

Charlie Howes — CV

✉ charliehowes97@outlook.com • 🌐 www.github.com/ch629

Profile

Senior Backend Engineer specializing in Go-based distributed systems and payments infrastructure. Proven experience leading the design and delivery of high-throughput, regulated platforms across multiple teams. Strong focus on event-driven architectures, correctness under failure, and raising engineering standards through mentorship, technical leadership, and platform-level contributions.

Experience

- **Betika** **Remote**
Senior Software Engineer (Contract) *March 2026–Present*

- **Banked :** **Remote**
Senior Backend Engineer - Payments *November 2021–February 2026*
 - Led the redesign of Banked's core payments platform, decomposing a legacy monolith into event-driven Go microservices with clear ownership boundaries.
 - Owned the end-to-end rebuild of UK Open Banking payments, defining architecture, migration strategy, and rollout approach for a regulated production system.
 - Led a production database migration for core payments data, designing a safe cutover strategy with validation, backfills, and rollback to ensure data integrity and zero customer impact.
 - Drove a messaging queue migration for payments workflows, coordinating dual writes, consumer cutover, and replay to maintain correctness and ordering guarantees.
 - Designed and implemented reusable NATS service tooling and Helm abstractions, improving consistency and reducing operational overhead across teams.
 - Acted as a technical lead for payments infrastructure, shaping platform standards across Kubernetes, Terraform, CI/CD, and observability.
 - Drove production integrations with Visa to deliver a UK VRP solution, working across internal teams and external partners.
 - Enabled connectivity to 300+ European banks via multiple aggregators, balancing reliability, compliance, and operational complexity.

- **American Express** **Burgess Hill**
Go Engineer - Loyalty Platform *July 2021–November 2021*
 - Delivered a large-scale migration of millions of customer records using event-driven microservices, with a focus on correctness and replayability.
 - Designed and implemented multi-zone Kafka deployments to improve availability and reduce blast radius during failures.
 - Mentored and onboarded junior engineers, establishing Go best practices within the team.

- **American Express** **Burgess Hill**
Java Engineer - Business Travel Accounts *June 2019–July 2021*

- Modernized legacy COBOL batch processing by designing event-driven Java microservices, improving scalability and operational visibility.
- Engineered a scalable SFTP ingestion gateway using S3 and Kafka, supporting high-volume enterprise data flows.
- Led the design and rollout of a Kafka dead-letter queue and replay mechanism, significantly improving incident recovery and debugging workflows.

Skills

Languages: Go, Java, Kotlin, Rust

Distributed Systems: Event-driven architectures, messaging, idempotency, replay, consistency

Messaging: Kafka, NATS, Google Pub/Sub

Cloud & Platform: Kubernetes, Docker, Terraform, GKE

Delivery: GitHub Actions, Helm, ArgoCD

Education

Academic Qualifications.....

- **University of Brighton** **Brighton**
BSc (Hons) Computer Science, 2:1 *2015–2019*