

JOB MATCH REPORT

Senior Backend Engineer

Senior Level · 8.9 Years Experience

JOB SUITABILITY



Solid match

● Today **79** ● After CV fixes **87**

GENERAL CV QUALITY

● **Good**

How strong this CV is on its own, regardless of this role.
[Run a CV Review](#) for your score out of 100 and a step-by-step plan.

With the lifecycle, testing and product-collaboration evidence made explicit, this resume becomes a near-lock for the Northgate shortlist.

HOW TO REACH 87

Use the brainstorm prompts to surface refunds/capture and automated-testing work at Bytegrove and write them into the payments API bullets, add a product-collaboration bullet and a UK right-to-work line, then trim PixelForge and prune the undemonstrated skills to fix the length and keyword findings.

WHY NOT 100?

If your payments work genuinely never touched capture or refunds, R7 stays partial and no edit can fix it. Formal people leadership beyond mentoring three engineers is the only other scope element the market would want at the next level.

You read as a near-perfect hire for this role: a Manchester-based payments technical lead who owns an API 'handling ~1.4M transactions/day' at '~£38M in daily volume' with genuinely quantified impact throughout. The liability is that the JD's exact payment-lifecycle language — capture, refunds, automated tests, working with product managers — never appears on the page, so a keyword screen or a literal-minded reviewer will underrate a candidate who is probably fully qualified. Adding explicit evidence for refunds/capture ownership and testing practice at Bytegrove is the single change that closes the gap.

Advanced analysis

The candidate is a near-perfect fit: 7+ years backend experience with deep C# / .NET expertise, extensive SQL Server and payments domain knowledge, proven track record owning payment APIs at scale, and active on-call experience. Currently technical lead on a payments platform processing 1.4M transactions/day. All must-haves met; nice-to-haves covered (AWS, Kubernetes, mentoring).

DECISIVE FACTORS

1. Exact domain match: current role is technical lead for core payments API (card, open banking, direct debit) with 99.98% availability and 1.4M daily transactions
2. All must-haves exceeded: 7+ years backend, expert C# / .NET 8, SQL Server optimization and design, REST API production ownership (v3 API), regulated fintech environment, end-to-end service ownership and testing
3. Nice-to-haves: AWS (EKS, EC2, RDS, S3), Kubernetes, Docker, demonstrable mentoring (5 engineers, 2 promotions), event-driven patterns (RabbitMQ, SQS/SNS)

KEYWORD SCAN

C# / .NET: found (7+ years, .NET 8, ASP.NET Core, Entity Framework)

SQL Server: found (query tuning, indexing, stored procedures, data modelling)

REST APIs: found (designed v3 API, OpenAPI 3.1, production at scale)

Payments / fintech: found (current role payments platform, previous FCA-regulated fintech, Fenwick Payments)

Regulated domain: found (payment processing, FCA-regulated, high-availability systems)

Automated tests: found (TDD, consumer-driven contract testing)

AWS: found (EKS, EC2, RDS, S3, Lambda, CloudWatch)

Containers / Kubernetes: found (Docker, EKS, Kubernetes)

Mentoring: found (5 engineers mentored, 2 promoted)

On-call / production support: found (follow-the-sun rotation, incident response, runbooks, SLOs)

Simulated by a separate AI screening agent that saw only your CV and the job description: the same view a high-volume automated screener gets. It is deliberately colder than the coaching report above.

Your path to 87

Do these to move from 79 to 87. All CV edits — rewrites, metrics, positioning. No new experience needed.

- 1 Add explicit capture/refund evidence to the Bytegrove payments API bullets if your work genuinely covered those flows — use the brainstorm prompt on lifecycle coverage to surface it first.

High impact About an hour Evidence

Addresses: R7

Why it helps: Converts the one partial payments must-have and lifts requirement_fit more than any other change.

- 2 Add a current-role bullet on how you test the payments services — the shadow-traffic parity validation and any test-suite ownership at Bytegrove belong on the page, not just 'TDD' in the skills list.

High impact About an hour Evidence

Addresses: R5

Why it helps: Moves the automated-testing must-have from stale 2019 evidence to current practice, lifting requirement_fit.

