

Artur Rios

SENIOR SOFTWARE ENGINEER

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Summary

Senior Software Engineer with a decade of experience building back-end systems and full-stack applications, primarily with .NET and AWS. Specialized in the financial sector, with work in foreign exchange, derivatives, and payments at Itaú, BTG Pactual, and XP Inc., including regulatory integrations, data reconciliation, and cloud modernization.

Experience

XP Inc. | Senior Software Engineer

09/2026 – present

Develop software for XP Empresas, the business-banking unit of XP Inc. (R\$1.5 trillion in client assets), focused on financial products and payment services. Currently building **XP Empresas Pay**, XP's card-acquiring and payments platform for corporate clients, launched in July 2026.

Technologies: .NET, React, Azure DevOps, TypeScript

CI&T | Senior Software Developer

08/2025 – 08/2026

Consultant for **Itaú Unibanco's** foreign exchange and derivatives area. Itaú is Brazil's largest FX bank and has led B3's OTC derivatives ranking for nine years.

- Built and maintained a .NET API integrating manually managed derivatives portfolios with the bank's internal risk systems, improving reliability and efficiency.
- Evolved an ETL-based accounting reconciliation platform, ensuring data consistency and traceability to meet audit requirements.
- Helped shape the platform's cloud modernization from day one, contributing to architecture decisions, technical standards, and component development.

Technologies: .NET, Angular, VBA, AWS

BRQ Digital Solutions | Software Developer

07/2023 – 08/2025

Consultant for **BTG Pactual**, Latin America's largest investment bank, on foreign exchange (FX) systems across the full transaction lifecycle.

- Integrated FX operations into the back-office system and maintained communication with Banco Central do Brasil and the SWIFT network.
- Implemented regulatory requirements and new features, and resolved operational issues.
- Migrated legacy systems to the cloud and built custom reports.

Technologies: .NET, React, AWS (DynamoDB, RDS, SQS, SNS), TypeScript

Pantheon Inc. | Software Engineer

08/2022 – 05/2023

Built and maintained research applications for **ExxonMobil** professionals in areas such as chemical products, industrial equipment, and human resources, working across back-end, front-end, databases, and deployment in an agile team.

Technologies: .NET, Angular, React, Azure DevOps, TypeScript

Accenture Brasil | Application Development Analyst**10/2021 – 08/2022**

Modernized the front-end of the back-office system at **Santander Brasil**, a bank with 50+ million clients, during COVID-19, replacing paper-based signatures with digital ones. Worked on features, unit tests, deployment, and system integrations in an agile squad.

Technologies: Java, Angular, TypeScript

Assistpay | Software Developer**11/2018 – 09/2021**

Full-stack developer for internal systems, with on-premises and cloud deployments. Contributed to a full-system refactor, from database to UI, to scale onboarding of new clients, and built debt-recovery solutions (negotiation portal, automated email/SMS campaigns, chatbot) for clients such as **Sky**, **Neoenergia**, and **Cogna**.

Technologies: .NET, Angular, AWS (RDS, SES), Jenkins

Cedro Technologies | Software Developer Intern**04/2018 – 11/2018**

Developed software for investment brokerages in Scrum teams: the back-end of a suitability questionnaire that profiles new investors, and a full-stack module for managing broker compensation.

Technologies: Java, Hibernate, .NET, Angular, SQL Server

Freelance Web Developer**07/2016 – 12/2017**

Built websites for small local businesses, such as bakeries and convenience stores, and portfolio websites for photographers, using HTML, CSS, JavaScript, and Bootstrap.

Education

Universidade de São Paulo – USP/Esalq**2025 – 2026**

MBA in Software Engineering

Universidade de Mogi das Cruzes**2016 – 2021**

Bachelor's in Information Systems

Escola Técnica Estadual Presidente Vargas**2013 – 2015**

Mechatronics Technician

Technical Skills

Languages & Frameworks: C#, .NET / ASP.NET Core, Entity Framework, Angular, React, TypeScript, Java (Spring, Hibernate), Python, VBA

Cloud & DevOps: AWS (Lambda, S3, RDS, DynamoDB, SQS, SNS, SES, EC2, Batch, CloudWatch), Azure DevOps, Jenkins

Data: ETL pipelines, SQL Server, PostgreSQL, MySQL, SQLite, Redis, DynamoDB

Domain: Payments & acquiring, foreign exchange, derivatives, SWIFT, Banco Central do Brasil integrations

Practices: Software architecture, Agile/Scrum, unit testing, code review

Languages

Portuguese (native) · English (C2)