



Miguel Melo

Operations · Client Service · Back and Middle Office

Trilingual in Portuguese, Spanish and English, with the cultural fluency that comes with it.

Luxembourg | +352 661 117 892 | miguel@pereirademelo.org

DOB: 24/02/1984 | EU Citizen | Driving licence B | Available immediately

PROFESSIONAL SUMMARY

EU citizen based in Luxembourg, available immediately. Operations and client service professional with direct experience in a regulated banking environment at BNP Paribas Securities Services, where I managed a dedicated institutional client account within an outsourcing model, coordinating across settlement, corporate actions, fixed income and compliance functions.

Strong foundation in settlement processing, reconciliations, KYC/AML documentation and client governance, built through daily work where accuracy, audit trails and regulatory controls were non-negotiable. Experienced in managing complex stakeholder relationships and cross-functional coordination across specialist teams.

Prior to BNP, spent a decade in commercial and expansion roles across the Iberian market, developing a track record in structured execution, partner management and cross-border operations. Trilingual in Portuguese, Spanish and English with French in progress. AI-literate with active daily use of generative AI tools in professional workflows.

PROFESSIONAL EXPERIENCE

Account Manager | *BNP Paribas Securities Services | Lisbon, Portugal* *2014 – 2017*

- Led a team of four supporting Banco Popular within BNP Paribas's institutional outsourcing model, serving as the client's sole point of contact and owning end-to-end coordination across market, OTC and intra-account activity in a regulated banking environment.
- Owned settlement follow-up and reconciliations across multiple asset classes (equities, fixed income, funds), investigating breaks, ensuring accurate matching and driving swift resolution of settlement exceptions.
- Coordinated daily with internal BNP specialist teams (cash settlements, corporate actions, tax, fixed income) and external counterparties, consolidating updates and ensuring compliance with operational controls and documentation standards.
- Participated in KYC/AML processes and customer due diligence by handling requests for information (RFI) and client documentation review, contributing to audit readiness and compliance with regulatory standards.
- Led monthly client governance meetings covering SLAs, incident themes and service performance, translating operational data into concrete process improvements and strengthened controls.
- Designed and optimised procedures, documentation and team training materials, reinforcing consistency, handover quality and compliance awareness across the team.

Area Developer | *Kentucky Fried Chicken (YUM! Brands) | Lisbon, Portugal* 2020 – 2024

- Managed a multi-year development pipeline generating 20 to 25 qualified leads per year, delivering 35+ openings and doubling the national footprint. Managed approvals, documentation and compliance requirements through each stage of the development lifecycle.
- Led cross-functional coordination across franchisee partners, landlords and internal teams, maintaining documentation accuracy and governance standards throughout.
- Built a market intelligence model to prioritise territories and reduce risk in site selection, equipping partners with data-driven tools for better decisions.

Expansion Manager | *Papa John's Portugal | Lisbon, Portugal* 2019 – 2020

- Pioneered the brand's market entry in Portugal, opening the first four company-owned units and designing the Lisbon metro expansion plan from scratch.
- Owned the full lifecycle from site selection and lease negotiation through opening, managing capex, permitting, documentation and compliance with brand standards end to end.

Expansion Manager | *Restalia Group | Lisbon, Portugal* 2017 – 2019

- Led commercial development and real estate strategy in Portugal, scaling the footprint from 7 to 24 units across two brands (100 Montaditos, Cervceria La Surena).
- Managed the full investor lifecycle: prospecting, pitch, business case development, franchise agreement negotiation and new unit delivery.
- Sourced sites, negotiated lease terms and coordinated projects across multiple stakeholders, maintaining documentation accuracy throughout all stages.

Regional Sales Manager | *EBSCO Information Services | Madrid, Spain* 2013 – 2014

- Managed the Portugal and Spain territory end to end, owning pipeline, executive relationships and annual renewals across institutional and corporate segments.
- Delivered around 400 client meetings per year; partnered with EMEA leadership on strategy and forecasting.

Product Manager / Corporate Sales Manager | *SMART Technologies | Madrid, Spain* 2009 – 2013

- Progressed from Product Manager to Corporate Sales Manager, opening a new product category and distribution channel for the Iberian market from scratch.
- Recruited, trained and certified around 50 resellers across Spain and Portugal; grew revenue from zero to over 800k EUR in the first full year.

TOOLS

MS Office Suite, Core Banking Systems, Salesforce, Microsoft Teams, Slack, Google Workspace. AI workflows with Claude, ChatGPT, Gemini, LibreChat, Perplexity among others.

EDUCATION

AI Talents – Frankfurt School Blockchain Center

Cohort Participant, 2025

Universidade Europeia – BA Marketing, Advertisement and PR (incomplete)

2014 – 2017

LANGUAGES

Portuguese (native), English (bilingual), Spanish (bilingual) and French (in progress).