Tariq Holloway

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My Key Qualifications

- Designs and operates **distributed systems in production** entirely in fintech: card issuing at Marqeta, payments at AvidXchange, banking software at nCino and Q2.
- **Go microservices on Kubernetes in AWS**: led a redesign that cut p99 latency from 310 ms to 180 ms at 2,400 requests per second on payment authorization paths.
- Event-driven Kafka work across roles, most recently moving synchronous payment dependencies onto Kafka-backed flows at Marqeta.
- **PostgreSQL data modeling and performance tuning** for transaction-heavy ledger workloads: cut peak write contention incidents from 6 per quarter to 1.
- Defined **SLIs/SLOs with Datadog, Prometheus, and PagerDuty** alerting, raising payment API availability from 99.87% to 99.95% monthly.
- Mentored **5 engineers** on design reviews and operational readiness; 3 took on primary on-call ownership within 9 months.
- Java backend depth before Go: built payment orchestration services at AvidXchange, lifting straight-through ACH and virtual card processing from 78% to 89%.

Experience

Senior Software Engineer — **Marqeta**, card issuing and payment processing platform

May 2022 – Present · 4 yrs 6 mos

- Own architecture, design, and delivery of backend services for payment authorization and account workflows, leading technical design reviews across service boundaries, data models, and API contracts.
- Redesigned an authorization decisioning service into smaller Go-based microservices, improving p99 latency from 310 ms to 180 ms at 2,400 requests per second by moving synchronous dependencies onto Kafka-backed event flows running in Kubernetes.
- Established SLIs and error-budget alerting for payment APIs with Datadog, Prometheus, and PagerDuty, raising monthly availability from 99.87% to 99.95% and pairing every alert policy with operational runbooks tied to SLO targets.
- Improved ledger-write performance for transaction-heavy PostgreSQL workloads by tuning data models, indexes, and transaction patterns, cutting peak write contention incidents from 6 per quarter to 1.
- Strengthened deployment safety for regulated payment services, reducing failed production deployments from 5 in 2023 to 1 in 2025 through GitHub Actions quality gates and progressive Kubernetes rollout checks.
- Mentored a team of 5 engineers on design reviews and operational readiness, helping 3 take ownership of on-call primary rotations within 9 months while partnering with product, security, and compliance teams on audit-ready delivery.

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Software Engineer — **AvidXchange**, accounts payable automation and payment software for SMB and mid-market businesses

Jan 2019 – Apr 2022 · 3 yrs 3 mos

- Built and owned a payment orchestration service handling ACH and virtual card workflows, developing Java microservices, standardizing API contracts, and integrating Kafka events across upstream and downstream systems; straight-through processing rose from 78% to 89%.
- Cut recurring supplier sync failures in a core integration service by tracing distributed job execution and tuning PostgreSQL queries, dropping weekly reconciliation exceptions from 42 to 15, and added Grafana alerts for delayed event consumers.
- Improved release confidence for payment API changes by expanding integration test coverage in Jenkins and introducing Docker-based local environments, cutting post-release hotfixes from 4 per quarter to 1.

Software Engineer II — **nCino**, cloud banking software company

Jan 2017 – Dec 2018 · 1 yr 11 mos

- Built document-status and account-sync integration services for banking workflows, refactoring service jobs in Java into event-driven processing and cutting average update lag from 24 minutes to 9 minutes.
- Standardized service logging for support and audit needs, adding structured logs and shared diagnostic fields across backend services and cutting average troubleshooting time from 95 minutes to 50 minutes.

Junior Software Engineer — **Q2**, digital banking software company serving regional financial institutions

Jan 2015 – Dec 2016 · 1 yr 11 mos

Delivered Java backend updates for account alert and notification features, cutting duplicate alert incidents from 12 to 4 per month by fixing event-handling defects and adding automated regression tests around notification workflows.

Education

- **North Carolina State University** — Bachelor of Science in Computer Science · 2010 – 2014

Skills

- **Backend & Systems:** Go, Java, Distributed Systems
- **Data & Messaging:** Kafka, PostgreSQL
- **Cloud & Infrastructure:** AWS, Docker, Kubernetes
- **Observability & Reliability:** Datadog, Prometheus, PagerDuty, Payments Systems