



Digital savvy, accomplished, high-integrity, bilingual executive, highly regarded for strategically guiding new digital products, processes, and technologies to drive business performance, client engagement and operational excellence. Out-of-the-box, analytical thinker and visionary recognized for creativity and innovation. Sought for consummate expertise in executing large-scale digital transformation initiatives across key strategic enterprise programs (+\$200M), developing and implementing operational controls and action plans, and transforming strategic plans into business solutions that streamline business processes, improve customer experience, mitigate risks, reduce costs, increase productivity ratio and enhance overall ROI.

Subject matter expert on Digital/Open Banking, Digital Transformation, Digitization, Digital Strategy, Customer Experience Management, Business Architecture and Data Analytics. Proficient in recognizing, attracting and retaining top talent, building high-performing teams and cultivating a culture of collaboration and winning.

## AREAS OF EXPERTISE

- Digital Transformation
- Open Banking/Finance
- FinTech Ecosystem
- Business Analytics & Reporting
- Digital Banking
- Operational Excellence
- PMO/ Project Delivery
- Training & Facilitation
- Client Experience Management
- Retail/Commercial Banking
- Performance Management
- Business Process Digitization

## PROFESSIONAL EXPERIENCE

 **Fintech Galaxy** **UAE** **2020- Present**  
*Chief Digital & Strategy Officer*

Leading Digital, Strategy and Advisory activities for the organization; Designing and implementing FinHub973 for the Central Bank of Bahrain (CBB) Digital Lab, with cloud-based Open Banking API connectivity, integrated Technical and Regulatory Sandbox, Innovation/Crowdsourcing platform, and a global FinTech marketplace; Developing Digital Transformation strategy and roadmap, for UAE-based bank, around five key domains: customers, competition, data, innovation and value, with a critical view at organizational digital maturity, business/operating models, reusable enterprise digital capabilities, and digital initiatives spanning across business intelligence, operational excellence, digital channels, agile delivery, results management office (RMO), and people & culture; Leading the design and implementation of FinX22 Open Finance platform, to connect 22 Arab markets via one API.

 **ALCHEMY DIGITAL SOLUTIONS** **Canada/UAE** **2016 - 2020**  
*Founder, Chief Executive Officer*

Consulting for large Financial Institutions and leading key transformational initiatives; developing 'Digital Transformation Strategies with a clear exhaustive roadmap of digital capabilities, dependencies, sustainment and expected ROI; Developing and managing Business Case analysis for enterprise Digitization programs; Implementing new Digital Capabilities to deliver increased capacity, improved customer/employee experience, cost reduction and heightened regulatory compliance; Designing and deploying technology solutions based on modern service-oriented architecture, delivering high reusability and enterprise scalability; Establishing enterprise Centers of Excellence for sustained support and governance; Delivering workshops and seminars on Digital Transformation, Agile Delivery and FinTech; Advisory Board Member.

 **DELOITTE MIDDLE EAST** **UAE** **2019**  
*Senior Manager, Financial Services*

Provided management consulting services with specific focus on Open Banking, Digital Transformation and FinTech; Supported the Launch of Deloitte Digital Delivery Center in Riyadh; Run seminars and workshops on Digital and FinTech ecosystem development; Supported business development activities and successfully closing sales deals with large clients.

 **FINZO, ARAB FINANCIAL SERVICES (AFS)** **Bahrain** **2019**  
*Head of Digital Banking*

Led the Digital Banking/FinTech business, driving its growth plan and strategic initiatives, while owning and maintaining P&L; Conducted business development activities across various offerings, including Digital Banking, Payments and Alternate Banking delivery channels; Supported the development of the FinTech ecosystem landscape in the region; Established and managed vendor and client relationships; Developed business plans and adoption strategies for the Digital Banking agenda, tailored across various target markets in the region; Supported implementation of governance and due-diligence frameworks for both internal organizational processes and external market practices.

 **FIRST ABU DHABI BANK** **UAE** **2017 - 2019**  
*AVP, Digital Banking Platform Owner*

Helmed digital strategy and roadmap for FAB's Digital Banking platform; Led cross-functional workshops with the Business, Creative, Marketing and Product teams to launch and perpetuate the bank's first true digital offering in the KSA; Adapted Service-Design principles for the design and build of best-in-class user experiences and customer journeys across digital channels; Developed KPIs/KRIs tracking and reporting for performance management and regulatory compliance; Engaged with partners in the FinTech ecosystem to introduce innovative digital propositions with direct integration to the Digital Banking platform; Supported the SAMA Sandbox process for obtaining the required banking license.



