Cristiano Ozanich Monteiro

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Professional Summary

Accomplished **Head of Software Engineering** with over 26 years of experience, leading software development initiatives across fintech, insurtech, healthtech, and telecommunications sectors. Proven track record of steering two fintech startups from inception to acquisition and creating innovative digital platforms that handle millions of transactions monthly. Expertise in **cloud technology strategy**, **microservices architecture**, **AI**, **machine learning**, and **agile methodologies**. Strong leadership in managing cross-functional, geographically distributed teams, fostering innovation, and delivering large-scale, high-performance solutions that drive business growth and operational efficiency across diverse market segments.

Professional Experience

Founder & CTO | WT9 Tecnologia & Marketing Digital

January 2015 – Present | São Paulo, Brazil

- Spearheaded the development of fintech platforms managing over **10 million** transactions per month, with an annual transaction volume exceeding **R$ 5 billion**.
- Led software development, cloud technology strategy, and architecture for multiple clients, resulting in reduced infrastructure costs by 25% and a 30% improvement in platform scalability.
- **Head of Software Engineering for YumePay**: Developed secure, scalable payment gateways, integrating multiple financial institutions.
- **Head of Software Engineering for Trigg Brasil**: Improved system performance by 30% through microservices architecture and cloud-native technologies.
- **Head of Software Engineering for Gloria Beauty**: Delivered a comprehensive platform connecting service providers and clients, driving user engagement by 40%.
- **Head of Software Engineering for Rede Celer**: Developed a payment processing platform, reducing transaction time from 12 seconds to 1.5 seconds.
- **Head of Software Engineering for Santuu Bike Ecosystem**: Led the development of Brazil's largest digital platform for cyclists, supporting a 200,000 user base.
- **Head of Software Engineering for Neurotech**: Directed AI-driven credit decisioning systems used across financial institutions, improving loan approval times by 50%.

Software Engineering Manager | TransUnion

August 2012 – January 2015 | São Paulo, Brazil

- Managed large, multidisciplinary teams for the Crivo Decisioning Platform, overseeing product innovation and integrating connectors for various data sources, leading to a 40% increase in data processing efficiency.
- **Interim CTO (Sept 2013 – Feb 2014)**: Directed the Crivo product development and innovation strategy for a team of 48 members, increasing platform reliability by 30% and reducing deployment time by 25%.

Telecommunications Systems Analyst | Ericsson

September 1996 – April 2004 | São Paulo, Brazil

- Designed and implemented solutions for next-generation networks (NGN) in Brazil, Sweden, and the USA, contributing to major international telecommunications projects.
- Developed mobile number portability solutions, increasing operational efficiency for multiple carriers across Latin America.

Education

MIT Sloan School of Management
Executive Education, Artificial Intelligence (2018)

Sigmoidal
Specialization, Artificial Intelligence, Deep Learning, Computer Vision (2023)

Universidade Sant'Anna
Bachelor of Science, Computer Science (2001–2004)

Certifications

- **Certified Scrum Master** (Scrum Alliance)
- **English Proficiency Certificate** (Duolingo)

Key Projects

- **PIX Gateway**: Developed Brazilian instant payment gateway for Rede Celer (*Node.JS, MongoDB, Azure*), reducing transaction processing times by 80%.
- **Fraud Detection Platform**: Implemented biometry-based fraud detection using AI technologies like **AWS Rekognition** and **OpenCV**, cutting fraud detection time by 50%.
- **Bom Pra Crédito:** Developed a fully digital loan experience for the largest credit marketplace in Brazil.

Skills

- **Fintech & Payments**: Expertise in digital banking, credit platforms, and payment gateways
- **Programming & Frameworks**: Python, Django, Node.js, Golang
- **Cloud Technologies**: AWS, Azure, Heroku
- **Databases**: PostgreSQL, MongoDB, Redis, MySQL
- **Methodologies**: Scrum, Kanban, CI/CD pipelines, TDD, DDD
- **AI & Machine Learning**: Computer Vision, Neural Networks, Fraud Detection, OpenCV

Languages

- **English**: Fluent
- **Portuguese**: Native
- **Spanish**: Limited Working
- **Swedish**: Elementary

Awards & Honors

- **eRave Award (TransUnion)**: Recognized for leadership and significant contributions to the technology team, driving a 25% increase in platform efficiency.
- **Technology Award (Crivo | TransUnion)**: Awarded for innovations in the Crivo platform, improving decision-making processes across financial institutions.
- **Certificate of Appreciation (Ericsson USA)**: Acknowledged for outstanding performance and contributions to software systems development.