

BOARD BIOGRAPHY

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# Dr. Muhammad Fathy

*Non-Executive Director & Technology-Risk Adviser*

PhD Management · MBA · Computer Engineering

## BOARD-LEVEL VALUE

An independent technology voice who can give a board assurance that resilience and cyber-risk claims are real — not optimistic — and who translates technology exposure into the language of fiduciary duty.

## Profile

Dr. Muhammad Fathy is a banking-technology executive with more than 25+ years of experience building and governing the infrastructure of regulated financial institutions. He brings to the board a rare combination: deep operational command of banking technology, the scholarship of a doctorate in management, and a track record of decisions made under board-level scrutiny.

His distinctive contribution to a board is altitude. Having delivered 99.99% uptime across hundreds of systems, implemented Zero Trust over core banking, and built a 150-engineer capability in-house, he can interrogate a technology function's claims, assess whether strategy is genuinely owned or dangerously outsourced, and tell directors whether the institution would survive the incident it is not imagining.

## Areas of board contribution

### Technology-risk oversight

Independent assessment of whether the board is seeing its true technology risk — including the dependencies and single points of failure that rarely reach the risk register — and translation of that exposure into fiduciary terms.

### Cyber-resilience assurance

Board-level challenge to security posture and incident readiness, grounded in direct experience of implementing Zero Trust and achieving PCI-DSS 4.0.1 in a live banking environment.

### Transformation governance

Oversight of major technology programmes, applying the Resilience-First Doctrine as a governance lens to catch a failing transformation before it consumes its budget and reputation.

### Executive mentoring & succession

Development of the next generation of technology leadership — supporting CIO/CTO succession and capability-building at the executive level.

## Track record

Domain	Evidence
Operational resilience	99.99% uptime across 200+ systems; SLA raised 85% → 99%.
Cyber & compliance	Zero Trust over core banking; PCI-DSS 4.0.1.
Technology sovereignty	First private cloud in MENA finance; 150-engineer in-house capability.
Capital discipline	Run / Change / Transform governance; \$10M+ annual savings.
Scale delivery	100+ projects delivered; 20 million customers served.
High-stakes decisions	Core-banking migration go/no-go under board scrutiny.

## Credentials & standing

- PhD, Management
- MBA, Business Administration
- BSc, Computer Engineering
- IDC Excellence Award 2025; international technology leadership award.
- Published author of seven books across fintech, leadership, and management.
- Architect of the Resilience-First Doctrine for banking-technology transformation.

### ENQUIRIES

Considered for non-executive director, advisory board, and technology / risk committee roles where resilience, cyber governance, and transformation oversight are material. Enquiries are handled privately and in confidence: [Eng.mfathy@gmail.com](mailto:Eng.mfathy@gmail.com)