

Ahmed El-Shamy

Fraud & Financial Crime Risk Leader | AI-Driven Fraud Prevention | Payments, Banking & RegTech

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PROFESSIONAL SUMMARY

Fraud and financial crime risk leader directing a **USD 49M+** fraud and risk product portfolio across Africa at Network International. **More than a decade** of experience spanning issuer fraud operations (CIB), global scheme fraud products (Mastercard), and provider-side fraud strategy and advisory, across FICO Falcon, Wibmo Trident, 3D Secure, tokenization, and AI-driven decisioning. GRCP certified; DBA researcher in agentic AI decisioning for banking and financial institutions.

SELECTED ACHIEVEMENTS

- Scaled remit from a **USD 8.2M+** North Africa portfolio to the **USD 49M+** Africa-wide fraud and risk suite within twelve months; promoted three times.
- Cut fraud decision-making time **35%** at Mastercard ("Power DI") across a **55+** bank portfolio; accelerated the FMaaS pilot by **4 months**, winning **3** GCC enterprise clients.
- Led the pan-African launch of Fraud Management as a Service (FMaaS) with FICO; beat annual revenue targets by **12%** and lifted client adoption **18%** quarter on quarter.

CORE COMPETENCIES

Enterprise Fraud Management | Fraud Strategy & Advisory | Fraud Risk Assessment | Fraud Detection & Prevention | Fraud Investigations | Transaction Monitoring | Financial Crime
FICO Falcon | Wibmo Trident | Mastercard Issuer Security Solutions (ISS) | Visa Risk Manager (VRM) | 3D Secure (3DS) | Tokenization | Decision as a Service (DaaS)
AI & Machine Learning (ML) Fraud Detection | Predictive Analytics | Rule Design & Tuning | Fraud Analytics | Generative AI (GenAI) | Model Governance
Governance, Risk & Compliance (GRC) | Fraud Examination | Visa & Mastercard Scheme Operations | PCI DSS | Pricing & Commercial Enablement | Stakeholder Management

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 fraud and risk strategy for the Africa region across a product portfolio valued at **USD 49M+**, spanning enterprise fraud, decisioning, and authentication.
- Advise African banks on fraud risk management end to end: 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 typologies and decisioning use cases into fraud strategy, rule design, detection roadmaps, and integration plans across payment platforms and core banking.
- Own commercial enablement (pricing, proposals, SOWs, and contracts) across a **USD 48M+** pipeline, including **USD 3.5M** in new-client acquisition (ADCB, AAIB, AIB); run **21+** in-person go-to-market sessions per quarter with bank fraud and risk teams.
- Manage FICO Falcon (issuer fraud), Wibmo Trident (acquirer fraud), Tokenization (Apple Pay, Samsung Pay, Google Pay), and 3D Secure; align banks, telcos, and fintechs on fraud and regulatory requirements.

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

- Directed a **USD 8.2M+** enterprise fraud and Value-Added Services (VAS) portfolio, exceeding annual revenue targets by **12%**.
- 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.
- Drove go-to-market for predictive analytics services, lifting client adoption **18%** quarter on quarter; managed Visa and Mastercard partnerships across a **20+** product portfolio.

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

- Set product vision for data services and analytics; managed a portfolio with annual recurring revenue (ARR) of **USD 7.2M**.

Mastercard

Cairo, Egypt

Senior AI & Fraud Specialist, Cyber & Security Products, Global

12/2023 to 03/2025

- Managed AI fraud solutions for **55+ banks** worldwide, including the top **12** Middle East markets, raising risk-management performance visibility across issuer portfolios.
- Pioneered "Power DI," a hybrid Excel and Power BI analytics model visualizing transaction summaries for fraud decision-makers, cutting 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 bank's fraud detection and prevention model, including Enterprise Fraud Solution development.
- Investigated suspicious authorizations 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.
- Prepared daily and intraday fraud reports for stakeholders and board members; trained staff and coordinated with law enforcement.

Senior Universal Teller, Operations & Retail Management

11/2018 to 08/2021

FRAUD & RISK PLATFORM EXPERTISE

Platforms: FICO Falcon (issuer fraud), Wibmo Trident (acquirer fraud), Mastercard Issuer Security Solutions, Visa Risk Manager, 3D Secure, Tokenization (Apple Pay, Samsung Pay, Google Pay), Decision as a Service, biometric and MFA authentication, FMaaS.

Coverage: issuer-side fraud operations, scheme-side fraud products, and provider-side fraud advisory across Africa and the Middle East; onboarding fraud, account management, collections, and recovery decisioning.

EDUCATION

Doctorate of Business Administration (DBA) | Royale Business College UK, Oxford 09/2025 to 09/2027
Coursework completed; thesis in submission. Thesis: "SANAD: Structured Agentic Networks with Anchored Decisioning in Banking and Financial Institutions"

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); Forensic Accounting and Fraud Examination (West Virginia University); Generative AI Leader (Google); FMVA (CFI); BIDA (CFI); Google Advanced Data Analytics (Google).

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

SELECTED ADVISORY & ENABLEMENT

- **Knowledge Ridge:** Senior Consultant, expert network on AI, fraud and risk, FinTech and RegTech (09/2025 to Present).
- **Mentoring Platform:** AI, Data Analytics, and Risk Tech Consultant (08/2025 to Present).
- **Digisoul:** Dean of AI Education (11/2025 to Present); leads AI curriculum architecture and executive AI upskilling across MENA.