

Michael Hewett

Senior IT Consultant | Solution Architect | Engineering Lead

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PROFESSIONAL SUMMARY

Senior IT consultant and solution architect with 19+ years across banking, finance, defence and government. Architected a white-label lending SaaS from greenfield to production and led backend delivery across three major releases of a multi-tenant banking middleware platform. Strong in API and integration architecture, full-stack and native mobile, cloud and DevOps (Azure, Kubernetes, Terraform) and applied AI, with a record of shipping complex products and scaling the teams behind them.

CORE SKILLS

- **Architecture & Platforms:** Solution architecture, API & integration middleware, Microservices, Backend-for-frontend (BFF), Multi-tenant / white-label platforms, Connector orchestration & routing, Durable workflows (Temporal.io), Spec-first APIs (OpenAPI), Schema-driven systems
- **Backend:** TypeScript, NestJS, Node.js, Prisma ORM, SQL Server, PostgreSQL, REST APIs, Zod validation, .NET / C# (legacy)
- **Frontend & Mobile:** React, React Router, React Native, iOS — Swift, SwiftUI, UIKit, Android — Kotlin, Jetpack Compose, Tailwind CSS, Angular (legacy)
- **Cloud & DevOps:** Microsoft Azure (AKS, Entra ID, Key Vault), Terraform / Terragrunt, Kubernetes / Kustomize, ArgoCD (GitOps), Docker, Buildkite, GitHub Actions, OpenTelemetry observability
- **AI:** Anthropic Claude API / SDK, LLM-driven code & content generation, Structured outputs, Design-to-code automation
- **Ways of working:** Technical leadership & mentoring, Agile / Scrum, BDD (Cucumber), Test-driven development, CI/CD & release management, Stakeholder management

PROFESSIONAL EXPERIENCE

Senior Consultant — Platform, Full-Stack & Mobile — Digizoo

Sydney, NSW · Mar 2018 – Present

Digizoo delivers digital and integration solutions for Australian banking and finance. As a senior consultant I have moved across platform/API architecture, full-stack product builds and native mobile, leading engagements for major banks and building Digizoo's own products.

Ark (Digizoo platform) — Backend & Platform Engineer / Frontend Lead

Sydney, NSW · Jul 2023 – Present

Ark is Digizoo's multi-tenant, white-label banking and lending middleware — an API orchestration platform that lets banks own their customer experience while keeping vendor flexibility across core banking, identity, address and messaging systems. Initially frontend lead for the React Native experience layer, then focused on backend and API delivery across three major releases.

- Anchored the v2.0.0 platform release by leading the backend migration from a legacy customer entity to a unified parties model (individuals, companies, sole traders, with relationships and signatories), coordinating the data model, downstream connectors and public API behind a managed breaking change with zero production incidents.
- Unified two third-party identity-verification vendors behind a single vendor-agnostic KYX API contract, removing per-vendor schemas and cutting integration friction for onboarding new identity providers.

- Retired the platform's legacy authentication and consolidated on OAuth2 / Microsoft Entra ID — client-credentials B2B, RBAC and a five-tier endpoint authorisation model — de-risking a security-sensitive cutover across all services.
- Standardised the error contract across ~170 endpoints and 7 services onto a domain-classification taxonomy mapped to HTTP status codes, and shipped migration tooling so consumers adopted the change with no breaking changes and fewer integration support queries.
- Built party search and relationship management end to end — name search, director/secretary relationships and signatory management with last-signatory protection — from OpenAPI specification through implementation to end-to-end tests.
- Delivered the v3.0.0 production cutover runbook and an idempotent, transactional cross-database migration that backfilled entity bindings for a zero-data-loss upgrade.
- Integrated a SOAP-based core banking and lending system via a typed TypeScript client covering 98 operations across 14 service definitions, adding session lifecycle management, fault containment and retry to keep downstream calls resilient.

Tech: TypeScript, NestJS, Prisma, SQL Server, Temporal.io, OpenAPI, Zod, OAuth2 / Entra ID, Azure, AKS, Terraform, Buildkite

Zealth (Digizoo product) — Solution Architect & Lead Engineer

Sydney, NSW · Feb 2026 – Present

Zealth is a white-label digital lending-origination SaaS for Australian lenders. I architected the platform and led its build as lead engineer and primary contributor, taking it from greenfield to a live, containerised deployment in roughly four months.

- Delivered a white-label lending-origination SaaS from greenfield to live containerised deployment in ~4 months as lead engineer and primary contributor, architecting a React 19/TypeScript monorepo (6 apps, 16 shared packages) and a 23-step loan-application journey now serving multiple lenders.
- Designed a schema-driven form engine rendering ~30 field types from a single typed contract — reused across the production app, a drag-and-drop builder and an AI generator — letting non-developers author journey steps and removing repeated form-coding work.
- Built an AI Design-to-Code tool using the Anthropic Claude SDK that converts Figma designs into validated form schemas, accelerating onboarding of new white-label lenders.
- Integrated live Experian CAMS/BPS lending APIs — OAuth token lifecycle, eligibility checks, address lookup, document upload and application submission — with a mock/live dual-mode runtime for offline development and CI.
- Implemented true multi-tenancy: per-client branding, theme tokens, feature flags, product catalogues and per-step journey overrides, so one codebase serves many lenders.
- Established the delivery platform — Docker, Kustomize + ArgoCD on k3s, Terraform/Terragrunt IaC and a Buildkite CI/CD pipeline — alongside ~380 automated tests (unit, integration and Playwright end-to-end including accessibility) and three-locale internationalisation.

