

# Elsayed Khaled Elsayed Mohamed

FinTech & Digital Banking Professional | Banking Operations | Payment Systems Integration

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## PROFESSIONAL SUMMARY

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FinTech-oriented banking professional uniquely positioned at the intersection of retail banking, software development, and digital payments. With 4+ years of hands-on banking experience at the National Bank of Egypt and Egypt Post — combined with ongoing freelance work as a Payment Systems Integration Developer for a UK-based technology firm — I bring a rare dual perspective that bridges financial operations and technology execution. Holds an MBA in Business Administration (2026) and is certified in AML compliance and Corporate Governance. Seeking to join a forward-thinking team driving digital banking transformation, fintech product development, or e-commerce payment innovation across Egypt and the MENA region.

## PROFESSIONAL EXPERIENCE

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### National Bank of Egypt (NBE)

May 2024 – Present

Banker A – Retail Customer Service | Full-Time

- ▶ Manage end-to-end onboarding of new retail clients, including KYC verification, documentation review, and account setup in compliance with Central Bank of Egypt (CBE) regulations.
- ▶ Deliver frontline customer service across a wide range of banking products, resolving inquiries and escalating complex cases to ensure first-contact resolution.
- ▶ Apply Anti-Money Laundering (AML) protocols and compliance standards across all account operations.
- ▶ Contribute to branch team leadership and daily workflow coordination in a high-volume retail environment.

### TqanyNet LTD – United Kingdom

Feb 2022 – Present

Payment Systems & Web Integration Developer | Part-Time Freelance (alongside full-time roles)

- ▶ Design and implement payment gateway integrations between e-commerce platforms and financial service providers, leveraging deep knowledge of both banking APIs and merchant workflows.
- ▶ Developed custom integration solutions connecting online stores with payment processors — combining banking compliance awareness and software development skills to deliver secure, regulation-aligned implementations.
- ▶ Architect end-to-end checkout and payment flows for e-commerce clients, optimizing for conversion, security, and cross-border transaction reliability.
- ▶ Delivered innovative fintech solutions in the e-commerce space, including automated reconciliation tools, smart payment routing, and multi-gateway failover systems.
- ▶ Uniquely positioned to bridge the gap between financial institutions and technology teams — translating banking requirements into technical specifications and vice versa.

### Egypt Post

Feb 2022 – Mar 2024 (2 yrs 1 mo)

Teller & Customer Service Representative | Full-Time

- ▶ Processed high-volume daily cash transactions with precision, reconciling end-of-day balances with zero discrepancy record.
- ▶ Opened and maintained savings and postal accounts for individual and corporate clients, ensuring full documentation compliance.
- ▶ Provided inclusive customer service, leveraging Sign Language certification to serve hearing-impaired clients.
- ▶ Completed certified training programs in AML, Corporate Governance & Business Ethics, and Customer Service Excellence.

## EDUCATION

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### Master of Business Administration (MBA)

Benha University – Business Administration | Grade: Very Good

Graduated 2026

### Bachelor of Commerce – Accounting

Zagazig University | Grade: Good

Graduated 2020

## LICENSES & CERTIFICATIONS

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### Anti-Money Laundering (AML)

Jan 2024 – Egypt Post

### Corporate Governance & Business Ethics

Dec 2023 – Egypt Post

### Sign Language Communication

Oct 2023 – Egypt Post

### Excellence in Customer Service

Feb 2023 – Egypt Post

## CORE COMPETENCIES

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**FinTech & Digital Payments:** Payment Gateway Integration · API Connectivity · E-Commerce Payment Flows · Multi-Gateway Architecture · Automated Reconciliation · Payment Security & PCI Awareness

**Banking & Compliance:** Retail Banking Operations · KYC & AML Compliance · CBE Regulatory Frameworks · Customer Relationship Management · Teller Operations · Team Leadership

**Technology & Tools:** Web Development · Systems Integration · MS Office Suite · Outlook · Adobe Photoshop · AI Productivity Tools · Smart Automation · Fast Typing · Internet Research

**Languages:** Arabic (Native) · English (Professional Working Proficiency – Strong Reading, Listening & Written; Conversational Speaking)

## KEY VALUE PROPOSITION

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*A rare combination of active retail banking experience and hands-on payment technology development makes me uniquely effective in fintech, digital transformation, and e-commerce finance roles. I understand banking regulations from the inside and can build or integrate the technology to implement them. This dual expertise allows me to contribute meaningfully to cross-functional teams where finance and engineering intersect.*