

HANI GAMAL

Fractional CTO | CISO Advisory | FinTech & Cloud Architecture Consultant
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ADVISORY OVERVIEW

High-impact Fractional CTO & Strategic Security Advisor with 20+ years of battle-tested experience in FinTech, PCI-DSS compliance, and zero-trust cybersecurity.

Co-Founder and CTO/CISO of PayCore Egypt, providing high-growth startups, scale-ups, banks, and venture funds with expert technical guidance, emergency security remediation, and high-ROI architectural leadership without the cost of a full-time executive headcount.

ADVISORY & CONSULTING SERVICES

1. ****PCI-DSS Level 1 Audit & Certification Readiness****

- End-to-end evaluation of payment pipelines, network segmentation, encryption (HSM/KMS), and tokenization.
- Remediation strategy guaranteeing successful QSA audit passes with zero critical findings.

2. ****Fractional CTO Leadership & Technical Due Diligence****

- Interim technical leadership for startups preparing for Series A/B funding or major platform launches.
- Vendor evaluation, code & architecture review for VCs and Private Equity firms evaluating tech acquisitions.

3. ****CISO Governance & Incident Response Planning****

- Designing enterprise cybersecurity policies aligned with CBE, NTRA, and ISO 27001 standards.
- Penetration testing oversight, threat modeling, and rapid incident response orchestration.

4. ****Modern Cloud-Native & AI Workflow Transformation****

- Migrating fragile legacy setups to resilient, multi-cloud Kubernetes architectures (AWS, GCP, Azure).
- Integrating practical AI agents, autonomous workflow automation, and LLM pipelines into enterprise operations.

REPRESENTATIVE ENGAGEMENTS & TRACK RECORD

- PayCore Egypt: Co-founded and architected the full payment switch ecosystem; achieved PCI-DSS Level 1 certification and maintained 99.999% uptime.
- Regional Payment Processors: Designed low-latency ISO 8583 payment gateways and merchant portal microservices handling high-volume daily transactions.
- FinTech Risk Mitigation: Executed zero-trust infrastructure refactoring for high-growth Middle Eastern startups, eliminating critical vulnerabilities prior to

WHY WORK WITH HANI GAMAL?

- Immediate High ROI: Instant access to 20+ years of executive wisdom with zero onboarding delay.
- Risk Reduction: Protect your enterprise from regulatory fines, data breaches, and costly architectural mistakes.
- Pragmatic & Execution-Focused: No theoretical fluff delivering clean, working systems and bulletproof compliance.

ENGAGEMENT MODELS

- Fractional CTO / CISO Retainer: (10-20 hours/week dedicated leadership)
- PCI-DSS Audit & Remediation Sprint: (Fixed-scope 4-to-6 week audit readiness)
- Technical Advisory & Board Membership: (Strategic quarterly guidance & tech due diligence)

Ready to secure your architecture or scale your FinTech platform? Contact directly at hani@pm.me.