

Ahmed El-Shamy

Senior Product Manager | AI & Fraud Risk Products | Payments, RegTech & Decisioning

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PROFESSIONAL SUMMARY

Fintech and AI product leader directing a **USD 49M+** risk and fraud product portfolio across Africa at Network International. **More than a decade** of experience building AI-powered fraud, payments, and decisioning products at Mastercard, Network International, and CIB. Promoted three times in twelve months across value-added services, enterprise fraud, and Africa-wide risk product advisory.

SELECTED ACHIEVEMENTS

- Scaled remit from a **USD 8.2M+** North Africa VAS portfolio to the **USD 49M+** Africa-wide risk and fraud product suite within twelve months.
- Beat annual revenue targets by **12%** and lifted data-services client adoption **18%** quarter-on-quarter at Network International; led the pan-African launch of Fraud Management as a Service (FMaaS) with FICO.
- Cut fraud decision-making time **35%** at Mastercard with the "Power DI" analytics model, and accelerated the FMaaS pilot by **4 months** to win **3** GCC enterprise clients.

CORE COMPETENCIES

AI & Machine Learning Product Management | Product Strategy & Roadmap | Product Lifecycle Management | Go-to-Market (GTM)
Enterprise Fraud Management | Decision as a Service (DaaS) | Risk Management | RegTech | Payments | 3D Secure | Tokenization
P&L Ownership | Annual Recurring Revenue (ARR) | Pricing & Commercial Enablement | Stakeholder Management | Cross-functional Leadership
Generative AI (GenAI) | Predictive Analytics | SaaS | Fraud Management as a Service (FMaaS) | FICO Falcon | Wibmo Trident

PROFESSIONAL EXPERIENCE

Network International New Cairo, Egypt
Senior Manager, Fraud Risk Product Advisory, Africa (Group Risk Solutions, Safety & Security Products) **02/2026 to Present**

- Direct the entire suite of risk and fraud products for the Africa region, a portfolio valued at **USD 49M+**, spanning enterprise fraud, decisioning, and authentication.
- Lead product and advisory across Enterprise Fraud Management, Decision as a Service (onboarding fraud, account management, collections, recovery), and 3D Secure with biometric and multi-factor authentication (MFA).
- Translate fraud and decisioning use cases into product strategy, roadmap, rule design, and integration plans across payment platforms and core banking, acting as the bridge between clients and technology teams.
- Own commercial enablement end to end (pricing, proposals, SOWs, and contracts) across a **USD 48M+** pipeline, including **USD 3.5M** in new-client acquisition, with named bank clients such as ADCB, AAIB, and AIB; run **21+** in-person go-to-market sessions per quarter.
- Manage named platforms including FICO Falcon (issuer fraud), Wibmo Trident (acquirer fraud), Tokenization (Apple Pay, Samsung Pay, Google Pay), and 3D Secure; partner with banks, financial institutions, telcos, and fintechs on go-to-market and regulatory alignment.

Senior Manager, Enterprise Fraud and Advisory VAS Products, North Africa **06/2025 to 02/2026**

- Directed a **USD 8.2M+** portfolio for Value-Added Services (VAS) and enterprise fraud solutions, exceeding annual revenue targets by **12%**.
- Led go-to-market for new data services (Predictive Analytics, Analytics-as-a-Service), driving an **18%** quarter-on-quarter increase in client adoption.
- Led the pan-African strategy, development, and launch of Fraud Management as a Service (FMaaS) in partnership with FICO; identified and penetrated **3** new high-value market segments.
- Managed Visa and Mastercard partnerships for Card as a Service (CaaS) and Remittance as a Service (RaaS); owned the end-to-end lifecycle of a **20+** product portfolio.

Senior Manager, Strategic and Transactional VAS Products, North Africa **03/2025 to 06/2025**

- Set product vision and strategy for data services, analytics, and dashboards; managed a data-services portfolio with annual recurring revenue (ARR) of **USD 7.2M**.
- Ran end-to-end product development with engineering, design, marketing, and sales; defined requirements and detailed roadmaps.

Mastercard Cairo, Egypt

Senior AI & Fraud Specialist, Product Management, Cyber & Security Products (SERV), Global **12/2023 to 03/2025**

- Managed a portfolio of **55+ banks** worldwide, including the top **12** Middle East markets, raising risk-management performance visibility across diverse portfolios.
- Pioneered "Power DI," a hybrid Excel and Power BI dashboard that cut decision-making time by **35%**; co-developed the Fraud Management as a Service (FMaaS) framework, accelerating pilot launch by **4 months** and securing **3** GCC enterprise clients.
- Helped develop a fraud-risk management strategy across the Mastercard Issuer Security Solutions user base; led the Innovation Week Cairo Office (EEMEA 2024) initiative.

CIB Egypt Cairo, Egypt

E-Payment Fraud Monitoring Officer, Fraud Risk Management Unit (Issuer) **08/2021 to 12/2023**

- Led the Fraud Analytics initiative to revamp the fraud detection and prevention model, including Enterprise Fraud Solution development.
- Investigated suspicious authorisations using Mastercard Issuer Security Solutions and Visa Risk Manager (VRM); handled processor alerts to identify the Common Point of Purchase (CPP) and block compromised cards.
- Improved detection rates and reduced false-positive rejections in line with Central Bank of Egypt (CBE) regulations; automated repetitive monitoring tasks.

Senior Universal Teller, Operations & Retail Management **11/2018 to 08/2021**

KEY PRODUCT PORTFOLIO

Current (Africa risk & fraud suite): FICO Falcon (issuer fraud), Wibmo Trident (acquirer fraud), Tokenization (Apple Pay, Samsung Pay, Google Pay), 3D Secure, Decision as a Service, biometric and MFA authentication.

Prior VAS portfolio (North Africa): Falcon Fraud Solutions, FMaaS, 3D Secure 2.2, Biometric Cards, Digital Wallet, WhatsApp Banking, Neo-banking Facility, Card as a Service (CaaS), Remittance as a Service (RaaS), APIs Sandbox, Instant Card Issuance, Closed-loop Gift Cards, Card Control, Scheme Cost Optimization, Network Loyalty, Self-service Portal.

EDUCATION

Doctorate of Business Administration (DBA), in progress | Royale Business College UK, Oxford 09/2025 to 09/2027

Thesis: "Practical GenAI Application of Advanced Financial and Business Analytics"

Master of Business Administration (MBA) | Royale Business College UK (OTHM accredited) 09/2024 to 09/2025

Bachelor of Commerce, Accounting | Helwan University, Cairo

CERTIFICATIONS

Headline: GRCP (OCEG / GRCcertify, 2026); Generative AI Leader (Google); FMVA (CFI); BIDA (CFI); Forensic Accounting and Fraud Examination (West Virginia University); C-OKRP (OKR Institute); Google Advanced Data Analytics (Google).

Additional: CBCA, FPWM (CFI); IBM Data Analyst; SAS Certified Statistical Business Analyst; CFA Investment Foundations; Data Science Programme (ExploreAI / ALX Africa).

SELECTED ADVISORY ENGAGEMENTS

- **Knowledge Ridge:** Senior Consultant, expert network on AI, fraud and risk, and FinTech and RegTech (09/2025 to Present).
- **Mentoring Platform:** AI, Data Analytics, and Risk Tech Consultant (08/2025 to Present).
- **Abdullatif Jameel Enterprise (Jeddah):** automated end-to-end operations and finance with AI; upskilled 66 staff including the CFO.