

# Rafael Lopes

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**Title:** Financial Services Consultant

**Location:** Porto, Portugal

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## Summary

Banking professional with experience in regulatory compliance, digital transformation, and financial risk management. Technical knowledge of banking regulations and emerging fintech solutions. Seeking to join a Big4's financial services consulting team.

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## Experience

**Caixa Geral de Depósitos – Porto**

*Risk and Compliance Specialist*

*March 2021 – Present*

- Implemented Basel III compliance frameworks and stress testing models.
- Developed AML/KYC policies and procedures to meet regulatory requirements.
- Conducted risk assessments of new digital banking initiatives.

**Banco Santander Totta – Lisbon**

*Digital Banking Analyst*

*January 2019 – February 2021*

- Supported implementation of digital banking platforms and mobile apps.
  - Analyzed customer journey and identified process optimization opportunities.
  - Collaborated with IT teams to enhance digital banking security.
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## Education

**Porto Business School – Porto**

*MSc in Finance and Risk Management*

*2017 – 2019*

**University of Porto – Porto**

*BSc in Economics*

*2014 – 2017*

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## Skills

- Banking regulations (CRD IV/CRR, MiFID II)

- AML/KYC compliance frameworks
- Fintech and digital banking solutions
- Portuguese (native), English (fluent), Italian (basic)
- Strong problem-solving and analytical thinking