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MUHAMMAD FATHY

Chief Technology Officer

Banking Technology Executive

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EXECUTIVE PROFILE

Banking technology executive with 25+ years orchestrating enterprise transformation, cyber resilience, and digital banking modernization across Tier-1 financial institutions in Egypt and the GCC. Currently directs technology strategy and operations for Banque Du Caire — Egypt’s third-largest state-owned bank — a portfolio underpinning EGP 300B+ in assets, 250+ branches, 200+ production systems, 2,000+ servers, and 20M+ customers, delivered through a 150+ engineer organization and a 100+ contract vendor ecosystem.

Architect of MENA’s first private cloud in banking. Owner of multi-year programs spanning core banking, infrastructure, cybersecurity, regulatory compliance, and operational resilience. Direct accountability for the enterprise technology budget under Run/Change/Transform discipline, with \$10M+ annual cost optimization delivered. Standing counsel to the bank’s executive committee on resilience, risk, regulatory posture, and investment strategy. Recognized regional voice on digital banking transformation, zero-trust security, and AI strategy in regulated financial services.

SELECTED EXECUTIVE ACHIEVEMENTS

<p>MENA FIRST PRIVATE CLOUD</p>	<p>Designed and operationalized the first private cloud deployment in MENA banking — accelerating release velocity, enabling DevOps and containerization, and establishing a scalable foundation for digital banking growth.</p>
<p>PCI-DSS 4.0.1 CERTIFIED</p>	<p>Spearheaded the full enterprise PCI-DSS 4.0.1 compliance program — gap assessment, control implementation, third-party audit, remediation — securing certification across the entire banking technology estate.</p>
<p>99.99% SUSTAINED UPTIME</p>	<p>Engineered N+1 data center and disaster recovery architecture sustaining 99.99% infrastructure availability across 200+ production systems and 2,000+ servers.</p>
<p>\$10M+ ANNUAL OPTIMIZATION</p>	<p>Delivered \$10M+ in annual cost optimization through vendor consolidation across 100+ contracts, capability internalization, and IT operating model redesign under Run/Change/Transform budget governance.</p>
<p>150+ ENGINEER ORG SCALED</p>	<p>Scaled the IT function from 25 to 150+ certified engineers across infrastructure, network and security, middleware, data center, and operations — supporting 250+ branches and the bank’s full digital channels portfolio.</p>
<p>20M+ CUSTOMERS SERVED</p>	<p>Direct technology accountability for digital and branch infrastructure serving 20M+ banking customers — including core banking, digital channels, IVR, internet banking, and payment platforms.</p>
<p>500+ PROFESSIONALS CERTIFIED</p>	<p>Trained and certified 500+ technology professionals — internalizing capabilities previously dependent on external vendors and building a durable bench of regulated-banking engineering talent.</p>

EXECUTIVE EXPERIENCE

BANQUE DU CAIRE (BDC)

2018 – PRESENT

General Manager — Technology Services & IT Operations Sector · Cairo, Egypt · Egypt's third-largest state-owned commercial bank · EGP 300B+ assets · 20M+ customers

Executive accountability for enterprise technology strategy, cybersecurity, core banking architecture, middleware, data center operations, and resilience engineering. Direct a 150+ engineer organization across five operational towers — scaled from 25 engineers at appointment — supporting 250+ branches, 200+ production systems, and 2,000+ servers serving 20M+ customers. Direct ownership of the enterprise technology budget under Run/Change/Transform discipline. Standing counsel to the bank's executive committee on technology, risk, regulatory posture, and investment strategy.

- ◆ Directed multi-year digital transformation — modernized core banking systems, launched the bank's digital channels platform, internet banking, IVR, direct sales, and digital branch infrastructure serving 20M+ customers in alignment with national financial inclusion priorities.
- ◆ Pioneered MENA banking sector's first private cloud; introduced DevOps and containerization, materially compressing deployment cycles and amplifying release velocity across 200+ systems.
- ◆ Secured PCI-DSS 4.0.1 certification through end-to-end ownership of gap assessment, control implementation, and third-party audit coordination.
- ◆ Designed and executed N+1 data center and disaster recovery buildout; sustained 99.99% infrastructure availability through significant institutional growth.
- ◆ Architected the bank's cybersecurity capability — operationalized the SOC, executed phased Zero Trust rollout across 2,000+ servers (IAM, BeyondTrust PAM, micro-segmentation), compressed mean time to detect to under 15 minutes, aligned regulatory reporting with Central Bank of Egypt directives.
- ◆ Delivered \$10M+ in annual cost optimization through vendor consolidation across 100+ contracts and operational redesign; elevated IT service SLA resolution from 85% to 99%.
- ◆ Established the IT governance operating model: KPI framework, SLA regime, Run/Change/Transform budget discipline, and vendor performance management across 30+ strategic technology partners.
- ◆ Executed 100+ technology projects spanning core banking modernization, digital channels, IVR, direct sales, digital branch infrastructure, and internet banking.
- ◆ Counsel the executive committee on technology resilience, cyber risk, regulatory posture, and technology investment strategy.

