

CARLO TORIBIO

Sr Full-Stack AI Engineer / Tech Lead

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<https://carlotorib.io>

Full-stack AI engineer and technical lead with 15+ years designing and building enterprise-grade architectures and AI-driven solutions across the Finance, Health and Education industries. Proven track record architecting production RAG systems and LLM-powered applications, and leading cross-functional engineering teams for Fortune 500 clients. Deep expertise across .NET, Java, React, Angular and modern AI/ML frameworks.

Areas of Expertise

Management:	Lead Engineer, Technical Lead, Cross-functional collaboration, Stakeholder communication, Project delivery at scale
Design:	Software design & development, software project management, software development cycle
Languages:	C#, Java, Python, TypeScript, JavaScript, Swift, T-SQL
AI / LLM:	RAG systems, LLM integration, OpenAI, Claude AI, Devin AI, Hugging Face
Frontend:	React.js, Next.js, React Native, Angular, iOS, Android
Backend:	.NET, Spring Boot
Cloud & Data:	Databricks, AWS, GCP, Azure, MSSQL, Oracle

Professional Experience

KPMG - San Diego, CA

June 2013 - Oct 2026

Tech-Lead

Oct 2023 - Oct 2026

- Led multiple end-to-end data migration projects using Apache Spark, Databricks, and Oracle Enterprise Performance Management (EPM) Cloud, including Enterprise Data Management Cloud Service (EDMCS), Financial Consolidation and Close Cloud Service (FCCS), Essbase, and Free Form. Served as the cross-functional liaison and stakeholder lead between compliance, data engineering, and technical teams.
- Lead Engineer and Solution Architect for a financial services data / business validation solution to perform independent validation of financial transactions using a Databricks and Python based solution. Processed and validated 7 years of transactions with a 99.8% accuracy rate in the first release.
- Technical Lead and full-stack engineer for a code modernization of an enterprise education system, from Java 8 to Java 17 and AngularJS to Angular 2.
- Solution Architect on multiple finance industry projects. Planned and designed system architectures in collaboration with the architecture council, then led implementation to those specifications.
- Led Agile and Scrum delivery, including sprint planning, stand-ups, and retrospectives.
- Technical lead on a cross-functional team of UI, backend, and QA engineers for a cash flow prediction system, using Angular, Java / Spring Boot and Python.

Full-Stack Engineer

June 2013 - Sept 2023

- Served as a Senior Full-Stack Engineer on projects as requested by resource management,

delivering hands-on design and development while continuing to lead as Tech Lead.

- Lead Engineer on a financial system modernization initiative, integrating Devin AI into the R&D workflow to accelerate code changes and fixes; led onboarding and training for adoption teams.
- Designed and delivered production AI assistants and RAG systems, including an HR assistant that orchestrates retrieval, reasoning, and support agents to power natural-language document search. Extended them with custom skills, tool calling, and streaming responses using Python, Java, the OpenAI API, Claude API, and Hugging Face.
- Built an AI-driven CLI pipeline in Python that used the Figma API and LLMs to extract Figma designs and auto-generate production code across Next.js, Angular, and Vue.
- Designed, built, and maintained mobile and web front ends, RESTful APIs, microservices, and databases across 20+ projects and teams, using a wide range of technologies including AWS, Azure, React, Angular, .NET, Java / Spring Boot, iOS, and Android.

Senior Full-Stack Developer | Nokia - San Diego, CA | April 2011 - June 2013

- Built and maintained UI, APIs, and integrations for the Nokia Storyteller app, released with the Nokia Lumia 2520 in 2014, using WinRT and C#.
- Coordinated release cycles across development, firmware, design and QA teams.
- Mentored and led a team of junior developers..

Full-Stack Engineer | Odyssey Computing Inc. | April 2009 - April 2011

- Designed and built the UI, data access, database and file system layers for a flow cytometry data application supporting cancer research, using WPF and C#.
- Developed an algorithm that translates flow cytometry hardware readings into structured data entities in C#.
- Built a real-time betting display application integrated with a casino's betting information system, using Silverlight, C# and WCF.
- Developed the UI for a multi-channel, multi-theme TV streaming application, using C# and WPF.

Kiran Analytics November 2007 - April 2009

Jr Software Engineer

- Modernized the company website from ASP.NET to ASP.NET 2.0 and redesigned the UX/UI using Illustrator, HTML, and CSS.
- Designed and built a goal-setting platform for bank branches using proprietary algorithms to set and track monthly, quarterly and annual goals using [ASP.NET](#) 2.0 and Microsoft SQL Server.
- Designed and built a parking-capacity prediction platform using proprietary forecasting algorithms using [ASP.NET](#) 2.0 and Microsoft SQL Server.
- Designed, normalized, and maintained Microsoft SQL Server and MySQL databases; administered supporting servers.

Education & Certifications

Bachelor's Degree in Computer Science: Universidad Autónoma de Baja California, Baja California, México - 2006

AWS Certified Cloud Practitioner: Amazon - 2019

Microsoft Specialist: C# Developer Specialist: Microsoft - 2013