

Barbara Biro

Executive Profile

ARCHITECT OF SCALABLE FINANCIAL ECOSYSTEMS & AI-DRIVEN INFRASTRUCTURE

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Executive Profile

Global digital transformation leader with **15+ years of experience across 22 countries** in the Middle East & Africa, designing and scaling banking ecosystems, AI-enabled platforms, and next-generation financial infrastructures. Operates at the intersection of finance, technology, and economic systems design.

Digital Transformation of Banking	Superapps & Digital Ecosystems
Open Banking Platforms	AI-Enabled Operating Models
Blockchain-Based Financial Systems	

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

First Fully Interoperable AI-Driven Economic Infrastructure

Operating on 3rd generation Blockchain

UAE Smart Government Open Banking

Core contributor to platform spanning 16 major banks

RAKBANK Skiplly Superapp

Built and scaled full SME marketplace ecosystem, End2End digital onboarding and payments solutions

9+ Real-Time Cross-Border Corridors

Multi-rail payments

Digital Identity Systems

Facial recognition KYC, UAE Pass & digital identity

\$45M+ Fundraising Supported

Clearly Bank & Coinflare

Core Expertise & Value Creation

- Superapps, Super Wallets & Embedded Finance
- AI-Enabled Operating Models & Forecasting
- Strategy, PMO, Governance & Enterprise Transformation
- Digital Banking & Ecosystem Architecture
- Payments Infrastructure & Open Banking
- Autonomous Infrastructure Design & Roadmap

Legacy → Scalable

Transitioning organizations from fragmented legacy systems to coherent, scalable infrastructures

AI at the Core

Embedding AI into core operating systems, not as an overlay

Interoperable Ecosystems

Designing financial ecosystems

Real-Time Economies

Embedded finance infrastructure

Thought Leadership & Education

TEDx Speaker

Future of financial systems and digital economies.

[Watch the talk](#)

Author

The Rise of New Empires (forthcoming).

theriseofnewempires.com

Founder — QuintX Transformation Standard

quintxstandard.com

Professional Experience

2023 – Present

DIGIT8 LLC — Founder & CEO | UAE / Egypt

2020 – 2021

Standard Chartered Bank — Regional Director, Digital Channels (MEA) | UAE

2014 – 2016

Mashreq Bank — Digital Transformation Manager | UAE

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2021 – 2022

RAKBANK — Head of Digital Banking Ecosystem | UAE

2016 – 2020

Citibank — AVP Digital Transformation | UAE

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