Contact

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www.linkedin.com/in/lmelo (LinkedIn)

Top Skills

Vibe Coding

IT Consulting

Supplier Evaluation

Languages

English

Certifications

AI Agents for Product Leaders

Vibe Coding from Scratch

Becoming a Chief AI Officer

Design Thinking: Understanding the Process

Leading Talent Development in the Era of AI

Luís Melo

CIO/CTO | Senior IT Advisor | Strategic IT Solutions
Portugal

Summary

Dynamic, results-driven IT Executive with over 20 years' of expertise in advancing technology strategies and operational frameworks across a high-growth, fast-paced organisation. Known for guiding transformative digital initiatives, aligning IT architecture with business goals, and enhancing data and cybersecurity strategies, emphasising sustainable growth and risk management. Proven ability to lead cross-functional teams, integrate M&A systems, and create scalable IT infrastructures in complex environments. Recognised for establishing cloud-based solutions, and AI/ML-driven insights to empower data-driven decision-making and agile methodologies. A trusted C-suite advisor with a consistent track record of cost efficiencies, IT infrastructure modernisation, and impactful change enablement. Ready to drive strategic value and operational advancements within a forward-thinking organisation.

Experience

Self-employed
CIO/CTO | Senior Information Technology Advisor
April 2024 - Present (1 year 2 months)
Europe

During a planned sabbatical while identifying the ideal CIO, CTO, or Executive IT Director role within Europe, provides IT advisory services, roadmaps, and scalable solutions to various clients.

Montepio
13 years 3 months

CIO/ Executive IT Director
March 2016 - March 2024 (8 years 1 month)

As a pivotal member of the Board, setting the strategic vision and direction, I led a digital transformation, IT, and data strategy for a 2.5 million-strong customer organisation.

Designed, built and led a team of 150, fostering agile methods to innovate core banking and multichannel architecture. Built a new Azure cloud SOA and data framework with Accenture and Microsoft, optimising AML and fraud detection. Realised €multi-MN annual savings through vendor streamlining and IT operations rationalisation for reinvestment into new cloud, AI/ML, CRM and cybersecurity technologies. Implemented cybersecurity protocols and enabled a robust remote work infrastructure.

IT Director - Head of Strategy and Architecture Department
November 2014 - March 2016 (1 year 5 months)
Lisbon, Portugal

Oversaw strategic digital initiatives post-merger, managed the Montepio i9 Program to modernise IT infrastructure and streamline disaster recovery protocols.

Delivered customer insights by implementing CRM systems, dashboards, and enhanced digital banking channels. Advanced process automation, increasing efficiency and customer engagement through improved online services.

IT Director - Head of Distributed Development Department
January 2012 - October 2014 (2 years 10 months)
Lisbon, Portugal

Led the rollout of a service-oriented architecture, enhancing inter-departmental IT alignment for a bank with 300 branches and 5,000 employees. Managed vendor relationships, notably Accenture, overseeing projects from loan origination to BI systems. Promoted SOA frameworks for a seamless migration from legacy systems, enabling more efficient customer-facing applications.

IT Director - Head of Department
January 2011 - December 2011 (1 year)
Lisbon, Portugal

Led IT integration for a major merger, streamlining systems for 300 branches and consolidating customer data. Delivered efficiencies by restructuring teams, migrating legacy systems, and fostering cultural alignment in merged operations, supporting 2.5 million clients across Portugal.

Finibanco
IT DIRECTOR
December 2007 - February 2012 (4 years 3 months)

Directed digital transformation through the 2008 financial downturn, developing BI systems and loan workflows while adapting IT strategy to

budget constraints. Built a pipeline for tech talent with university partnerships, attracting skilled graduates for innovative projects. Enhanced customer service through new front-office solutions and modernised management information systems.

Finibanco
7 years

IT Manager
2005 - 2007 (2 years)
Porto, Portugal

Advanced SOA strategy with IBM, improving system interoperability across banking applications. Integrated web services, facilitating collaboration and information sharing across departments. Reported directly to the CEO, supporting the main bank on core application development.

IT Project Manager
2000 - 2005 (5 years)
Porto, Portugal

Developed Portugal's first online brokerage platform, positioning Finibanco as a digital pioneer in trading services. Fostered agility in IT operations, forming a semi-autonomous team for efficient project execution.

IDITE Minho
Researcher
August 1999 - September 2000 (1 year 2 months)

Univ Minho
Researcher
October 1998 - September 2000 (2 years)

Education

Cambridge Judge Business School
Executive MBA, Business/Commerce, General · (September 2025)

Nova School of Business and Economics
PAGT - Avanced Program for the Top Management

Universidade Católica Portuguesa
Master, Finance

Universidade do Minho

Master, Computer Science

Universidade do Minho

Lic, Electronics Eng.