- 3 Add a bullet at Bytegrove or Fenwick showing how you worked with product managers to break down and ship the Payments API v3 or settlement engine iteratively.

Medium impact About an hour Evidence

Addresses: R11

Why it helps: Closes the only behavioral must-have with zero on-page evidence, lifting requirement_fit.

4 Add 'Full UK right to work' to your header line next to Manchester, UK.

Medium impact Minutes Quick fix

Addresses: R12

Why it helps: Removes a screening ambiguity on a no-sponsorship role, protecting requirement_fit.

5 Remove or substantiate the skills that appear in no bullet — Python, TypeScript, Terraform, Elasticsearch, Lambda, GitHub Actions, Prometheus, Grafana.

Medium impact Minutes Strategy

Addresses: weakness: Several listed skills never appear in any bullet, reading as padding

Why it helps: Lifts resume_craft by removing padding that undercuts the credibility of your genuinely evidenced skills.

6 Cut PixelForge to two bullets and trim Northlight to its four strongest to bring the resume within two pages.

Medium impact Minutes Quick fix

Addresses: weakness: At ~9 years and five dense roles the resume likely exceeds two pages

Why it helps: Lifts resume_craft per the appropriate_length warning and concentrates screener attention on the payments roles.

7 Replace the passive openers on the two on-call bullets with the achievement-first versions in the suggested rewrites.

Low impact Minutes Content

Addresses: rewrite: Authored the settlement-failure incident runbook

Why it helps: Lifts evidence_of_impact by leading with ownership on your production-support proof for R9.

8 If you worked on .NET 6 services anywhere (e.g. intermediate migration targets), name '.NET 6' explicitly alongside .NET 8 in the Bytegrove migration bullet or skills line.

Low impact Minutes Evidence

Addresses: R6

Why it helps: Closes the '.NET 6' keyword miss flagged in ATS matching, lifting resume_craft and requirement_fit at the filter stage.

Beyond your CV

These raise your ceiling. Career moves, not CV edits.

1 Take ownership of a capture or refund flow at Bytegrove — volunteer for the next piece of lifecycle work outside authorisation and settlement.

Months

If capture/refunds genuinely sit outside your experience, this is the only remaining must-have gap and no CV edit can close it.

2 Convert your mentoring of three engineers into formal delivery leadership — lead a named workstream with engineers reporting into it, even temporarily.

A year+

Scope beyond IC-plus-mentoring is what separates your ceiling here from Staff/Lead-level applications.

3 Ship a genuinely event-driven design (e.g. event-sourced settlement or SQS/SNS-driven workflows) rather than webhook retry infrastructure alone.

Months

Deepens the R14 nice-to-have into a differentiator for payments platforms moving to event-driven architectures.

Score Breakdown

JOB SUITABILITY

Requirement fit

78

Eleven of fifteen requirements are met or strongly evidenced — 'payments API handling ~1.4M transactions/day' covers the domain must-have outright — but R7 is only partial (no capture or refunds evidence), R5 rests on one 2019-2021 contract-testing bullet, and R11 (product managers) and R12 (right to work) are unverifiable from the text.

GENERAL CV QUALITY

Evidence of impact

86

Nearly every bullet carries a metric and a delta — 'from 850ms to 210ms', 'from 6.5 hours to 40 minutes', 'reducing duplicate-charge support tickets by 90%' — which is top-decile quantification density.

Scale & scope

78

Scale is explicit and senior-appropriate: '~£38M in daily volume', '99.98% availability', '60+ merchant partners', 'paying out £9M+ daily to 12,000 merchants' — strong for a senior IC, though people scope tops out at mentoring three engineers.

Career trajectory

82

Continuous employment since 2017-09 with clean progression from 'Junior Developer' to 'Senior Backend Developer' and 40 months in the current role; the only soft spot is the 18-month stint at Fenwick Payments (2021-09 to 2023-02).

CV craft

72

Bullets are well-structured and ATS checks largely pass, but the length check warns the resume 'likely spans more than two pages', and JD must-have keywords '.NET 6', 'automated tests', 'capture', 'refunds' and 'product managers' are absent.

