

Toby Nichol

Software Engineer



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EXPERIENCE

Software Engineer, Atom Bank

Apr 2024 — Present

Core Banking team, three engineers, working on the ledger and integration layer that everything else at the bank consumes. The work has two faces: smart contracts that encode product logic on the Thought Machine platform, and workflows that customer care, payments, and the savings teams use to operate the underlying systems. Currently the engineer responsible for the smart contract behind Atom's Easy Access Cash ISA, the bank's flagship savings product. Recent work has shifted from conventional implementation to building multi-agent AI workflows that perform structured engineering tasks, change planning, implementation, and audit recording, under deliberate constraints.

Java Developer, Evri (formerly Hermes)

May 2020 — Dec 2023

Joined as a junior Java developer, promoted to mid-level within a year. Worked on distributed systems running on AWS across several domains, most substantially Parcel Domain. Day-to-day work involved building and maintaining services in Spring, working with messaging infrastructure (RabbitMQ, SNS/SQS), and supporting deployments across ECS, EC2, and Lambda. Test-driven throughout. Gained substantial experience in high-volume systems where correctness and observability mattered.

Java Developer / Engineer, Wynne Systems

Aug 2018 — Apr 2020

Built and maintained SOAP and REST integration interfaces for Rental Man, an IBM-native monolith. Work spanned interface development, specification writing, and managing the merge strategy for releases across SaaS and on-premise customer codebases.

Learning Systems Advisor, Leeds Beckett University

Aug 2016 — Jun 2017

Degree placement year. Technical support for the university's learning systems and contributor to several web projects. Built a personal data visualisation project in D3.js and led the redesign of the staff and student VLE support pages.

WRITING

Sustaining the Product Engineer

How the engineer's role is changing as the medium of code production changes, and what disciplines have to be deliberately rebuilt to sustain it.

Where the Artefacts Live

The proliferation of written artefacts in AI-assisted engineering, the distinct functions they now serve, and how to decide where each belongs.

The Team That No Longer Fits

Why the standard engineering team is structured around a scarcity that no longer obtains, and what team composition the new conditions actually require.

The Bottleneck Moved

Why code review is the next part of the engineering process that needs to be redesigned around AI tooling.

Published at github.com/tobywritescode/articles

PROFILE

Software engineer at the foundational layer of a digital bank, working on the core ledger and the integration surface the rest of the business builds on. Increasingly working in the product engineer mould: owning outcomes end-to-end, integrating AI tooling deeply into the engineering practice rather than as an afterthought, and writing publicly about how engineering work is changing under it.

Looking for senior roles in fintech where the work has weight and the thinking matters.

SKILLS

Python enthusiast first. Also fluent in JVM languages (**Java**, **Spring**), **SQL**, **AWS**, **Docker**, and **Git**. Comfortable across the rest of the standard stack; less interested in inventorying it.

EDUCATION

BSc Computing

First Class Honours

Leeds Beckett University

2014 — 2018