Fernando Cardoso
Architect Software & Solution Architect | Tech Lead | Software Developer

SUMMARY

- Over 30 years of software development experience in banking, financial services, and insurance sectors.
- Expertise in .NET, Java, Kotlin, Python, Golang, AWS, Azure, Angular, React, and DevOps tools.
- Proven track record as Software Architect and Tech Lead delivering scalable solutions using microservices, cloud architectures (AWS, Azure), and messaging systems (SNS, SQS, RabbitMQ).
- Strong background in Agile methodologies, Scrum, and software design patterns with hands-on experience in API development, Terraform, Kubernetes, and CI/CD pipelines.
- Led multiple international projects integrating complex systems for clients like Santander, BMW, Mastercard, Safra Bank, and Itaú Unibanco.

TECHNICAL SKILLS

Main Technical Skills	.NET (22 yr.), Java (7 yr.), Kotlin (4 yr.), Python (4 yr.), Go (4 yr.)
Programming Languages	C# (7 yr.), Dart, Go (4 yr.), Java (7 yr.), Kotlin (4 yr.), Python (4 yr.), TypeScript
JavaScript Frameworks	Angular (4 yr.), jQuery, NestJS, React (3 yr.)
.NET Platform	ASP, ASP.NET MVC, Entity Framework, .NET (22 yr.), .Net WCF, SignalR, Visual Basic .NET
Android Libraries and Tools	Kotlin (4 yr.)
JavaScript Libraries and Tools	Mustache, NHibernate
AI & Machine Learning	RAG
Wordpress Ecosystem	WooCommerce API
Mobile Frameworks and Libraries	Xamarin
Data Analysis and Visualization Technologies	Cognos, Power BI
Databases & Management Systems / ORM	IBM DB2, Microsoft SQL Server (4 yr.), NHibernate, Oracle Database, SQL, SSIS

UI Frameworks, Libraries, and Browsers	jQuery, Kendo UI
Cloud Platforms, Services & Computing	AWS (6 yr.), Azure
Amazon Web Services	AWS Cloudformation, AWS S3 (4 yr.), AWS SQS
Deployment, CI/CD & Administration	DevOps, Jenkins
Platforms	ERP, Red Hat OpenShift Container Platform, SharePoint, Umbraco
Version Control	Git (4 yr.), Github Actions
Message/Queue/Task Brokers	Kafka, RabbitMQ
SDK / API and Integrations	Keycloak, Web API, WooCommerce API
Virtualization, Containers and Orchestration	Kubernetes (4 yr.), Terraform
Scripting and Command Line Interfaces	PowerShell
Methodologies, Paradigms and Patterns	Scrum, UML
Other Technical Skills	C4 Model, Java 17, Ocelot, Telerik, TOGAF, Visual Basic

WORK EXPERIENCE

Senior Software Engineer - NTT DATA Europe & Latam (Software development for Santander Bank)

Duration: July 2026 - September 2026

Summary: Development of software solutions using C# and Angular for Santander Bank, a major global financial institution.

Responsibilities:

- Developed software components using C# and Angular.
- Collaborated with team members to deliver banking solutions.

Technologies: C#, Angular

Senior Software Engineer - act digital (Software development projects for BMW Group)

Duration: January 2026 - March 2026

Summary: Software development projects for BMW Group, a leading automobile manufacturer, involving international team collaboration.

Responsibilities:

- Developed software using C# and Angular.
- Interacted with international teams and participated in Scrum ceremonies conducted in English.

Technologies: C#, Angular

Solution Architect / Tech Lead - Conquest One (Software solutions definition with innovation team)

Duration: October 2025 - December 2025

Summary: Collaborated with the client innovation team to define software solutions for Mastercard clients and partners.

Responsibilities:

- Participated in defining software solutions for Mastercard clients and partners.
- Provided technical leadership and architectural guidance.

Software Architect - Leega (AWS Architecture definition for Safra Bank)

Duration: May 2025 - July 2025

Summary: Defined AWS cloud architecture for Safra Bank, a Brazilian financial institution, to enhance cloud infrastructure and services.

Responsibilities:

- Helped define AWS architecture for Safra Bank projects.
- Ensured cloud solutions met client requirements and best practices.

Technologies: AWS

Software Development Specialist - IVENTIS (Maintenance of Dotnet projects for InterPag)

Duration: February 2025 - May 2025

Summary: Participated in a Scrum team focused on maintenance and enhancement of Dotnet projects for InterPag, a payment solutions provider.

Responsibilities:

- Maintained and enhanced Dotnet applications.
- Collaborated within Scrum team to deliver project goals.

Technologies: .NET

Specialist Software Architect - Compass UOL (Maintenance of Dotnet APIs for Carrefour Bank card processing)

Duration: August 2024 - November 2024

Summary: Maintained Dotnet APIs responsible for card processing services for Carrefour Bank, a major retail bank.

Responsibilities:

- Maintained and supported Dotnet APIs related to card processing.
- Ensured system reliability and performance.

Technologies: .NET

Senior Software Engineer - Itaú Unibanco (Software development for Itaú Unibanco)

Duration: March 2024 - June 2024

Summary: Delivered software development activities for Itaú Unibanco, one of the largest banks in Brazil, using modern cloud and development technologies.

Responsibilities:

- Participated in Scrum team delivering software solutions.
- Developed using .NET, AWS, Terraform, APIs, SQL Server, and GitHub Actions.

Technologies: .NET, AWS, Terraform, API, SQL Server, GitHub Actions

TechLead - CBYK Consultoria (Application governance support for Crefisa IT team)

Duration: October 2023 - December 2023

Summary: Provided application governance support to Crefisa IT team, a financial services company, using container orchestration and CI/CD tools.