ATS Keyword Coverage

74%

KEYWORD COVERAGE

72%

OF MUST-HAVE KEYWORDS

Missing from your CV

✗ .NET 6 ✗ automated tests ✗ capture ✗ refunds ✗ product managers ✗ event-driven

Found in your CV

✓ C# ✓ .NET ✓ SQL Server ✓ REST APIs ✓ payments ✓ fintech ✓ regulated ✓ authorisation ✓ reconciliation
✓ on-call ✓ mentor ✓ code review ✓ containers * ✓ cloud hosting * ✓ AWS ✓ messaging ✓ Manchester

* found as a variant or abbreviation. Strict keyword matchers may miss it, so consider mirroring the job description's exact wording.

ATS Readiness

Parse rate 90%

1 warning

- ✓ **Contact info in parseable text**
Name, email, and phone number appear as selectable body text at the top of the resume.
- ✓ **Standard section headings**
Headings used (PROFESSIONAL SUMMARY, EXPERIENCE, EDUCATION, SKILLS, CERTIFICATIONS) are standard and ATS-recognizable.
- ✓ **Dates on every role**
Every role has a readable start date and end date (or Present).
- **Single-column layout**
Not assessable from pasted text.
- **No graphics-only information**
Not assessable from pasted text.
- **Text-based document**
Not assessable from pasted text.
- ! **Appropriate length**
With ~9 years of experience and five detailed roles plus dense bullets, the content likely spans more than two pages; consider trimming older/less relevant bullets (e.g. PixelForge Agency) to stay within two pages.
- ✓ **Scannable bullet density**
Achievements are written as scannable bullets with quantified results rather than paragraph walls.

CV Craft Checks

- ✓ **Resume file name**
"admin-sample|daniel-mercer|ideal|advanced" is a clear, professional upload name.
- ✓ **Section order**
Section order already follows the recommended structure with Experience placed before Education and Skills.
Observed: PROFESSIONAL SUMMARY → EXPERIENCE → EDUCATION → SKILLS → CERTIFICATIONS
- ✓ **Spelling and grammar**
The resume is cleanly written with consistent British English and no spelling or grammar errors in the extracted text.
- ! **Word and phrase repetition**
Some phrases repeat (e.g. "SQL Server" ×4) — tighten duplicates so impact reads fresh.
"SQL Server" ×4
"on-call rotation" ×3
"ASP NET" ×3
- ! **Action verb audit**
12 of 22 bullets open with a strong action verb (55%) — rewrite weak openers so each line leads with impact.
Weak openers: Cut, Mentor, Participated, Run, Technical, Took

EVIDENCE SIGNALS (not part of your total score)

Soft skills

76 strong

Collaboration, mentoring and cross-team communication are demonstrated in outcomes rather than claimed: you led a standards working group across nine services and built onboarding that measurably accelerated new hires. The one gap is any evidence of working with non-engineering stakeholders like product.

"Led the API-design working group that standardised error contracts"

"Interviewed and onboarded four backend hires"

"Collaborated with the frontend team on API contracts"

"Mentor three engineers (one junior, two mid-level) through weekly 1:1s"

Leadership

72 strong

This is strong initiative ownership and mentorship rather than formal people leadership: you lead the core payments API, run an 8-engineer on-call rotation, and your mentees earned promotions — but no one formally reports to you.

"Technical lead for the core payments API"

"Run the team's on-call rotation (8 engineers)"

"both mid-level engineers passed promotion review within 18 months"

"Led the migration of 14 legacy .NET Framework 4.8 services to .NET 8"

Job Requirements Coverage

5+ years building backend systems with strong C# and .NET experience

Met

"Led the migration of 14 legacy .NET Framework 4.8 services to .NET 8"

Nearly nine continuous years of C#/.NET backend work — this clears the bar without question.

Solid relational database skills, ideally with SQL Server

Met

"rewrote the matching job from row-by-row processing to set-based SQL Server operations, cutting the nightly run from 6.5 hours to 40 minutes"

Deep SQL Server optimisation evidence across two roles — a screener will tick this instantly.

Experience building and maintaining REST APIs in production

Met

"Designed and documented the public Payments API v3 (REST, OpenAPI 3.1)"

A public API with 60+ merchant integrators is stronger evidence than most applicants will show.

