

PATRICK ERATH

paterath@gmail.com ♦ Toronto, Canada ♦ Canadian & EU Citizen

[Portfolio](#) ♦ [LinkedIn](#) ♦ [GitHub](#)

SUMMARY

Integration engineer specializing in banking and payment rails — APIs, event-driven pipelines, and reliability at scale — who also builds **AI-powered products with LLMs**. 5+ years connecting complex systems (SEPA, SWIFT, card networks, enterprise SaaS) across billions in monthly volume.

WORK EXPERIENCE

Stripe

Berlin, Germany → Toronto, Canada

Integration Engineer, Money Movement

Sept 2023 – Present

- Stood up a net-new EUR payout partner end to end — built the **API and file integrations** now carrying a significant share of SEPA payout volume at the **lowest failure rate of any partner**.
- Re-architected SEPA payout routing into a dynamic, config-driven **traffic-splitting** system across multiple banking partners, migrating billions in monthly volume with no code changes to rebalance.
- Integrated Visa Direct & Mastercard Send **push-to-card** across Central & Eastern Europe, building a **reusable FX funds-flow** for non-like-for-like settlement.
- Built **AI agents** that automate missing-payout resolution — autonomously running return searches for un-reconciled funds and partner outreach — substantially cutting response time; agents use internal **MCP** tools to pull live Stripe data and context.
- Automated **Notification-of-Change** handling and led certificate rotations across multiple banking partners with zero user impact — keeping payouts **NACHA-compliant** and removing recurring manual toil.

Deloitte

Montreal, Canada

Senior Consultant — Integration Engineering

Sept 2021 – Sept 2023

- Led **integration solution architecture** for the payment modernization of a Canadian financial Crown corporation, aligning banking partners and stakeholders on technical requirements.
- Built **Azure microservice APIs (Python)** and ETL pipelines that **cut manual workload ~75%**, while leading a team of three developers.
- Launched the platform nationally with capacity for **20M+ users**, and delivered PowerBI risk dashboards that reached **50k internal views** within 6 months.

Big Bang 360

Montreal, Canada

Consultant — Integration Engineering

June 2020 – Sept 2021

- Integrated Shopify, Salesforce, NetSuite, and PayPal for enterprise clients and designed an asynchronous order-processing architecture (AWS queues, EC2/Redshift) that scaled to **360,000 requests/minute**.

PERSONAL PROJECTS

MyPatrimo (*Founder*) — an **AI-powered** net-worth tracker unifying every asset and account.

[mypatrimo.com](#)

Planned For You (*Founder & CTO*) — an **AI** trip planner using **LLMs** to generate personalized itineraries in seconds.

[plannedforyou.com](#)

TECHNICAL SKILLS

Programming

Python, Ruby, SQL, JavaScript, Java, HTML/CSS

AI / ML

LLM agentic workflow development, RAG retrieval, prompt engineering (Chain-of-Thought)

Integration & Data

REST APIs, EDI/file integrations, MuleSoft, event queues, ETL, MongoDB, MySQL, Redis

Cloud & Tooling

AWS, Azure, Git, Jira, Azure DevOps, monitoring & dashboards

Payments Domain

Banking & payment integrations: SEPA / SWIFT / RTP / FPS, Visa & Mastercard, FX settlement

Certifications

MuleSoft Integration Architect, AWS Developer, Azure Developer, PMP

Languages

English, French, German (fluent); Spanish (intermediate)

EDUCATION

B.Eng. Electrical Engineering (Minor in Software Engineering)

2016 – 2021

McGill University — GPA 3.7 / 4.0

Montreal, Canada