

KHALID GABR

FINANCIAL SERVICES & FINTECH EXECUTIVE | DIGITAL TRANSFORMATION | PRODUCT & ADVISORY LEADERSHIP

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EXECUTIVE PROFILE

Financial-services executive with 20+ years across the UAE and MENA in banking, payments, remittances, fintech, commercial growth and transformation. Combines institution-building and senior stakeholder leadership with practical product/operating-model design, payment technology implementation and business requirements development. Experienced in partnering with regulators, financial institutions, investors, product and technology teams to take complex financial-services initiatives from business case through operational launch.

SELECTED LEADERSHIP OUTCOMES

- Xpress Money: grew Jordan agent network 32 → 140 and annual transactions 72,000 → 350,000; Yemen agent network 110 → 400 and annual transactions 120,000 → 480,000 (2011–2014).
- Hadhramout Bank: led establishment and growth from operations launch in 2023 to 6 total branches, 6,000+ retail accounts, 30,000+ salary accounts and 120+ corporate accounts; reported USD 3.5m annual revenue for 2024/25.
- Led live card-issuing, ATM and POS-acquiring capabilities, including multi-currency and cash-in/cash-out channels; developed issuer pricing, interchange-related economics and profitability considerations.
- CashLine MENA: founder-led fintech platform development, market validation and partnerships; approximately USD 450,000 seed funding raised.

PRACTICE / LEADERSHIP CAPABILITIES

Financial Services Strategy & Advisory • Digital Banking & Payments • Product Commercialization • Operating Models & Process Transformation • Business / System Requirements • Program & Stakeholder Leadership • Governance, Risk & Compliance Collaboration • Client Development & Partnerships • Applied AI for Business Workflows

PROFESSIONAL EXPERIENCE

Founder & CEO — CashLine MENA

Egypt / UAE / MENA | 2022–Present

- Founded a fintech venture designed to digitize cash-based merchant trade flows and financial-services workflows; led business model, user journeys, operating rules and go-to-market discussions.
- Directed cross-functional work on platform/business requirements, partner engagement, market opportunities and financial-services product propositions; developed applied AI-assisted workflows and knowledge-platform concepts.

General Manager — Hadhramout Bank (Islamic Bank)

Yemen | Sep 2021–Apr 2025

- Led greenfield bank establishment: strategic roadmap, regulatory engagement, operating model, governance, team buildout, technology selection and launch execution.
- Oversaw live card issuing, POS acquiring and ATM services; developed card-product economics and coordinated issuing activity with CSC Jordan and financial-service partners.
- Established correspondent banking relationships across Oman, Jordan, UAE, Turkey and UK, while driving customer acquisition, channel expansion and new product development, including physical-gold-linked retail accounts.

PROFESSIONAL EXPERIENCE — CONTINUED

Head of Remittances & Digital Transformation Strategy — Egyptian Arab Land Bank

Jordan | Aug 2018–Late 2020

- Led remittance growth, financial inclusion and banking transformation initiatives, turning market needs into business propositions, process changes and institutional opportunities.
- Engaged Mastercard country management and payment partners on debit, prepaid and credit-card propositions, commercial arrangements, issuer fees and portfolio economics.

Head of Business Development, Arab Countries / MENA — BFC Group

Bahrain | Jun 2014–2018

- Led regional financial-services network development, agent acquisition, cross-border remittance corridors and strategic partnerships across Arab markets.
- Supported market and commercial initiatives, participating in the preparatory work for BFC Bank in the UK and co-founding payment fintech Vapulus.

Operations, Compliance & Regional Business Development — UAE Exchange Group / Xpress Money

UAE / Arab Mashreq | 2004–2014

- Progressed from branch/frontline roles to compliance, international operations, Assistant COO responsibilities and Business Development Manager for Arab Mashreq.
- Expanded agent networks and transaction activity in Jordan and Yemen; developed partner relationships and practical expertise in onboarding, transaction lifecycle, settlement, reports and controls.

SELECTED CONSULTING, PRODUCT & TECHNOLOGY EXPOSURE

- Bank transformation: greenfield governance, organizational design, product strategy, operational controls, core banking and payments implementation, testing and operational readiness.
- Solutions analysis: BRDs/URDs, customer journeys, payment workflows, settlement/reconciliation logic, fintech integration requirements and platform operating rules.
- AI-enabled business work: practitioner-led exploration of AI agents, grounded knowledge systems, responsible adoption, human oversight and workflow automation; not presented as engineering/CTO experience.
- Stakeholder and client-facing work: senior bank executives, regulators, institutional partners, vendors, investors and cross-functional technology/business teams.

EDUCATION & PROFESSIONAL DEVELOPMENT

MBA, Global Management — ESLSCA Business School (2018) | Bachelor's Degree, Accounting — Ain Shams University (2003)

AI professional learning: Anthropic Claude 101; Teaching the AI Fluency Framework (as previously provided). | Languages: Arabic (native), English (professional).

CAREER INTERESTS

Director / Senior Manager / Head-level mandates in Financial Services Advisory, Digital & Business Transformation, Payments Product Leadership, Fintech Innovation, Strategic Partnerships, or technology-enabled financial-services transformation. Open to UAE and wider GCC opportunities.