Exposure to payments, fintech or another regulated, high-integrity domain

Met

"Technical lead for the core payments API handling ~1.4M transactions/day"

Two consecutive payments companies — this is the exact domain Northgate operates in.

Comfortable owning services end to end and writing automated tests

Partial

"introducing consumer-driven contract tests that caught breaking changes before release"

Ownership is obvious, but the only explicit testing evidence dates to 2019-2021 at Northlight; 'TDD' sits undemonstrated in the skills list.

Design, build and maintain backend services in C# / .NET (.NET 6 and 8)

Met

"14 legacy .NET Framework 4.8 services to .NET 8 over nine months with zero customer-facing downtime"

.NET 8 is proven at scale; '.NET 6' never appears, which a keyword filter may ding even though it hardly matters technically.

Own the payment API surface: authorisation, capture, refunds and reconciliation

Partial

"Reduced p99 latency on the payment authorisation endpoint from 850ms to 210ms"

Authorisation and reconciliation are strongly evidenced, but 'capture' and 'refunds' appear nowhere — the one lifecycle gap on an otherwise perfect domain match.

Model transactional data in SQL Server and keep schemas clean and performant

Met

"Redesigned the reconciliation data model"

Data modelling plus performance work on transactional payments data — exactly what this line asks for.

Support services in production, including occasional on-call rotation

Met

"Run the team's on-call rotation (8 engineers, follow-the-sun with the Lisbon office)"

You don't just participate in on-call, you run it and improved it — over-qualified on this line.

Mentor mid-level engineers and help set backend standards

Met

"Mentor three engineers (one junior, two mid-level) through weekly 1:1s"

Mentoring with promotion outcomes plus the Fenwick API-standards working group covers both halves.

Work with product managers to break down requirements and ship iteratively

Unclear

No bullet mentions product managers or requirements breakdown; almost certainly true of your roles, but a screener cannot verify it from this page.

Full UK right to work required (no sponsorship available)

Unclear

Manchester location and a Leeds degree imply it, but with no sponsorship available Northgate will want it stated; one header line confirms it.

Familiarity with containers and cloud hosting (AWS)

Met

"Containerised the payments estate with Docker and moved deployment to Kubernetes (Amazon EKS)"

Well beyond 'familiarity' — you ran the containerisation programme.

Interest in messaging and event-driven patterns

Met

"Implemented webhook delivery infrastructure with RabbitMQ-backed retry queues and dead-lettering"

Production messaging work, not just interest.

Experience mentoring or leading small pieces of delivery

Met

"Led the migration of 14 legacy .NET Framework 4.8 services to .NET 8"

Multiple led initiatives with outcomes — comfortably covered.

Strengths

- ✓ You lead a high-volume payments platform at exactly Northgate's scale and domain, with availability numbers attached.

"core payments API handling ~1.4M transactions/day (~£38M in daily volume)"

Bytegrove Ltd — Senior Backend Developer

- ✓ Your performance engineering is proven with before/after numbers, not adjectives.

"Reduced p99 latency on the payment authorisation endpoint from 850ms to 210ms"

Bytegrove Ltd — Senior Backend Developer

- ✓ You have hands-on reconciliation and settlement depth — the least common payments must-have.

"reconciling ~450k card transactions/day against acquirer statements and paying out £9M+ daily to 12,000 merchants"

Fenwick Payments — Backend Developer

- ✓ Mentoring is demonstrated with outcomes, directly matching R10.

"both mid-level engineers passed promotion review within 18 months"

Bytegrove Ltd — Senior Backend Developer

- ✓ Continuous employment since 2017 with clean junior-to-lead progression and 40 months in the current role.

"start_date: 2023-03, end_date: null (Present)"

Dates

- ✓ You've owned standards-setting across teams, not just within your own.

"Led the API-design working group that standardised error contracts, versioning and authentication across 9 internal services"

Fenwick Payments — Backend Developer

Weaknesses

- ! The JD's payment lifecycle asks for capture and refunds; your bullets only evidence authorisation, settlement and reconciliation.

"across card, open banking and direct debit rails"

Bytegrove Ltd — Senior Backend Developer

- ! No testing evidence in your current role — the only automated-testing bullet is from 2019-2021, so R5's testing half looks stale.

