions and writing PL/SQL functions to support complex database operations.
- Collaborated closely with front-end developers, product managers and stakeholders to seamlessly integrate user-facing elements with backend logic.

Codalov

03/2026 – Present

Co-Founder & Software Architect

- Co-founded Codalov, a software company that delivers digital solutions helping businesses digitalise their operations and grow.
- Own the technical direction: system architecture, technology selection, integration strategy and engineering standards across client projects.
- Translate business requirements into scalable, secure and maintainable software, from initial discovery through delivery and post-launch support.
- Lead the development team and manage the delivery process, ensuring quality, deadlines and long-term maintainability.

Formula 1

2024 & 2025 seasons

Transport Supervisor

- Supervised and coordinated transport logistics for Formula 1 at the VCP6 location across two consecutive seasons, ensuring all vehicles were routed accurately and efficiently to their designated roadways.
- Directed transport operations to maintain smooth traffic flow and on-time arrivals, supporting the high demands and precise timing required for Formula 1 events.
- Ensured the safety and efficiency of transport movements within VCP6, adapting to dynamic conditions and last-minute changes while upholding event timelines.
- Collaborated with event coordinators and logistics teams to synchronise transport activities across event zones, contributing to the overall success of the logistical planning.

Kibrit Tech

02/2024 – 05/2024

Backend Developer

- Developed and implemented backend services to enhance Orangeline capabilities and boost performance.
- Provided continuous support for Orangeline, proactively identifying and resolving issues to reduce downtime.
- Diagnosed and resolved bugs efficiently, improving system stability and user satisfaction.

Code Academy

02/2024 – 05/2024

Academic Mentor

- Instructed and guided students through the Java programming curriculum.
- Assisted students with project development, providing technical support and guidance.
- Evaluated and graded assignments, providing constructive feedback to foster improvement.

ATB Bank

11/2021 – 07/2024

EOD Engineer

- Performed end-of-day maintenance to ensure accuracy and integrity in financial transactions.
- Established systematic checks and balances to support smooth daily operations.
- Proactively resolved complex transactional issues for colleagues and branches, showing a solution-driven approach.
- Used JIRA for task management, issue tracking and project collaboration to optimise workflows and prioritise team work effectively.
- Built a strong foundation in banking principles with hands-on experience in Flexcube, ensuring alignment with industry standards and regulatory requirements.

EDUCATION

Azerbaijan Technical University

2024 – 2026

Master's Degree

Thesis: designed and built a fully working palm-based biometric payment system (Palm Payment System); graded 100/100.

Azerbaijan State University of Economics

10/2020 – 02/2024

Bachelor of Computer Science

Participated in numerous olympiads and projects during my studies.

Code Academy

12/2022 – 03/2023

Advanced Backend Development — Java

Won the TechNest scholarship and studied backend development at Code Academy.

SKILLS

Java | Kotlin | Spring Framework | Microservices | REST APIs | System Integration | IBM Integration Bus | PL/SQL | Oracle SQL | PostgreSQL | MySQL | Apache Kafka | RabbitMQ | Redis | Docker | HTML / CSS / JavaScript | Data Structures | Algorithms | Flexcube | JIRA

LANGUAGES

Azerbaijani	Native
English	Proficient
Russian	Intermediate