Jose de carvalho junior

+55 11 99598-7118 | junior@jcarvalhojr.com | <https://www.linkedin.com/in/jcarvalhojr/>

# Summary

A little of my trajectory!

I am a bachelor with a master's degree in computer science. Right at the beginning had three trainees, some of them even before starting college, after that system support and, systems development, relational data base administration, people management and and now direction.

I worked in information technology, from science to engineering, for a long time , and this allowed me to be a pioneer in some innovations such as the virtual card for payment in e-commerce and online use, instant issuance of visa cargo card , payment bracelet ( a good use to avoid contact! This was in 2015. ), mobility solutions for allowance payments among several others.

In addition, my last two performances were:

At the Confidence Group, I arrived in 2009 structuring the company information technology company to be acquired by a multinational and creating a program manager company for prepaid travel cards (Visa Travel Money). Here we made the first LAC instant issue card (VTM) with personalized (all via web). Here came alive the MSQJ (more luck than judgment), subject for another forum.

Then, in 2013, I founded a new company Brasil Pré-Pagos, a specialist in 'pre-paid' in the Americas, a principal member of Visa (a non-bank card issuer - another innovation), which later remodeled its brand to BPP, becoming a formal Payment Institution (IP), authorized by Brazilian Central Bank.

Today, BPP has financial products without bank dependencies and my focus is on products and innovation.

Now, I am more actively involved with Brazilian instant payments (PIX).

Long Life learning .....

Money, Card, NFC, Cellular , Payment, among others, are problems where the solution is part of my knowledge and influence in the payment industry in Brazil. With a macro view of business, combined with technical knowledge of how to use technologies to achieve the objectives, with speed and quality, in environments with rapid growth, is my purpose .

# Formação

## Bachelor of Computer UFPR / 2000

## Master Computer Science UFPR / 2004

# Experiência

## BPP(Barueri/SP)

CIO, CPO and Innovation / 2018 – current

We started operations outside Brazil, in partnership with Visa; we made projects in Miami and Colombia to cross-border issue VTM. Then, BPP becomes an IP (Payment Institution) regulated by Bacen and obtains the bank code 301. From then on, my focus was on implementing the solutions that make us independent from Banks, with a payments account (301) (just like a bank account), TED (with SPB integration), payment slips / boleto (direct integration with CIP/COMPE) and reformulation of all our products, previously dedicated to cards. I implemented the Lean Agile methodology for development, making the team more productive and independent. (I used Amazon AWS technology, including serverless, microservice architecture with Cassandra, ElasticCache, Elastic Search, Kafka and development in PHP, Java)

*CEO and Co-Founder / 2013 - 2018*

First LATAM company dedicated to prepaid card (open loop).

In practice, I created the company, that is, assembling the team, choosing people, culture, technology, process and results.

Besides the creation of Brazil's first digital account, we work hard with our partner, Visa, to be considered in 2017, one of the  most innovative Visa issuer worldwide.

Here, I set up the company and the purpose: to change people's relationship with money. I used 100% AWS ( Amazon ), and in 6 months we launched our first big project with PayPal (Brazil's first virtual card), in 2016 launched the first payment bracelete (we licensed to Bank Bradesco use in the Olympic Games), nfc cards, payment sticker, tokens, allowance cards (Turma da Mônica, Capricho e PlayStation) etc, in addition, until now, we are the only one issuer in Brazil issuing a VTM (Visa Travel Money) card with 7 currencies, I also created the environment of Open APIs to promote fintechs. (We used Amazon AWS Cloud, Google Applications for productivity - email, spreadsheets, documents etc, PHP development, Phyton, SQL Server and MySql)

## Banco Confidence de Câmbio (Travelex)(São Paulo/SP)

## CIO / 2009 - 2013

I enter to rebuild the information technology. I Organized the team, updated the technology used (hardware and software), I was the first CIO, from a financial institution, in Brazil to use email in the cloud (It was a Microsoft ‘case’). I coordinated the development and migration of a new exchange operating system (SOC - Exchange Operating System) that, among other benefits, significantly reduced the customer service time inside de brunches. I was also CIO of SACs, a prepaid program manager startup specialized in travel cards, in addition to deploying card processor, embossing integration and development of a management systems, we also created customer service solution that gave autonomy to dispute online transactions.

(I used Microsoft technology, such as Windows desktop and server, Office 365 (formerly BPOS) and servers in datacenters, development in PHP, Java and Javascript) // Elected one of the 50 best CIOs in Brazil by Computerworld in 2012.

## M&C Comunicação (Curitiba/PR)

### IT Director / 2001 – 2009

In addition to deploying all software and hardware technology, I developed the integrated platform for capturing, storing, processing and managing Media, with which it was possible to optimize 80% of the time to collect information and this was the engine to created new products such as News Clipping, including TV and Radio and Media monitoring, widely used by federal governments ministries to monitoring media news. (I used Microsoft technology, such as Windows NT and SQL Server, ASP development)

## Intertechne (Curitiba/PR)

### DBA and Full Stack Developer / 1997 – 2002

# Awards e Recognition

Speaker at the Visa 2019 payments forum , held in Chicago / USA