

Arpit Chugh

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 [arpit-chugh](#) |  [arpitchugh](#)

Bengaluru, Karnataka - open to relocate/work remotely

Summary

Frontend Engineer with 3+ years of experience building high-scale consumer applications in fintech and payments. Proven track record of integrating payment gateways (Cashfree, Stripe Connect), building real-time transaction state management, and delivering trust-first payment UX with secure frontend practices. Adept at owning the full payment journey — from checkout and payment status polling to refunds, disputes, and wallet systems.

Experience

Tap Invest [[Website](#)]

July, 2023 - December, 2025

SDE-1

Bengaluru, India

- Led frontend re-architecture of legacy codebase into modular ES6, improving maintainability and enabling faster feature releases across fintech products like Invoice Discounting and Bonds.
- Integrated **Cashfree Payment Gateway** for web-based checkout, building the complete frontend payment flow including UPI payment initiation, callback handling, and transaction state rendering.
- Engineered real-time **payment status polling** system to track transaction states (pending, success, failure, timeout), ensuring users always see accurate payment status with graceful timeout handling.
- Built and maintained frontend infrastructure handling **hundreds of daily transactions** with high reliability.
- Redesigned **payment checkout and KYC flows** using React.js, increasing successful transactions by **35%** and reducing drop-offs by **20%**.
- Unified codebase across web and Android using Capacitor JS, reducing development effort by **30%**.
- Implemented strict TypeScript practices, reducing runtime errors by **40%** in critical payment and transaction flows.
- Delivered **40% performance improvement** across the platform through rendering optimization, lazy loading, and API interaction tuning.
- Drove the Partner-App from concept to scale, collaborating directly with Product Managers on requirements, UX decisions, and prioritization while owning the full frontend build — enabling partners to invest on behalf of clients.

Projects

Avenue Ticket (Ticketing Platform + Payments)

Website: avenueticket.com

- Built full-stack payment infrastructure using **Stripe Connect** — merchant onboarding (hosted KYC verification), P2P payouts from organizers to team members (event managers, door staff, full RBAC flow), and customer ticket purchases.
- Implemented **in-app wallet system** with balance calculations factoring in disputes, platform fees, and payout eligibility for organizers.
- Built **refund and dispute handling** flows — both frontend UI and backend logic — enabling organizers and customers to manage transaction issues seamlessly.
- Developed real-time payment state management across multiple flows: ticket purchases, organizer payouts, and wallet top-ups.
- Platform processes **\$500K+ transactions monthly**, supporting production-scale payment operations.
- Built using React, Next.js, Vite, TanStack, Node.js, and React Native for a scalable multi-platform system.

World Travels Online (B2B Flight Booking Platform)

Website: worldtravelsonline.in

- Built high-performance frontend with **environment-driven theming and i18n layer**, enabling dynamic UI rendering, language switching, and component customization per deployment — similar to CMS-driven layout patterns.
- Integrated third-party airline APIs (Air India, etc.) directly, handling real-time availability, pricing, and booking state management.
- Built and maintained a **custom design system** within the codebase with environment-based configuration controlling component variants, branding, and layout.
- Platform supports transactions worth **2 Cr+ per day**, handling high-volume booking workflows reliably.

Dodo Payments Integration (Personal Project)

- Building a subscription billing system using **Dodo payment gateway** for a SaaS product, implementing recurring monthly payment flows with webhook-based status tracking.

Skills

- **Payment & Fintech:** Cashfree, Stripe Connect, Dodo Payments, UPI Flows, Payment State Machines, Polling/Retry Patterns, Refunds & Disputes, Wallet Systems, Subscription Billing
- **Frontend:** React.js, Next.js, React Native, TypeScript, JavaScript, Zustand, Redux-Toolkit, TanStack Query
- **UI Systems:** MUI, Tailwind, Ant Design, Storybook, Custom Design Systems, Dynamic Theming
- **Backend & Infra:** Node.js, Python, SQL, MongoDB, AWS, Google Cloud
- **Real-time & Security:** WebSockets, SSE, Polling, Cron Jobs, JWT/Refresh Tokens, Cookie-based Sessions, Device ID Binding
- **Tools:** Git, GitHub, Jenkins, Grafana, Prometheus, Postman

Honors and Awards

- Most Valuable Player

Tap Invest

Selected as one of 4-5 top performers across the company for consistent delivery of high-quality work across multiple products within tight timelines.
- May 2024

Education

Chandigarh Engineering College

B.Tech

July 2019 - April 2023

Landran, Punjab