Tafadzwa Munashe Shumba, PMP®

Payments Technology Lead · Solutions Architect

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PROFILE

Payments technology lead and solutions architect with nine years designing, delivering and running payment switching, card and real-time payment platforms for banks and fintechs across Africa and Asia. I turn business requirements into switch, integration and card-processing architectures, lead delivery from requirements to go-live across multiple countries, and keep live ATM, POS and digital channels resilient. Deep hands-on grounding in ACI Postilion, ISO 8583 and ISO 20022, and Visa, Mastercard and UnionPay certification.

CORE EXPERTISE

Architecture	Enterprise payments architecture · solution design · payment modernisation · switch migration · real-time payments · API design · TOGAF (in progress) · ArchiMate · BPMN
Platforms	ACI Postilion (Realtime, Office, PostBridge, card management, PosTerm, TermApp.ISO) · SmartVista · WSO2 · jPOS · Hyperswitch
Standards & schemes	ISO 8583 · ISO 20022 · EMV · Visa · Mastercard · UnionPay · card issuing and acquiring
Integration	Oracle Flexcube · Temenos T24 · Interswitch · TIPS · Thunes · TransUnion · mobile money APIs · REST, SOAP · Java · SQL Server, Oracle
Delivery & operations	Programme delivery (PMP) · requirements and specifications · SIT/UAT · release management · incident and root cause analysis · HA and DR
Security	Thales payShield and Futurex HSMs · PIN and key management · secure key exchange

EXPERIENCE

Postilion Switch Developer Lead

Oct 2024 – Present

International payments technology provider

- Lead design and delivery across the ACI Postilion ecosystem, including reusable platform components in production.
- Design and evolve ISO 8583 interfaces linking payment switches, core banking systems and digital channels.
- Set quality, performance and security standards through solution reviews and controlled release; mentor the engineering team.
- Lead incident investigation in critical production payment environments.

Founder

Nov 2021 – Present

Timomo Consultancy · independent consultancy, alongside full-time roles

- Switch implementations, upgrades and migrations; ISO 8583 / ISO 20022 interface design; EMV and scheme certification; production stabilisation.
- Led the target architecture for a low-cost, open-source payment switch for a regional processor: one API front door (WSO2) with four routes — ISO 8583 to a national switch (jPOS), e-commerce orchestration (Hyperswitch), card-present via a custom card and HSM adapter to scheme APIs, and mobile money — with HSM design, HA/DR physical view, sequences, test scenarios and risk register.

Payments Solutions Architect

Nov 2021 – Oct 2024

Pan-African financial services group · five markets

- Owned payments architecture for the group, translating business requirements into switch, integration and card-processing designs.
- Designed and delivered issuing and acquiring solutions across Namibia, Tanzania, Mozambique, Nigeria and Rwanda.
- Managed integrations with external switches, processors and card schemes — SmartVista, Interswitch, TIPS, Thunes, TransUnion and partner banks — over REST, SOAP and ISO 8583.
- Produced functional specifications, solution and API designs; led SIT, UAT, go-live and post-go-live stabilisation.

Senior Switching Engineer (Consultant)

Jul 2023 – Oct 2023

Payment services provider · short-term engagement

- Supported live ATM and POS switching; configured routing, BIN tables and switch parameters; contributed to DR and high-availability planning.

Postilion Engineer

Aug 2017 – Oct 2021

Payments and card processing provider

- Implemented and supported payment applications for multiple banks, ensuring high availability of payment services.
- Integrated Postilion with Oracle Flexcube and Temenos T24; designed ISO 8583 interfaces for ATM, POS and mobile.
- Delivered Visa, Mastercard and UnionPay acquiring and Visa EMV debit issuing, including scheme certification.
- Configured Futurex HSMs for PIN processing and cryptographic key management.

SELECTED PROJECTS

- **Pan-African payments integration programme** — five markets; switch, card and third-party integrations.
- **Enterprise Postilion upgrade** — commercial bank, Zimbabwe; migration planning, test coordination, cutover, stabilisation.
- **Visa EMV debit card issuing** — commercial bank, Zimbabwe; card management, EMV and Visa certification, go-live.
- **Visa & Mastercard POS acquiring** — commercial bank, Zambia; switch and routing design, scheme certification, rollout.
- **UnionPay POS acquiring** — building society, Eswatini; implementation, certification, production support.

PUBLICATIONS

Payment Rails: A Technical Handbook for Instant Payments in Emerging Markets (first edition) — by Beven Fadzisai Shapeta, PhD. *Editor.*

EDUCATION & CERTIFICATIONS

BSc (Hons) Computer Science — National University of Science and Technology, Zimbabwe (2013–2017)

PMP® · TOGAF® 10 (in progress) · ACI Postilion SDK · EMV & Card Payment Systems · Oracle Cloud Infrastructure Associate · Certificate in Digital Money · The Future of Payment Technologies · McKinsey Forward Program

LANGUAGES & INTERESTS

English (professional) · Shona (native) · Ndebele (elementary) · Social running · personal development reading

Employer and client names, and references, available on request.