Mateus Lazarus

Senior Full-Stack Product Engineer

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Open to Relocation to the EU or Canada

Professional Summary

With over 6 years of software engineering experience, I specialize in operating within highly regulated, high-stakes markets where technical reliability directly intersects with core business strategy. I operate with high agency—owning initiatives end-to-end from strategic planning and domain discovery to technical execution and post-implementation metrics.

Technical Skills

Domain Expertise: Agentic Workflows (advanced), AI Model Context Protocols (MCP) (advanced), Retrieval-Augmented Generation (RAG) (advanced), LangGraph (intermediate), Claude Code (advanced), OpenAI Codex (advanced), Hermes Agent (advanced), OpenRouter (advanced), Vortex (intermediate), Amazon Bedrock (advanced), Gemini Enterprise Agent Platform (advanced)

Frameworks: Next.js (TypeScript) (advanced), React.js (JavaScript / TypeScript) (advanced), Node.js (JavaScript) (advanced), Express.js (JavaScript) (advanced), Fastify (JavaScript / TypeScript) (advanced), Angular (TypeScript) (intermediate), TailwindCSS (CSS) (advanced), .NET (C#) (expert), Scala (JVM) (intermediate)

Data & Analytics: Clojure (advanced), ClojureScript (advanced), Datomic (advanced), Databricks (intermediate), Apache Spark (intermediate), Google BigQuery (advanced)

Tools & Platforms: PostgreSQL (advanced), GCP (advanced), AWS (EKS, Fargate, Lambda, S3) (advanced), Terraform (advanced), Docker (advanced), Kubernetes (advanced), Kafka (advanced), Redis (advanced), Grafana (advanced), Datadog (advanced), Prometheus (advanced), Splunk (advanced), New Relic (advanced), Honeycomb (advanced), Playwright (advanced), Reqnroll (advanced), SpecFlow (advanced), Linear (advanced)

Business & Product: SAP (advanced), Accounting & Regulatory Accountability (advanced)

Professional Experience

Software Engineer — Nubank

October 2025 – Present · São Paulo, Brazil · São Paulo, Brazil

Largest digital bank in Latin America (BR, CO, MX, US)

- Co-founded the Reconciliation team within Global Platforms & Core Banking, operating in an English-first, async international team across 4+ time zones.
- Led the end-to-end discovery and architecture for expanding reconciliation pipelines to support global debit products, collaborating directly with cross-functional stakeholders across four countries.
- Re-engineered 2 legacy services processing 100M+ daily transactions, achieving 100% observability, refactoring model designs, and enabling automated, real-time tracking of core operational KPIs.

- Accelerated engineering throughput across the team to 6–8 PRs per engineer weekly with <1 day review turnaround time by optimizing development workflows.
- Applied SAP ERP and accounting/regulatory accountability knowledge to reconciliation and financial-control workflows, strengthening audit readiness and reducing manual financial exposure.
- Created the federated AI plugins marketplace for my entire Business Area (larger in scope than a Business Unit at Nubank), adopted by 150+ people — a shared plugin solution for Codex and Claude Code that standardizes AI-assisted development.

Technologies: Distributed Systems, Microservices, Kubernetes, Kafka, Grafana, Prometheus, AWS, SAP, LangGraph, Claude Code, Codex

Software Engineer — Stone Co.

April 2022 – August 2025 · São Paulo, Brazil · São Paulo, Brazil

Nasdaq-listed payment fintech (similar to Stripe/Adyen)

- Architected high-scale full-stack applications and microservices handling 12B+ annual requests while maintaining 99.95%+ uptime and >95% unit test coverage.
- Designed and launched an internal Next.js/TypeScript application for risk analysts, turning a complex 10-page manual workflow into a streamlined UI that cut processing time by 50% and removed user errors.
- Provisioned and managed cloud infrastructure using Terraform, Docker, and Kubernetes, implementing CI/CD pipelines via GitHub Actions and Azure Pipelines.
- Integrated observability, logging, and data analytics solutions utilizing Datadog, Grafana, Splunk, and Google BigQuery.

