



Raphael Bohrer

Senior Software Engineer · AI Builder · Payments

PROFESSIONAL SUMMARY

Senior Software Engineer with over 18 years of experience, 8 of them in payments, currently in my 14th month at EBANX, primarily leading the development of the Interchange project (fee transparency for Google, Netflix, TikTok, Booking, Airbnb, and Temu) and improvements to the provider fees project, operating under an AI-first model with Devin as the main AI tool alongside Claude Code, guided by Spec-Driven Development (SDD), agent harnesses, MCP, and evals.

Experience building a robust ecosystem focused on payments, financial flow, and order management. My contributions stand out through leadership in strategic projects such as payout solutions, fee calculation, and receivables management systems, as well as integrations with acquirers, e-commerce platforms, and payment providers (Rede and Cielo).

PROFESSIONAL EXPERIENCE

Senior Software Engineering Objective

1 year 2 months

06/2025 - Present | EBANX

- Interchange++ & Cost-Plus

End-to-end leadership in the development of EBANX's interchange fee infrastructure: a robust, centralized catalog with a data model dedicated to the particularities of this fee type, from technical discovery with product, requirements gathering, and strategic structuring to meet global client demands (such as Google, Netflix, TikTok, Booking, Airbnb, and Temu).

Design and architecture of a flexible, rules-driven Billing Engine capable of applying blended fees with complex multi-criteria structures and transparent Interchange++ models, extensible to new rule combinations as merchant demand requires, decoupling cost recovery from real-time settlement, in addition to developing a Proof of Concept (PoC) to validate technical feasibility.

- Tax, Cost and Fees

Designing and implementing an optimized data architecture that imports, normalizes, and serves tax, cost, and fee information on a global scale. Import of fee models on a global scale. Validation and reconciliation to ensure data is 100% accurate before being propagated to transactional and reporting systems, going through sandbox routines.

- Smart Onboarding

Integration with merchants (seller users such as store owners or drivers) of major companies such as TikTok and Temu.

CONTACT

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SKILLS

PHP

Specialist

Python

Specialist

Devin

Specialist

Claude Code

Specialist

Harness

Specialist

MySQL

Specialist

AWS

Advanced

ELK

Proficient

LANGUAGES

English

C1

Advanced

TRAINING

Claude Certified Architect –
Foundations (CCA-F)
Devin · Cognition
Claude Code mentoring · Objective
Fábricas Agênticas ·
Tech Leads Club

CORE COMPETENCIES

AI Engineering

Claude Code, Devin AI,
Agent harness, MCP, Evals,
Loop engineering

Agents & Specs

Agentic factories,
Agent orchestration,
Spec-Driven Development,
Spec Kit, JEV

Languages & Frameworks

PHP, Laravel, Python, Django,
Flask, PHPUnit, Pest

Architecture

Hexagonal, DDD,
Event-driven (EDA), Microservices,
Distributed systems, Scalability,
High availability, Billing Engine,
Data architecture

Data & Cloud

MySQL, Redis, MongoDB, AWS,
Redshift, OpenSearch, ELK Stack,
RabbitMQ, Reconciliation

Payments

Interchange++, Cost-Plus,
Provider fees, Cash-out,
Settlement, Interest, CERC,
Chargebacks (Ethoca), Adyen,
Rede, Cielo, Stripe, Mercado Pago,
Pagar.me, PagSeguro, Asaas

SIDE PROJECTS

pulsodabolsa.com.br

Own SaaS (live): B3 portfolio
tracking, price alerts and daily
digests.
n8n · Claude Code · AWS

ADVbank

Legal-tech franchise system for law
firms with BI case-to-office
matching.

- Global Collaboration & Compliance

Collaboration with the Chinese team on KPIs, monitoring, and compliance alignment, and international document validation in an AI-driven, multi-tenant distributed service.

Senior Software Engineer

6 years 7 months

Appmax - Porto Alegre, Rio Grande do Sul | 12/2018 - 06/2025

- Evolved and scaled an integrated platform for payment processing, order management, and payouts built on distributed microservices, with advanced observability and scalability for an ecosystem that has processed more than 110 million orders.
- Led the payouts (cash-out) system from scratch: multi-currency conversion, BRL and USD processing for cross-border accounts, and real-time exchange rates, averaging 30 payouts per minute during business hours.
- Engineered a high-performance Financial Ledger service, stress-tested to 20,000 requests per second (RPS).
- Led the receivables team: CERC integration for receivables registration and settlement, in line with Central Bank of Brazil (BACEN) rules. Also led cash advances, guarantees, fee and retention management, Ethoca (chargebacks), and Olos (telephony).
- Event-driven architecture with RabbitMQ, AWS SQS, and AWS SNS for asynchronous communication between microservices.
- Database optimization through query reviews and indexing, plus Redis caching for balance lookups and message dispatching.
- Payment integrations with acquirers (Adyen, Rede, Cielo) and payment service providers (Pagar.me, Mundipagg).
- Backend development: PHP with Laravel and unit testing (PHPUnit, Pest).

Grupo Studio

4 years 2 months

Porto Alegre Area, Brazil | 11/2014 - 12/2018

- **Head of R&D** | 08/2017 - 12/2018 (1 year 5 months)
- **System Analyst** | 11/2014 - 08/2017 (2 years 10 months)

EDUCATION

Master of Business Administration - MBA: Project Management

Fundação Getulio Vargas - 01/2018 - 01/2020

Master of Business Administration - MBA: Management, Entrepreneurship and Marketing

Pontifícia Universidade Católica do Rio Grande do Sul - 01/2017 - 01/2018

Bachelor's: Information Systems

Pontifícia Universidade Católica do Rio Grande do Sul - 01/2005 - 01/2009