Responsibilities:

- Supported application governance using OpenShift, Kubernetes, Jenkins.
- Worked with C#, Oracle, and API technologies.

Technologies: OpenShift, Kubernetes, Jenkins, C#, Oracle, API

Software Architect - Globalweb Corp (Architecture documentation for government client PMESP)

Duration: May 2023 - August 2023

Summary: Documented architecture of on-premises microservices applications for PMESP, the São Paulo Military Police, enhancing system clarity and maintainability.

Responsibilities:

- Documented software architecture for microservices applications.
- Worked with technologies including C#, RabbitMQ, Ocelot, KeyCloak, and Dart.

Technologies: C#, RabbitMQ, Ocelot, KeyCloak, Dart

Solution Architect - Tata Consultancy Services (Software development and architecture for Banco Itaú and other financial clients)

Duration: August 2018 - August 2022

Summary: Supported multiple squads at Banco Itaú and other financial institutions developing cloud-native and microservices solutions using AWS and modern programming languages.

Responsibilities:

- Developed software using AWS, Kafka, Angular, C#, Lambda, SQS, CloudFormation, DynamoDB, Kubernetes, Java, Kotlin, Python, Golang.
- Provided TOGAF architectural guidance.
- Collaborated with squads for Banco Itaú, Banco PAN, Porto, and BrasilSeg.

Technologies: AWS, Kafka, Angular, C#, Lambda, SQS, CloudFormation, DynamoDB, Kubernetes, Java 11 & 17, Kotlin, Python, Golang, Powershell, BackStage

Software Architect - Talento Informática (Multiple customer projects including payment gateway integration)

Duration: June 2017 - July 2020

Summary: Delivered multiple software projects for various customers including development of a payment gateway integrated with BIN acquirer company.

Responsibilities:

- Developed software solutions using .NET, Java 8, React.js, Typescript, NestJS, Xamarin, Umbraco 13, nopCommerce, PowerBI.
- Led payment gateway integration project.

Technologies: .NET, Java 8, React.js, Typescript, NestJS, Xamarin, Umbraco 13, nopCommerce, PowerBI

Software Architect - Talento Informática (Software analysis, design, and architecture definition)

Duration: November 2016 - May 2017

Summary: Performed software analysis, design, and architecture definition including creation of proof of concepts and coaching development teams.

Responsibilities:

- Conducted software analysis and design using C4 and UML diagrams.
- Supported pre-sales with estimations and technical interviews.
- Coached development teams on best practices.

TechLead - Talento Informática (Technical leadership for insurance sector clients)

Duration: February 2014 - October 2016

Summary: Led software development teams for multiple insurance sector clients delivering solutions with Microsoft and web technologies.

Responsibilities:

- Led development teams and distributed tasks.
- Coached teams on best practices and Scrum.

- Developed software using C#, ASP.NET 4.5, VB6, JQuery, SignalR, WCF, Web API, NHibernate, Entity Framework, SSIS, Kendo UI/Telerik, DB2, SQL Server.

Technologies: C#, ASP.NET 4.5, VB6, JQuery, SignalR, WCF, Web API, NHibernate, Entity Framework, SSIS, Kendo UI/Telerik, DB2, SQL Server

Software Architect - Trinks (Web software development for startup Trinks)

Duration: September 2011 - February 2013

Summary: Defined and implemented software architecture and developed web software for Trinks, a startup focused on appointment scheduling and service management.

Responsibilities:

- Defined and implemented software architecture.
- Developed complex features and conducted code reviews.
- Distributed tasks and supported team members.

Software Architect - Stefanini (Software architecture and development for Eletrobras projects)

Duration: June 2010 - September 2011

Summary: Defined and implemented software architecture for multiple projects for Eletrobras, a major Brazilian energy company, including web and desktop applications.

Responsibilities:

- Defined and implemented software architecture.
- Developed code generators and integrations.
- Configured development environments and conducted code reviews.

Technologies: Web-based and desktop applications

Software Architect - BRQ (Software architecture for multiple internal systems)

Duration: December 2008 - June 2010

Summary: Defined and implemented software architecture for multiple internal systems, including creation of code generators and UML diagrams.

Responsibilities:

- Created software architecture and design diagrams.
- Developed code generators to ease development.
- Conducted technical interviews and distributed tasks.

TechLead - BRQ (ERP system development for BrasilPrev)

Duration: November 2007 - November 2008

Summary: Led a team of 6 developers to build an ERP system for BrasilPrev, a Brazilian insurance company.

Responsibilities:

- Led development team and distributed activities.

- Designed and implemented software.
- Conducted code reviews.

Senior Software Developer - BRQ (ERP software development for insurance company)

Duration: July 2006 - November 2007

Summary: Part of a large development team working on ERP software for an insurance company, focusing on design, implementation, and testing.

Responsibilities:

- Designed and implemented software components.
- Developed unit tests and software integrations.
- Designed and developed databases.

Software Developer - Living Consultoria (Software development for multiple customers including TV Globo)

Duration: May 2002 - July 2006

Summary: Designed and developed dozens of software solutions for various customers, notably for TV Globo, a major Brazilian media company.

Responsibilities:

- Designed and developed software applications.
- Designed and developed databases.

EDUCATION

- **FIAP Associate Degree, IT Management**
  August 2022 - July 2024

CERTIFICATION

- **Professional Scrum Master™ I (PSM I)**
- **Microsoft Certified: Azure Fundamentals**