

Barbara Biro

Executive Profile



ARCHITECTING THE INFRASTRUCTURE, OPERATING MODELS & INTELLIGENT SYSTEMS OF THE NEXT ECONOMY

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Transformation Leadership

Transformation architect operating at the intersection of finance, economics, intelligent web3 infrastructure, and autonomous operating models.

Global Finance Award winning expert, with 15+ years across banking, fintech, and digital ecosystems in 22 countries, specializes in redesigning fragmented legacy organizations into scalable, interoperable, and future-ready systems.

Business Model Transformation	Super-Apps & Digital Ecosystems
Autonomous System Architecture	AI-Enabled Operating Models
Blockchain-Managed Interoperable Multi-Currency Systems - Digital Assets	

Trusted By Leading Institutions

- PIF Public Investment Fund - KSA
- SNB & STC Bank - KSA
- Riyadh Bank -KSA
- Standard Chartered - MEA
- Citibank - ME
- RAKBANK - UAE
- Mashreq - UAE

Combines **execution depth** (build & scale) with **board-level strategic thinking** across transformation, governance, and future infrastructure design.

Signature Impact

8 Digital Banking Platforms

Architected and delivered mobile banking ecosystems,

2 Marketplace & Super-Wallet Ecosystems

Digital Commercial platforms with embedded Finance.

200+ Payment Corridors

Real-time cross-border payments multi-rail financial ecosystems.

Banking Transformation Across 22 Countries

Middle East & Africa

Future Infrastructure Architecture

DLT&AI driven interoperability

Startup & Ecosystem Builder

\$45M+ Fundraising, 5 startups

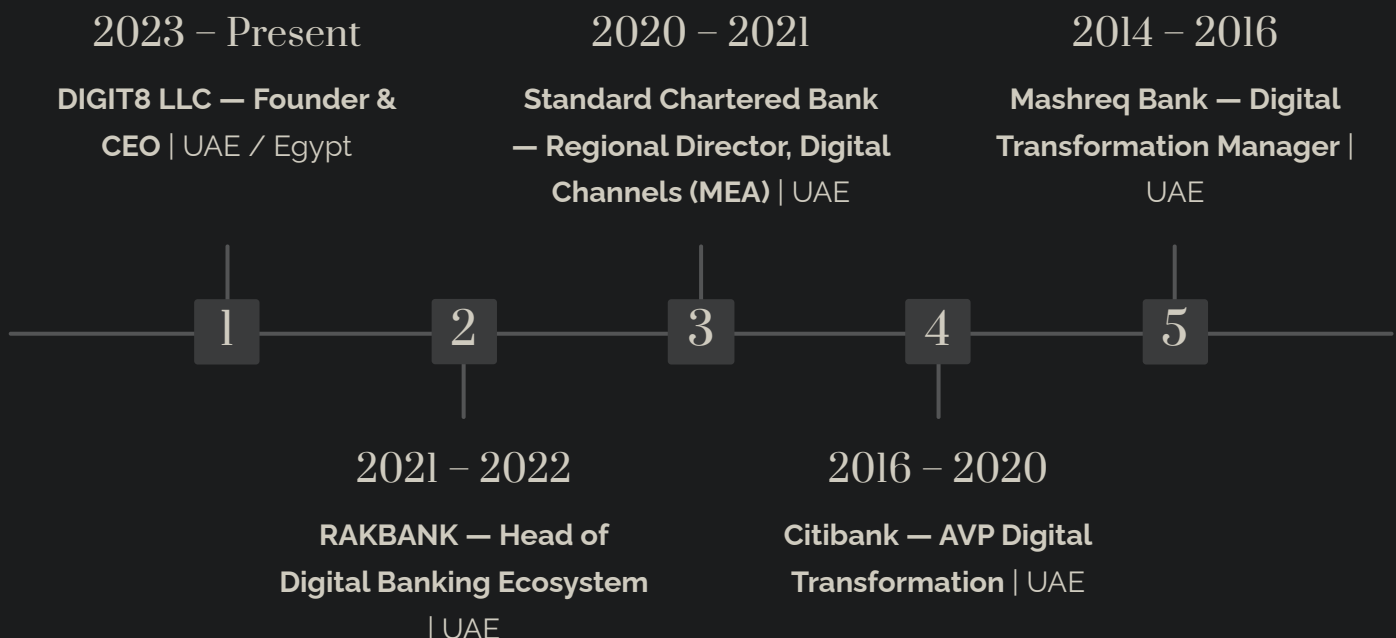
Transformation Architecture & System Design

