

# Ricardo Seródio

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## Banking Operations | Wealth Management | Financial Data Quality | Banking Analytics | AML/KYC

EU-based banking professional with experience in retail banking operations, personal wealth management, investment advisory support and regulated financial environments. Strong background in financial products, credit processes, client relationship management, documentation review and regulatory compliance, including AML/CFT, KYC/CDD and MiFID II.

Combining practical banking experience with financial data quality and banking analytics through a public portfolio covering Python/Streamlit financial tools, term deposit comparison, source mapping, net yield simulation and validation workflows.

Seeking opportunities across Banking Operations, Wealth Management, Financial Research Support, AML/KYC, Financial Data Quality, Banking Analytics and Fintech Operations.

### WORK EXPERIENCE

#### **Crédito Agrícola (Caixa de Crédito Agrícola) • May 2025 – Present**

Portuguese cooperative banking group providing retail banking, credit solutions and financial services to individuals and businesses.

#### **Banking Assistant – Retail Banking Operations • Tavira, Faro, Portugal • Full-time**

- Managed high-volume daily retail banking operations, including client service workflows, cash handling, treasury activities, ATM-related tasks and safe procedures.
- Supported consumer and mortgage credit processes, including documentation review, financial analysis, affordability assessment and client risk profile evaluation.
- Advised clients on insurance, savings and financial products, helping align solutions with individual financial needs, product suitability and risk awareness.
- Performed KYC and Customer Due Diligence (CDD) procedures, supporting compliance with AML/CFT regulations, internal policies and regulated onboarding requirements.
- Reviewed client documentation, onboarding data and account opening requirements, supporting accurate records, operational quality and client data validation.

#### **Banco BiG (Banco de Investimento Global) • May 2023 – May 2025**

Portuguese investment bank focused on personal wealth management, investment advisory, and capital markets, delivering tailored portfolio solutions and financial strategies to individual and institutional clients.

#### **Client Manager – Personal Wealth Management • Loulé, Faro, Portugal • Full-time**

- Delivered investment advisory support under the MiFID II framework, helping clients align portfolios with risk profiles, investment objectives and financial needs.
- Managed and developed relationships across a dedicated personal wealth management client portfolio, delivering tailored wealth management solutions and supporting client retention.
- Contributed to portfolio structuring and asset allocation across equities, fixed income instruments and investment products.
- Monitored financial markets, investment products and client portfolios, identifying rebalancing opportunities and supporting investment decision-making.
- Supported client onboarding and account setup processes, ensuring regulatory compliance, documentation accuracy and operational efficiency.
- Contributed to client acquisition, portfolio development and relationship management within a regulated wealth management environment.

## EDUCATION

### **Bachelor's Degree (in progress) in Management**

Universidade do Algarve • Faro, Portugal • Sep 2023 – Present

Relevant coursework: Financial Accounting, Corporate Finance, Economics, Organizational Behavior and Human Resources Management.

## CERTIFICATIONS

### **Capital Markets & Securities Analyst (CMSA®) • Apr 2026**

Corporate Finance Institute® (CFI)

### **Financial Planning & Wealth Management (FPWMP®) • Apr 2026**

Corporate Finance Institute® (CFI)

### **Economics for Capital Markets • Jan 2026**

Corporate Finance Institute® (CFI)

### **AML/CFT & Sanctions • Nov 2025**

PwC Portugal

### **MiFID II – Investment Advisory & Information Provision • Jun 2023**

IFB – Instituto de Formação Bancária

### **Mortgage Credit Commercialization • Dec 2025**

IFB – Instituto de Formação Bancária

### **Insurance Intermediation (Life & Non-Life) • Jul 2024**

DLC Distance Learning Consulting

### **Cyber Risk, Cybersecurity & Cyber Insurance • Jan 2026**

Academia Portuguesa de Seguros

### **Pedagogical Competencies Certificate • Apr 2025**

IEFP – Instituto do Emprego e Formação Profissional

## PROJECTS

### **Portugal Term Deposit Comparator**

Portugal Term Deposit Comparator

Public banking analytics and financial data quality project built with Python, Streamlit, pandas and Plotly.

Compared Portuguese term deposits by estimated net yield, maturity, eligibility criteria, liquidity conditions and official source validation status.

Implemented financial calculation logic, ranking tables, interactive visualizations, CSV/Excel export, source mapping, validation workflows and human-in-the-loop review.

Live app: <https://pt-deposit-comparator.streamlit.app>

GitHub: <https://github.com/ricardoserodio/portugal-term-deposit-comparator>

Portfolio: <https://ricardoserodio.com>

## SKILLS

AML/CFT, Banking Analytics, Banking Operations, Capital Markets, Credit Analysis, Documentation Review, Financial Analysis, Financial Data Quality, GitHub, Investment Advisory, KYC/CDD, MiFID II, pandas, Python, Streamlit, Wealth Management