## DIGITAL TRANSFORMATION | OPERATIONAL EXCELLENCE | FINTECH | INNOVATION

 **UNIVERSITY OF OTTAWA** **Canada** **2014 – 2017**  
*Seasonal Professor, Master of Business Administration – Professional Program*

Delivered graduate level lectures and seminars on Corporate Performance Management, Economics, Business Analytics and Leadership; Applied creative and engaging pedagogical techniques that enhance learning experience and augment students' understanding of the business concepts, while connecting with real-life challenges.

 **BMO BANK OF MONTREAL** **Canada** **2013 – 2017**  
*Director, Business Process and Digitization, Personal & Commercial Banking*

Orchestrated implementation of enterprise Digital Transformation initiatives, including deployment of new eForms/eSignature digital capabilities, driving the organization's evolution to a leading digital bank, while ensuring alignment and compliance with regulatory requirements; Oversaw Change Management and Training activities across functional areas throughout the rollout of new business processes and technology tools; Developed and managed financial model and business case analysis for large-scale enterprise digitization program (+\$200MM); Deployed enhanced policies, procedures and control frameworks to support and facilitate adoption across front and back office; Established and led the Enterprise Center of Excellence (ECO); Completed assignment as "Branch Manager" in retail bank branch with high-complexity book of business, thus acquiring expansive knowledge of systems, processes, gaps and opportunities for digitization.

 **JPMORGAN CHASE BANK** **Canada** **2010 – 2013**  
*Business Analysis Manager*

Oversaw strategic and operational reporting/analytics functions across Chase Card Services; Developed and deployed robust performance management, process improvement and risk control frameworks; Provided highly sought strategic direction based on business complex business analysis, planning, forecasting, and key performance reporting to optimize resource allocation, reduce operational costs, mitigate risks and enhance customer experience.

 **BANK OF AMERICA, MBNA** **Canada** **2005 – 2010**  
*Assistant VP, Business Analytics / Customer Experience / Risk / AML Operations*

Delivered key enterprise initiatives, including revamping the AML/ KYC processes, enhanced performance scorecards, heightened credit risk strategies, and improved employee/client engagement; Designed and deployed new technology solutions that delivered high-impact value and resolved complex business problems; increasing client NPS, enhancing client retention rates and mitigating operational, regulatory and credit risks.

## EDUCATION AND ACCREDITATIONS

- **Yellow Belt Lean Six Sigma** **2015**  
Telfer School of Management, University of Ottawa **Canada**
- **Investment Funds in Canada – Banking and Financial Support Services** **2015**  
Canadian Securities Institute **Canada**
- **Master of Business Administration (MBA)** **2014**  
Telfer School of Management, University of Ottawa **Canada**  
NEOMA Business School Exchange Program **France**
- **Bachelor of Science, Mathematics – Applied Analysis** **2011**  
Carleton University **Canada**

## SPEAKING ENGAGEMENTS

- "Banking for the Future: Innovators and Disruptors" by IFN Innovate **Virtual** **2020**
- "FinX – FinTech Evolution" by FinTech Galaxy **UAE** **2019**
- "Evolution of Digital Banking" by ICAI **UAE** **2019**
- "Digital Transformation in Banking – Webcast" by American Banker **Canada** **2018**
- "Digital Banking Conference" by American Banker **USA** **2017**
- "Digital Banking Summit" by VASCO **Japan** **2017**
- "INSPIRE Days – Digital Transformation & CXM" by Quadiant **USA** **2016**
- "eSignLive Conference – The BMO Paperless Story" by Silanis **USA** **2015**

## HONORS AND AWARDS

- Gartner Award: [Gartner Eye on Innovation Award](#) **2017**
- Celent Award: [Model Bank Award](#) **2017**
- American Banker Interview: ["If mobile banking is so easy, why is signing up so hard?"](#) **2017**
- Xplor Technology and Application Award: [Application of The Year](#) **2017**

## TESTIMONIALS

- <http://www.abekarar.com/testimonials>