Technologies: .NET, Next.js, Azure, Kafka, Docker, Kubernetes, Terraform, Datadog, Grafana, Splunk, Google BigQuery

Full-Stack Software Engineer — Independent Contractor

January 2019 – April 2022 · São Paulo, Brazil

Independent full-stack product engineering for commercial clients

- Delivered bespoke full-stack web platforms using Node.js, TypeScript, React, Express, and PostgreSQL/MySQL for commercial clients.
- Built end-to-end CRM and access control systems for Atenas Fit, automating membership monitoring, entry security, and unpaid customer tracking to improve retention and operational efficiency.
- Designed and shipped a logistics and inventory (estoque) desktop application for a local market using .NET and Windows Forms (WinForms), giving the client real-time stock tracking and replenishment control.

Technologies: Node.js, React, Express, PostgreSQL, MySQL, .NET, Windows Forms (WinForms)

Selected Projects

Specialized Risk & Credit Analysis Platform — at Stone Co.

Led and built an internal web platform for risk analysts using Next.js, TypeScript, and Google Scripts to streamline complex business registration and risk assessment workflows.

- Reduced a tedious 10-page, 40-minute manual process by 50%, drastically improving operational agility, user satisfaction, and eliminating human data-entry errors.
- Modernized Stone's core risk analysis infrastructure, replacing a legacy monolith with scalable microservices supporting high-value assessments exceeding R$20M (~USD 5M) per evaluation.

Technologies: Next.js, TypeScript, Google Scripts, Microservices

Links: site

Global Core Reconciliation & Operations Platform — at Nubank

Architected and scaled the global reconciliation platform governing Mastercard clearing, settlement, chargebacks, and fee collections across BR, CO, MX, and US, processing 100M+ customer transactions daily.

- Improved platform accuracy to reduce annual financial exposure from ~USD 240M to under USD 12K within 12 months, providing executive leadership with near-real-time balances.
- Spearheaded company-wide AI adoption by authoring internal AI Model Context Protocol (MCP) guides (+3,350 users, +10,000 views) and hosting hackathons, raising business unit AI engagement from 33% to 86%.

Technologies: Distributed Systems, Microservices, Kubernetes, Kafka, Grafana, Prometheus, AWS, MCP

Credit Product Platform & Short-Term Credit — at Stone Co.

Built and scaled core credit systems from scratch to R$1B+ in portfolio value, increasing capacity from 10K to 1M+ requests per day while maintaining 99.95%+ uptime.

- Engineered automated approval and repayment pipelines managing R$50M+ in short-term credit, delivering sub-2-minute customer approvals.

Technologies: .NET, Azure, Kafka, Docker, Kubernetes, Terraform

Links: site site

Education

Bachelor of Science in Computer Science

Universidade Estácio de Sá · January 2022 – June 2025

- GPA: 9.6 / 10.0

Languages

- English: C1 (Professional)
- Portuguese: Native
- Spanish: Conversational

Areas of Interest

- High-Scale Financial Systems: Distributed Systems, Reliability, Core Banking
- AI & Automation: Agentic Workflows, MCP, LangGraph, Claude Code, Codex, Hermes Agent

Mateus Lazarus · jobs@mateuslazarus.com · Keywords: Agentic Workflows, AI Model Context Protocols (MCP), Retrieval-Augmented Generation (RAG), LangGraph, Claude Code, OpenAI Codex, Hermes Agent, OpenRouter, Vortex, Amazon Bedrock, Gemini Enterprise Agent Platform, Next.js (TypeScript), React.js (JavaScript / TypeScript), Node.js (JavaScript), Express.js (JavaScript), Fastify (JavaScript / TypeScript), Angular (TypeScript), TailwindCSS (CSS), .NET (C#), Scala (JVM), Clojure, ClojureScript, Datomic, Databricks, Apache Spark, Google BigQuery, PostgreSQL, GCP, AWS (EKS, Fargate, Lambda, S3), Terraform, Docker, Kubernetes, Kafka, Redis, Grafana, Datadog, Prometheus, Splunk, New Relic, Honeycomb, Playwright, Reqnroll, SpecFlow, Linear, SAP, Accounting & Regulatory Accountability

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