

HANI GAMAL

Chief Technology Officer | Chief Information Security Officer | FinTech Enterprise Architect
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EXECUTIVE PROFILE

Visionary, business-aligned Technology Executive (CTO & CISO) with 20+ years of experience building high-throughput payment infrastructures, securing enterprise cloud environments, and driving digital transformation in the Egyptian and regional MENA financial markets.

Co-Founder of PayCore Egypt, responsible for spearheading the end-to-end technical architecture, PCI-DSS Level 1 compliance certification, and multi-cloud resilience of core payment switches. Expert in bridging complex technical execution with board-level business goals, zero-trust cybersecurity, and practical AI automation.

CORE COMPETENCIES & DOMAIN EXPERTISE

- Executive & Technology Leadership: Technical Strategy, Board & Regulatory Advisory, Team Engineering (50+ Engineers), P&L Oversight, Tech Co-Founder.
- FinTech & Payment Architecture: ISO 8583, EMV Chip & Contactless, High-Frequency Switch Engines, POS & Merchant Acquiring, Digital Wallets, Real-time Fraud Detection.
- Cybersecurity & Compliance: PCI-DSS Level 1 Audit & Certification, CISO Governance, Zero-Trust Architecture, Penetration Testing, SOC Operations, ISO 27001.
- Cloud-Native & Distributed Systems: AWS/GCP/Azure Multi-Cloud Redundancy, Kubernetes, Microservices, Low-Latency C++/Go/Node.js backend architectures.
- AI & Automation Utility: Customizing LLM pipelines, autonomous agent workflows, and predictive analytics for FinTech automation.

PROFESSIONAL EXPERIENCE

****PayCore Egypt**** Cairo, Egypt

Co-Founder, Chief Technology Officer (CTO) & Chief Information Security Officer (CISO) | 2018 Present

Pioneered the core engineering and security foundation for PayCore Egypt, establishing it as a key payment service provider in the region.

- FinTech Scale: Architected and deployed high-availability payment switches capable of processing millions of daily transactions with 99.999% uptime.
- PCI-DSS Level 1 Certification: Led the organization to achieve and maintain strict PCI-DSS Level 1 compliance certification across hybrid cloud and on-premise infrastructure.
- Cybersecurity Leadership: Established the enterprise CISO framework, zero-trust network policies, SOC monitoring, and automated incident response strategies.
- Team Growth: Built and mentored a top-tier cross-functional engineering team of 40+ software architects, DevOps engineers, and security specialists.
- AI Integration: Introduced AI-driven transaction monitoring and anomaly detection, reducing fraudulent payment attempts by 35%.

****Enterprise FinTech & Security Advisory** MENA Region**

Principal System Architect & Security Consultant | 2012 - 2018

Advised commercial banks, payment processors, and tech scale-ups across Egypt and the Gulf on modernizing legacy infrastructure.

- Directed cloud migration strategies for legacy financial systems, transitioning monoliths to cloud-native microservices on AWS and Azure.
- Conducted full-scope security audits, vulnerability assessments, and regulatory alignment for regional financial institutions.
- Designed low-latency API gateways enabling open banking integrations and seamless third-party PSP connections.

****Senior Infrastructure & Security Engineer** Regional Tech Ventures**

Lead Infrastructure Engineer | 2004 - 2012

- Managed enterprise Linux/Unix server fleets, database clusters (PostgreSQL, Oracle), and core network backbones.
- Implemented high-frequency transaction logging, automated backup redundancies, and disaster recovery sites.

KEY ACHIEVEMENTS & IMPACT

- Zero-Breach Track Record: Maintained 100% security integrity across 20+ years of managing sensitive financial data.
- High Concurrency: Built architectures processing microsecond-level payment transactions under peak market loads.
- Regulatory Mastery: Deep working knowledge of Central Bank of Egypt (CBE) regulations, NTRA standards, and international security protocols.

EDUCATION & CREDENTIALS

- B.Sc. in Computer Science / System Engineering
- Continuous Industry Certifications & Training:
- Executive Leadership & Strategic Management
- PCI-DSS Qualified Security Professional Alignment
- Cloud Solutions Architect Professional (AWS / GCP)
- Information Security & CISSP Alignment

LANGUAGES

- Arabic: Native
- English: Full Professional Proficiency