FAJAR NURRACHMAT HIDAYAT

Payment Systems Integration Engineer | Full Stack Web Developer

Sunter Jaya, Jakarta Utara | +62 858-8446-2698 | fajarnurrachmat@gmail.com

github.com/fnurrachmat | **fnurrachmat.web.id** | **linkedin.com/in/fajarnurrachmat**

PROFESSIONAL SUMMARY

Payment Systems Integration Engineer with an 8-year technical foundation spanning payment systems, full-stack web development, and infrastructure reliability. Deep specialist in SNAP ASPI implementations (Virtual Accounts, QRIS, Direct Debit), leading external developer teams from sandbox testing to production sign-off. Combines hands-on software engineering (Go, PHP, PostgreSQL, Redis) with log-level observability (Grafana Loki) to resolve cryptographic signature mismatches, enforce webhook idempotency, and eliminate transaction bottlenecks while upholding strict institutional SLAs.

TECHNICAL SKILLS

Payment Protocols: SNAP ASPI (BI Standard: VA, QRIS, Direct Debit), OAuth 2.0 (B2B/B2B2C), REST APIs, Webhooks, Idempotency
Security & Crypto: Asymmetric Signatures (SHA256withRSA), Symmetric Signatures (HMAC-SHA512), Key Lifecycle, Payload Hashing
Development & DB: Go, PHP (Laravel, CodeIgniter), JavaScript, jQuery, PostgreSQL, MySQL, Redis (Caching & Queues), WebRTC
Observability & Tools: Grafana, Loki (LogQL), Postman (Mock Collections & Scripting), Git, Docker, Winbox, Linux/MikroTik
Methodology & Lifecycle: Sandbox-to-Production Onboarding, UAT Scenario Design, Root-Cause Analysis (RCA), SLA Adherence

KEY PROJECTS

Bagi Sinyal (**bagisinyal.web.id**) | *Full-Stack Architecture · Go · PostgreSQL · Redis · REST API*

- Quantitative trading navigator scanning real-time technical and fundamental market data for IDX stocks and crypto; automates tactical entry signals and screens undervalued stocks for long-term investments.

Garis Waktu Photo (**photoboxkuy.web.id**) | *WebRTC · HTML5 Canvas Compositing · UI Performance*

- Browser-based photobooth application featuring real-time camera streaming via WebRTC, client-side canvas compositing for photo strips, and instant high-resolution rendering and download.

PROFESSIONAL EXPERIENCE

Merchant Integrator | PT. Sahabat Kirim Digital **09/2025 – Present**

- Spearheaded end-to-end payment gateway onboarding under SNAP ASPI specifications, managing API implementations, OAuth 2.0 token cycles, and cryptographic signature validations (SHA256withRSA, HMAC-SHA512).
- Accelerated merchant sandbox-to-production turnaround by standardizing Postman test collections, UAT verification checklists, and callback validation frameworks.
- Diagnosed transaction failures, payload schema mismatches, and HTTP timeout drops through LogQL telemetry in Grafana Loki, slashing critical issue escalation time.
- Enforced webhook idempotency and delivery retry mechanisms, safeguarding partner settlement integrity against duplicate deductions and network drops.

Full Stack Developer | PT. Odisys Indonesia **01/2024 – 09/2025**

- Architected and maintained scalable multi-tier web applications utilizing PHP (Laravel/CodeIgniter), Go, and relational databases (PostgreSQL/MySQL).
- Lowered API latency and query execution times by refactoring legacy endpoints, indexing critical database tables, and integrating Redis caching.
- Translated complex client business logic into maintainable system architectures, working closely with UI/UX designers and product managers.
- Elevated deployment stability by implementing structured unit testing and systematic code reviews, substantially reducing post-release hotfixes.

IT Application Support | PT. Odisys Indonesia **12/2021 – 12/2023**

- Maintained high availability across enterprise application environments, conducting proactive telemetry monitoring and resolving tier-2/tier-3 incidents within target SLAs.
- Published technical Root-Cause Analysis (RCA) reports on recurring application defects, partnering with core engineering to deploy permanent architectural fixes.
- Executed pre-release patch validations and regression testing, ensuring seamless zero-downtime hotfix deployments.

IT Support | PT Indomarco Prismatama **03/2017 – 03/2021**

- Maintained hardware uptime and transaction continuity for distributed retail POS systems, local database instances, and branch peripherals across store networks.
- Managed branch LAN/WAN infrastructure and remote router configurations (MikroTik/Winbox), ensuring prompt incident recovery.

EDUCATION & LANGUAGES

STIKOM Cipta Karya Informatika
S1 Informatics Engineering (2019 – 2023) | GPA: 3.41 / 4.00

Languages
Indonesian (Native) | English (Working Proficiency)