Tech: React 19, React Router v7, TypeScript, Tailwind CSS, Claude SDK, Experian CAMS/BPS, Zod, Playwright, ArgoCD, k3s, Terraform, Buildkite

Ampol — Senior Android Developer

Sydney, NSW · Feb 2024 – Aug 2024

Flagship consumer app for one of Australia's largest fuel and convenience retailers.

- Led the ground-up Kotlin re-write of Ampol's flagship Android app, using a strangler-pattern approach to run new and legacy code side by side so the app modernised incrementally without disrupting the existing customer base.
- Kept the app shipping to production on an uninterrupted release cadence throughout the full rebuild, meeting every milestone and quality commitment by coordinating closely with Ampol management and integration teams.

Tech: Kotlin, Android, Jetpack Compose

Afterpay — React Native Developer

Sydney, NSW · Feb 2022 – Jul 2023

Consumer lending for a global buy-now-pay-later provider, targeted at the US market.

- Delivered a US consumer-lending experience end to end in the Afterpay app, working across their React and React Native stack to let customers apply for short-term loans.
- Shipped consumer-lending features across web and mobile against Afterpay's core framework, payment systems and shared React/React Native clients, releasing on the team's production cadence.

Tech: React Native, React, TypeScript

Greater Bank — Team Lead & Mobile Architect

Sydney, NSW · Feb 2019 – Feb 2022

Digital transformation programme delivering Greater Bank's first native mobile apps.

- Led development and architecture of Greater Bank's first native iOS and Android apps, establishing the codebases, coding standards and engineering practices from scratch.
- Grew the bank's native mobile capability from zero to a 30+ engineer iOS/Android team, defining the hiring approach, coding standards and mentoring that shipped its first native apps to retail customers.
- Partnered with architects, BAs and product owners to own the mobile technical roadmap end to end, from experience definition through delivery to retail customers.

Tech: Swift, UIKit, Kotlin, Android, iOS, Mentoring

Pacific National & Westpac — Mobile & Technical Consultant

Sydney, NSW · Mar 2018 – Feb 2019

Field-mobility apps for a national rail freight operator, and an institutional banking platform upgrade.

- Built iOS and Android field-worker apps for Pacific National's Fast Apps programme, digitising rail-yard wagon inventory and consist management and replacing paper-based processes.
- Kept Westpac's institutional banking (WIB) platform current and vendor-supported by upgrading it from Backbase 5.5 to 5.7 with no disruption to live banking services.

Tech: iOS, Android, Backbase

Development Consultant — Kloud Solutions

Sydney, NSW · Aug 2016 – Mar 2018

Professional and managed services specialist in cloud computing.

- Improved day-to-day usability for end users and sped up delivery for other developers by rebuilding the front end of iPower — PwC Australia's practice-management system — on Angular with a library of reusable framework components.
- Delivered the Normandy project for the Department of Education & Training using .NET Service Fabric alongside an Angular 2 web application across on-premise and cloud, integrating LDAP, authoring and logging systems with xUnit-based testing.

Technical Consultant — Fujitsu Australia

Perth / Sydney · Jan 2010 – Aug 2016

Web systems, mobile apps, cloud services and rich-client applications for Fujitsu clients.

- Delivered the Northern Territory Government Grants Management System as a ground-up build in .NET MVC, Entity Framework and SQL, carrying it through a two-and-a-half-year programme on the critical path to production.
- Led technical quality and DevOps for the ABS Perpetual delivery, establishing code-quality standards and reporting build health and test-coverage metrics to management.
- Contributed to the National Rail Safety Regulator (RegIS) system and built a WPF touch-screen application for grain load/discharge tracking.

EARLIER CAREER

- **Applications Developer**, CBH Group (Jun 2011 – Mar 2012) — Applications for a major Western Australian grain-handling cooperative.
- **Software Engineer**, Thales Australia (Dec 2006 – Jun 2009) — Defence software house. Delivered enhancements and defect fixes to mission-critical systems in teams of 6–25, predominantly in Java.

CERTIFICATIONS

- **Cloud solution architecture** — In progress

EDUCATION

- **Bachelor of Computer Science (double major: Games Programming and Computer Science)**, Edith Cowan University (WA, Australia 2008)

HONOURS & AWARDS

- **CEED Program Scholarship** — Industry-sponsored research placement for high-achieving students (GPA > 3.5).
- **Golden Key International Honour Society** — Membership by invitation, top 15% of students.
- **WAMBOT — MAGIC 2010** — Team member, international autonomous-robotics challenge.

INTERESTS

Rock climbing & bouldering, Music — guitar, piano and vocals (performing musician)