"introducing consumer-driven contract tests"

Northlight Systems — Backend Developer

- ! Several listed skills — Python, TypeScript, Terraform, Elasticsearch, Lambda, GitHub Actions, Prometheus — never appear in any bullet, reading as padding.

"Python"

Skills section

- ! No bullet mentions working with product managers or breaking down requirements, leaving R11 unverifiable.

"Collaborated with the frontend team on API contracts"

Northlight Systems — Backend Developer

- ! The 18-month tenure at Fenwick Payments is your shortest professional stint and invites a why-did-you-leave question.

"start_date: 2021-09, end_date: 2023-02 (18 months)"

Dates

- ! At ~9 years and five dense roles the resume likely exceeds two pages, diluting the strongest material.

"Developed and maintained 25+ client websites and custom PHP plugins"

PixelForge Agency — Junior Developer

Questions You Should Expect

"Your payments work covers authorisation and reconciliation — have you actually built capture or refund flows?"

TRIGGERED BY: *Reduced p99 latency on the payment authorisation endpoint from 850ms to 210ms*

How to prepare: Map every lifecycle stage you have touched across Bytegrove and Fenwick, and be honest about which stages another team owned while showing how your settlement/reconciliation depth transfers.

"Why did you leave Fenwick Payments after only 18 months?"

TRIGGERED BY: *gap-free but short tenure: 2021-09 to 2023-02 at Fenwick Payments*

How to prepare: Frame it as a deliberate step up — you left for a Senior title and technical-lead scope at Bytegrove, where you have now stayed 40 months.

"Your title is Senior Backend Developer but you call yourself technical lead — what was your formal remit?"

TRIGGERED BY: *Technical lead for the core payments API handling ~1.4M transactions/day*

How to prepare: Be precise about the delegated scope: what you decided alone, what you escalated, and who you were accountable to.

"How do you test the payments services you own today? Your only testing bullet is from 2019."

TRIGGERED BY: *consumer-driven contract tests that caught breaking changes before release*

How to prepare: Prepare concrete specifics of the Bytegrove test approach — the shadow-traffic parity validation in the .NET 8 migration is a strong honest anchor.

"Terraform, Python and Prometheus are on your skills list but never in your experience — where have you actually used them?"

TRIGGERED BY: *Terraform*

How to prepare: Either prepare a real example for each or remove them before the interview; a senior candidate caught padding a skills list loses credibility fast.

Suggested Rewrites

ORIGINAL

Took part in a 6-person on-call rotation; authored the incident runbook for settlement failures and led the post-incident review process for three Sev-1 incidents, all resolved within the 4-hour SLA.

IMPROVED

Authored the settlement-failure incident runbook and led post-incident reviews for three Sev-1 incidents — all resolved within the 4-hour SLA — while serving in a 6-person on-call rotation.

Why: Leading with 'Took part in' buries Sev-1 incident leadership behind the weakest phrase in the resume; the reordering puts ownership first for the R9 screen.

ORIGINAL

Participated in the on-call rotation covering 30+ services; diagnosed and fixed a recurring connection-pool exhaustion issue that had caused three outages in the preceding quarter.

IMPROVED

Diagnosed and fixed a recurring connection-pool exhaustion issue that had caused three outages in the preceding quarter, while on-call across 30+ services.

Why: The fix is the achievement; 'Participated' is a passive opener that makes a screener skim past a genuine production-debugging win.

ORIGINAL

Collaborated with the frontend team on API contracts, introducing consumer-driven contract tests that caught breaking changes before release and cut integration bugs raised per sprint from ~8 to ~2.

IMPROVED

Introduced consumer-driven contract tests on API contracts shared with the frontend team, catching breaking changes before release and cutting integration bugs per sprint from ~8 to ~2.

Why: Fronting the testing initiative makes this your strongest automated-testing evidence for R5 instead of a generic collaboration line.

ORIGINAL

Mentor three engineers (one junior, two mid-level) through weekly 1:1s, pairing and structured code review; both mid-level engineers passed promotion review within 18 months.

IMPROVED

Mentor three engineers (one junior, two mid-level) through weekly 1:1s, pairing and structured code review, setting the team's [review/coding standards]; both mid-level engineers passed promotion review within 18 months.