Organizational & Operating Model Transformation	Financial & Digital Infrastructure Architecture	Intelligent Autonomous Systems	Future Economy & Ecosystem Design
<ul style="list-style-type: none">• Business model redesign• Operating model upgrade• Organizational restructuring• Governance integration• Efficiency	<ul style="list-style-type: none">• Banking ecosystems• Embedded finance• Payment infrastructure• Super-wallet ecosystems• Interoperable financial systems	<ul style="list-style-type: none">• AI-enablement• Agentic AI• Intelligent workflow systems• Predictive operational infrastructure• Autonomous governance	<ul style="list-style-type: none">• Sovereign infrastructure models• Digital asset ecosystems• Tokenized value systems• Real-time economic infrastructure• Scalable strategy

Thought Leadership & Education

<p>TEDx Speaker</p> <p>Future of financial systems and digital economies.</p> <p>Watch the talk</p>	<p>Author</p> <p><i>The Rise of New Empires</i> (forthcoming).</p> <p>theriseofnewempires.com</p>	<p>Founder — QuintX Transformation Standard</p> <p>quintxstandard.com</p>
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Professional Experience



Professional Experience Deep Dive

DIGIT8 LLC — Founder & CEO

Dubai, UAE / Cairo, Egypt | 2023 – Present

- Leading design of next-generation financial and administrative ecosystems combining AI, payments, Trade Finance, Digital ID and blockchain infrastructure
 - Advisory mandates across Saudi Arabia: SNB, STC Bank, Riyadh Bank, Alinma Bank, PIF ecosystem
 - Designed TapestryX-based financial infrastructure (3rd generation blockchain, IBM award-winning, GBA #1 rated), resilient and secure quantum computing proof, transparent, hybrid governance enables fully interoperable and data efficient core infrastructure
 - Developed value-backed digital asset models (WealthGuard) and AI-driven financial products
 - Designed ethical AI control model and Agentic AI Implementation DLC
 - Built frameworks for superwallet-based economies and fiat+digital assets interoperable financial systems without intermediaries and on/off ramp friction
 - Creator of QuintX Transformation Standard, the unltimate transformation certification program and advisory through upskilled generalist Grad Architect Agencies
 - Designed sovereign decentralized economic sstems through Edge Computing
 - Built community superapp in Egypt — achieved **2 million users on Day 1**
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RAKBANK — Head of Digital Banking Ecosystem

Dubai, UAE | 2021 – 2022

- Led full-scale transformation of retail and SME digital banking ecosystem
 - Built and scaled Skiplly Superapp & SME marketplace
 - Implemented end-to-end digital onboarding and automated processing solutions cross-bank
 - Implemented Nucleii (award-winning merchant platform)
 - Integrated Western Union (200+ corridors)
 - Launched multi-rail payments infrastructure & real-time corridors
 - Implemented facial recognition KYC & UAE Pass integration
 - Designed and executed Digital Factory operating model (Agile squads)
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Standard Chartered Bank — Regional Director, Digital Channels (MEA)

Dubai, UAE | 2020 – 2021

- Led digital transformation across **22 countries** in Middle East & Africa
- Delivered API banking & open banking infrastructure with 240+ API Banking ecosystem
- Scaled digital channel platforms across corporate and retail banking
- Led transformation of payments, access channels, and client migration strategies

Citibank — AVP Digital Transformation

Dubai, UAE | 2016 – 2020

- Core contributor to UAE Smart Government Open Banking initiative (16 banks)
- Led mobile-first banking strategy and digital product development
- Managed channel performance, UX, and digital adoption strategies
- **Winner — Global Finance ME Award (2018)** for Best Mobile Banking Application

Mashreq Bank — Digital Transformation Manager

UAE | 2014 – 2016

- Led channel migration and digital adoption programs
- Developed Branch of the Future concept
- Improved customer experience and operational efficiency across retail channels

Board & Advisory Roles

Board Advisor
**Coinflare
Crypto
Exchange**

Strategic
repositioning,
market expansion,
and institutional
growth

Board Advisor
**Housing
Finance Bank
(Uganda)**

Digital
transformation and
banking
modernization

Guest Lecturer

- **British University in Dubai** — AI, SDLC, future infrastructure
- **Emirates Institute of Finance** — AI, DeFi, digital banking
- **Kaplan Institute** — Banking transformation, AI & fintech
- **SDAIA-led AI Program** (Saudi Arabia) — Elite AI talent development



15+ Years of Execution

Hands-on experience
building and scaling real-
world financial systems



Board-Level Strategic Vision

Rare ability to operate at
both execution depth and
governance level



Global Impact

Designing and scaling
financial infrastructures
across the world's most
dynamic markets