Jose de carvalho junior

+55 11 99598-7118 || [msqj.com.br](https://msqj.com.br/) || [junior@jcarvalhojr.com](mailto:junior@jcarvalhojr.com) || [Linked In](https://www.linkedin.com/in/jcarvalhojr/)

Biography

Technology Executive with more than 10 years of experience in board positions, Presidency and founder in the Financial industry, payments and Fintechs.

Bachelor of Computer Science, master's degree from UFPR and several courses. I believe in 'Lifelong learning' concept and I’m always learning something. I read about 20 books a year and I love to learn.

My professional history is composed of strategic activities as a leader of national companies, just like Confidence Exchange Bank, where I was CIO and Brazil Prepaid that I founded, I was CEO and now, as BPP (it’s a rebrand), I act as CIO, Products and Innovation.

I obtained relevant results regarding innovation in the area of ‘open loop’ cards (Visa Schema), being the first to create a virtual card product in Brazil in partnership with Paypal ([link](https://paypalyes.bpp.com.br/)), then VTM with 7 currencies, instant issuance of Visa cards, digital account (in 2014), the first with Visa NFC certified in Brazil, the Watch Swatch Bellamy prepaid card issuer ([link](https://www.swatch.com/pt_br/collections/bellamy-brasil/)), generate virtual cards Visa for Mastercard cardholders to buy tickets for Olympic 2016, be the first Visa global issuer in pseudo accounts ([link](https://developer.visa.com/capabilities/vpa)), payment bracelet([link](https://bpptag.com.br/)), mobile payment wallet ([link](https://www.clientesa.com.br/mobile/68126/bpp-lanca-carteira-digital)), among others.

I am an expert in solving complex problems by building innovative solutions, such as the virtual solution for buying Olympic tickets[(link)](http://globoesporte.globo.com/paralimpiadas/noticia/2016/09/rio-2016-tem-18-milhao-de-ingressos-vendidos-e-supera-marca-de-pequim.html)).

I have already developed several softwares, especially an Online CRM (progdata.com.br) that I sold to Confidence Câmbio in 2009, besides having already worked with infrastructure (I organized all infrastructure of the Confidence Group, especially for the Bank when we installed the dedicated links for access to RSFN / Bacen) and Linux operating system, where I sold setup / configuration of e-mail servers. I have also worked with relational databases, especially SQL Server acting as DBA and PL/SQL Developer (was the basis for the Media monitoring system).

Now I'm studying Machine Learning, in Data Science offered by Stanford University (online). I want to use the concepts of artificial intelligence to make health accessible to the population.