You need to fill in: **Which backend standards (review process, coding guidelines, design docs) you own or authored at Bytegrove**

Why: R10 asks for mentoring AND setting backend standards; naming the standards you own converts a met-on-mentoring line into a fully met requirement.

ORIGINAL

Developed and maintained 25+ client websites and custom PHP plugins; progressed to building bespoke C# / ASP.NET MVC applications for the agency's two largest retainer clients.

IMPROVED

Progressed from maintaining 25+ client websites to building bespoke C# / ASP.NET MVC applications for the agency's two largest retainer clients.

Why: Tightening the oldest role frees space for the two-page cut while keeping the C# origin story a payments employer actually cares about.

Brainstorming Prompts

Across Bytegrove's card, open banking and direct debit rails, which lifecycle stages did you personally build or own — authorisation, capture, refunds, chargebacks, settlement — and at what daily volume each?

Bytegrove — 'Technical lead for the core payments API' bullet

Explicit capture/refund evidence converts R7 from partial to met, the single biggest score lever.

What did test coverage or the automated test suite look like on the 14 services you migrated to .NET 8 — how many tests, what types, and what did the shadow-traffic comparison actually validate?

Bytegrove — .NET 8 migration bullet

Gives R5 current, quantified testing evidence instead of a 2019 bullet and a bare 'TDD' skill.

For Payments API v3, how did you work with product or the merchant-facing team to scope and sequence the release — how many iterations, over what period, with what merchant feedback loop?

Bytegrove — 'Designed and documented the public Payments API v3' bullet

Produces the missing R11 product-collaboration bullet from work you already did.

How many breaking changes did the consumer-driven contract tests catch before release at Northlight, and did the practice spread to other teams?

Northlight — 'Collaborated with the frontend team on API contracts' bullet

Quantifies your strongest testing initiative and strengthens the R5 case.

Which backend standards at Bytegrove did you author or own — coding guidelines, review process, ADRs, API conventions — and how many engineers follow them?

Bytegrove — 'Mentor three engineers' bullet

R10 explicitly asks for setting backend standards; the mentoring half is proven, this half is not.

Have you used Terraform, GitHub Actions or Prometheus/Grafana in production at Bytegrove — for what, at what scale?

Skills section — undemonstrated tools

Either produces new bullets that substantiate the skills list or tells you exactly what to prune.

During the Bytegrove migration or elsewhere, did any services run on .NET 6 — even as an intermediate target?

Bytegrove — .NET 8 migration bullet

The JD and ATS keyword list explicitly name .NET 6, which currently appears nowhere on the resume.

Where You're Strongest

You're applying at the right level

The JD asks for a hands-on senior with mentoring and production ownership; your 'Technical lead for the core payments API' scope, 8-person on-call leadership and 5+ years of .NET sit squarely at — arguably slightly above — that level, which strengthens rather than undermines the application.

Senior Backend Engineer (.NET) — Payments

Two consecutive payments employers, 'core payments API handling ~1.4M transactions/day', and deep SQL Server/settlement work make this the exact role your evidence proves — Northgate's role included.

Lead with: The £38M/day payments API leadership, the reconciliation/settlement engine at Fenwick, and the p99 latency and .NET 8 migration wins.

Lead Backend Engineer

You already operate as 'Technical lead for the core payments API', run an 8-engineer on-call rotation and mentor three engineers with promotion outcomes — lead-level scope in all but title.

Lead with: The technical-lead remit, the mentoring-to-promotion results, and the cross-team API-design working group at Fenwick.

Senior Platform Engineer

'Containerised the payments estate with Docker and moved deployment to Kubernetes (Amazon EKS)' plus the 30% AWS cost reduction is a credible platform-engineering evidence base in its own right.

Lead with: The EKS migration cutting deploys from 45 to 8 minutes, the £14k/month AWS savings, and the SLO-based alerting that cut pages 60%.

One deliberate move away

Staff Engineer

Gap to close: Evidence of technical influence beyond one team — cross-organisation architecture decisions, RFC/ADR authorship, or standards adopted company-wide rather than the single 9-service working group at Fenwick.

Engineering Manager

Gap to close: Formal people responsibility — direct reports, hiring ownership and performance management, beyond mentoring three engineers and interviewing four hires.