ALEX BANK — INTESA SANPAOLO GROUP

2011 – 2018

Head of IT Network, Security & Infrastructure · Alexandria & Cairo, Egypt · Italian-affiliated commercial bank under European banking governance

Strategic accountability for the full IT infrastructure lifecycle — network, security, voice, and data center — under Intesa Sanpaolo Group governance and the European banking standards regime. Senior interlocutor with Intesa Sanpaolo Group IT in Milan on transformation, audit, and vendor governance.

- ◆ Spearheaded strategic planning, budget formation, and vendor negotiation across all infrastructure and security domains; coordinated with Intesa Sanpaolo Group IT for group-level alignment.
- ◆ Designed and implemented LAN/WAN architecture, high-availability failover, and Cisco IP Telephony platforms across the nationwide branch network.
- ◆ Delivered data security programs ensuring CIA-triad compliance across critical banking systems in support of Central Bank of Egypt requirements.

- ◆ Fortified operational governance, third-party risk oversight, and infrastructure performance management aligned with parent-group transformation priorities.

NATIONAL BANK OF ABU DHABI (NBAD)

2007 – 2011

Network & Security Team Leader · Egypt Operations

Directed network and cybersecurity programs underpinning the bank's regional infrastructure modernization and continuity agenda; advised senior management on technology procurement strategy.

- ◆ Engineered core network and security projects including MPLS, QoS, and Cisco unified communications platforms.
- ◆ Orchestrated LAN/WAN high-availability architecture and disaster recovery sites supporting cross-border banking operations.
- ◆ Advised senior management on hardware, software, and telecoms procurement strategy and vendor selection.

EARLIER CAREER

2002 – 2007

Foundation in enterprise IT operations and infrastructure

Maintenance Supervisor, Compu Me Egypt (2005 – 2007) · IT Help Desk, Omega Centre Emirates Systems (2002 – 2004)

EXECUTIVE COMPETENCIES

- ◆ Enterprise Technology Strategy
- ◆ Digital Transformation Leadership
- ◆ Banking Technology Innovation
- ◆ Cloud & Platform Modernization
- ◆ Cybersecurity & Technology Risk
- ◆ Operational Resilience & BCM
- ◆ Core Banking Architecture
- ◆ Enterprise Architecture Governance
- ◆ PCI-DSS & Regulatory Compliance
- ◆ Data Center & DR Strategy
- ◆ Vendor & Strategic Partner Governance
- ◆ IT Financial Planning & RCT Budgeting
- ◆ Executive & Board Stakeholder Engagement
- ◆ Large-Scale Organizational Leadership
- ◆ AI & Emerging Technology Strategy
- ◆ Crisis Management & Business Continuity

THOUGHT LEADERSHIP & INDUSTRY INFLUENCE

Publications

- ◆ Tech's Revolution in Middle East Finance (2025) — AI, blockchain, open banking, and cybersecurity across MENA financial services.
- ◆ Understanding Zero Trust Architecture (English & Arabic editions) — practitioner guide to ZTA implementation.
- ◆ Leadership for Beginners — A to Z (English & Arabic) — leadership primer for emerging managers.
- ◆ Regular contributor to FinTech Gate and regional banking publications; combined readership 25,000+.

Speaking & Industry Recognition

- ◆ Featured speaker — LEAP (Riyadh), MEBIS (Dubai), GITEX Global, Invest Payments & Banking Forum, regional fintech summits.
- ◆ IDC Excellence Award (2025) — outstanding contribution to technology innovation in financial services.
- ◆ Most Promising Technology Leader (2025) — Entrepreneur Insights Magazine cover feature.
- ◆ Regional LinkedIn technology influencer — 75,000+ followers; Favikon #4 Egypt Technology Sector.

EDUCATION & EXECUTIVE CERTIFICATIONS

- ◆ **Professional Doctorate in Management** — European International University, Paris
- ◆ **Master of Business Administration (MBA)** — ESLSA Business School, Paris
- ◆ **B.Sc. Computer Engineering** — Ain Shams University, Cairo

Executive Certifications

- ◆ Project Management Professional (PMP) — PMI
- ◆ Agile Project Management — Practitioner
- ◆ Cloud Architecture: Advanced Concepts
- ◆ Digital Transformation for Technology Leaders
- ◆ McKinsey Leadership in a Crisis
- ◆ Implementing an Information Security Program
- ◆ Cisco Data Center Unified Fabric
- ◆ ITIL Foundation

LANGUAGES & MOBILITY

Languages: Arabic (native) · English (full professional fluency). Author and keynote speaker in both languages.

Mobility: Open to senior executive opportunities across Egypt, the GCC, and broader MENA. Available for international engagement.

References: Senior banking and governance referees available on request.