

Ryan Eloy

Senior Full Stack Developer

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ryaneloy.dev / LinkedIn / GitHub

PROFILE

Senior Full Stack Developer with 7 years of experience turning rough ideas into production systems. Comfortable moving between product thinking, frontend, backend, and infrastructure, with recent work across payment orchestration, card processing, POS systems, ticketing platforms, and AI-powered support at scale. Known for calm technical judgment, clear communication, and ownership in ambiguous, high-stakes environments.

EXPERIENCE

Senior Full Stack Developer / Luby

Jul 2025 - Present

São Paulo, Brazil

- Integrated local acquirers and payment processors into a unified cross-border orchestration layer across Brazil, Mexico, and the US - handling gateway configuration, acquirer-specific parameters, and PCI compliance requirements.
- Analyzed credit card transaction failure patterns to identify decline reasons; implemented retry strategies and routing optimizations to improve approval rates.
- Provided data-driven research on payment routing, fraud thresholds, and market expansion to support product and business decisions.

Frontend Developer / Compass UOL

Jul 2024 - Jul 2025

São Paulo, Brazil

- Delivered full-stack solutions for enterprise clients in the automotive sector, leading frontend implementation in Vue.js.
- Contributed to code reviews and automated testing practices, improving release quality and team velocity.
- Integrated Adobe Experience Manager (AEM) for content delivery, reducing publishing turnaround for marketing materials.

Full Stack Developer / MASP — São Paulo Museum of Art

Mar 2024 - Aug 2024

São Paulo, Brazil

- Built MASP's proprietary ticketing system from scratch - a serverless API on AWS Lambda processing thousands of monthly ticket sales and membership validations, replacing a costly third-party platform.
- Developed a React Native mobile app used by staff for real-time check-in and ticket/membership card validation at museum entrances.
- Integrated multiple payment gateways and POS terminals for seamless visitor checkout.

Software Development Analyst / MJV Technology & Innovation

Jul 2021 - Mar 2024

São Paulo, Brazil

- Worked on BIA, an AI-powered chatbot for Bradesco Seguros - one of Brazil's largest insurance operations, serving millions of policyholders.
- Developed and maintained conversational flows integrated with IBM Watson AI, automating high-volume customer and broker support requests.
- Reduced call center operational costs and average response times by handling frequent queries automatically across multiple channels.

Full Stack Developer / VBMC Consultores

Sep 2019 - Jul 2021

Jundiaí, Brazil

- Started as a trainee and was promoted to systems analyst within the first year.
- Built an internal ERP from scratch for managing consultant activities, partner relationships, and day-to-day operations.
- Developed a meeting recording portal, a job listings platform, and automated report generation tools that streamlined administrative workflows.

SKILLS

Languages

TypeScript, JavaScript, Node.js

Frontend

React, Next.js, Vue.js, React Native

Backend

NestJS, GraphQL, REST APIs, Serverless architectures

Cloud & Infrastructure	AWS (Lambda, ECS, S3), GCP, Docker
Domains & Practices	Cross-border payments, Payment gateway integration, PCI compliance, AI / conversational systems, Agile delivery, Code review, Automated testing

EDUCATION

Cruzeiro do Sul Virtual	Aug 2023 - Aug 2025
Systems Development Analyst, Information Technology	
United Idiomias	Aug 2023 - Apr 2025
English as a Second Language	