

# RICARDO RAFAEL RIVAS CARRILLO

Backend & Full-Stack Developer | Fintech Systems | Security-Oriented

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## PROFESSIONAL PROFILE

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Backend & Full-Stack Developer with hands-on experience building high-complexity financial systems (.NET 6 + Angular 18), specialized in clean architectures, applied security (RBAC, JWT), and REST API design. Top 5th percentile Computer Science student at UPC (9th semester). IBM-certified in cybersecurity. Focused on delivering scalable, secure, and maintainable solutions.

## WORK EXPERIENCE

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### Web Programmer Analyst | KIWIPAY

November 2025 — Present

Development of an internal medical credit management system (loan origination, scoring, collections and billing) for a fintech company in the banking and finance sector.

- Refactored and consolidated Clean Architecture in the .NET 6 backend, improving layer separation, reducing code duplication, and increasing overall maintainability.
- Restructured the Angular 18 frontend toward a domain-driven modular architecture with Lazy Loading, significantly reducing inter-component coupling and improving load times.
- Designed and delivered 90+ REST endpoints organized by critical business functionalities, improving API consistency and traceability.
- Implemented a granular RBAC system with custom guards and structural directives, centralizing access control and eliminating scattered validations.
- Modeled complete credit-state workflows and integrated digital signature flows via the Keynua API, automating processes that previously required manual intervention.
- Built critical business logic as SQL Server Stored Procedures, optimizing response times for query and scoring-calculation operations.
- Participated in CI/CD pipelines using Azure DevOps and maintained a Git branching strategy, contributing to a more agile and controlled deployment workflow.

**Stack:** C#, .NET 6, Angular 18, TypeScript, PrimeNG, RxJS, SQL Server, Stored Procedures, JWT, Serilog, Swagger, iText (PDF), Chart.js, SCSS, Azure DevOps, Git.

## FEATURED PROJECTS

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### Keep-U — Financial Education App for Minors (2025)

**Stack:** React, Vite, Spring Boot, Java, PostgreSQL, PayPal API

- Web application for parents and children to build financial habits from an early age: savings goals, online purchases, and progress tracking.
- Integrated the PayPal API for deposits, transfers, and gift card payments; also built a medal/achievement system and financial literacy courses.
- Achievement: fully functional end-to-end application with a robust backend architecture. Roadmap includes a mobile app and banking-API integration (Plin/Yape).

**GitHub:** [github.com/orgs/KeepU-Organization](https://github.com/orgs/KeepU-Organization)

### BestPokémonTeam — ML-Based Battle Outcome Predictor (2024)

**Stack:** Python, Pandas, NumPy, Scikit-learn, Matplotlib, Seaborn

- AI project predicting Pokémon battle results by team using Random Forest across 3 datasets (800 Pokémon stats, 100 teams, 10,000 battles).
- Achievement: high prediction accuracy; identified type diversity and stat balance as key predictors. Methodology transferable to real-world optimization problems.

**GitHub:** [github.com/20Ricky2010/IA-BestPokemonTeam](https://github.com/20Ricky2010/IA-BestPokemonTeam)

## Campusphere — University Events Social Platform (2023)

Stack: React, Node.js, HTML, CSS

- Social-network-style platform for university students to publish, share, and comment on campus events. Includes a Landing Page and REST API.

GitHub: <https://github.com/20Ricky2010/CampusSphere>

## EDUCATION

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### Computer Science — Universidad Peruana de Ciencias Aplicadas (UPC)

March 2022 — Present | 9th Semester | Top 5th Percentile

School of Engineering & Technology. Coursework in programming, data analysis, artificial intelligence, machine learning, operating systems, and cybersecurity.

## TECHNICAL SKILLS

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**Backend:** .NET 6 (C#), Spring Boot (Java), REST APIs, Stored Procedures, JWT, Swagger, Serilog

**Frontend:** Angular 18, TypeScript, PrimeNG, RxJS, React, Vue.js, SCSS, Chart.js

**Databases:** SQL Server, PostgreSQL, MongoDB

**DevOps & Tools:** Azure DevOps, Git, GitHub, Docker, iText (PDF)

**Additional Languages:** Python, C++, R, Unity (C#), JavaScript

**Applied Security:** RBAC & Access Control, JWT Authentication, Vulnerability Assessment (Fundamentals), SIEM (Academic / IBM Cert.), Incident Response (Academic / IBM Cert.)

**Analytics & BI:** Power BI, Excel (Advanced), Pandas, Scikit-learn, Matplotlib, Seaborn

**Methodologies:** Clean Architecture, Domain-Driven Modularization, Lazy Loading, Scrum / Agile Methodologies

**Languages:** Spanish (Native), English (Advanced C1 — reinforced by extended stay in the U.S.), Japanese (Basic)

## CERTIFICATIONS

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- [IBM Cybersecurity Analyst Professional Certificate](#) — IBM (Coursera)  
Cybersecurity analysis, SIEM, penetration testing, and incident response.
- [Power BI — Data Analysis and Business Intelligence](#) — Lima Educa (Government Certification)