

## Contact

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## Top Skills

Infrastructure

Business Development

Team Leadership

# Karim Soliman

CEO | Technology Strategist | Expert in Banking, Payments, Cloud & IT Infrastructure

Egypt

## Summary

Strategic technology executive with over 25 years of progressive leadership in the Banking, Payments, IT, and Digital Transformation sectors. Recognized as one of the foundational contributors to Egypt's payment core infrastructure — with EBC 123 marking a key milestone in revolutionizing the local fintech ecosystem.

Throughout my journey, I have held influential positions in organizations such as CIB and IBM, where I deepened my expertise in enterprise IT, payments innovation, and cloud infrastructure. Today, I lead Nile for Technology as CEO, spearheading national-scale initiatives in bill payments, channel aggregation for retail, and IT managed services — notably for Egypt's tourism digitalization project.

In parallel, I've developed deep-rooted expertise in Digital Security and Cybersecurity, managing complex, high-assurance systems across both public and private sectors. My leadership has encompassed the design and implementation of secure IT infrastructures, threat mitigation frameworks, governance models, and compliance strategies aligned with global standards.

Additionally, I've led a digital solutions agency focused on delivering tailored technology solutions for startups and SMEs — from platforms and apps to cloud-native services — empowering small businesses to scale with agility and resilience.

My role as CEO of Palm Construction further reflects my cross-industry leadership capacity, where I leveraged digital strategy, operational excellence, and business acumen to manage diverse verticals and drive growth in the real estate and development sectors.

Core Competencies:

- Digital Payments & Cards Innovation
- Digital Security & Cybersecurity Architecture
- IT Infrastructure & Cloud Strategy
- Startup & SME Technology Enablement
- Digital & Business Consulting Services
- Enterprise IT Management (ITIL, Governance, Compliance)
- National Transformation Projects & Multi-Sector Leadership
- Strategic Negotiation & Cross-Functional Team Leadership

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## Experience

### NILE.COM

Chief Executive Officer (CEO)

July 2025 - Present (5 months)

### Arrow for Digital Solutions

Chief Executive Officer (CEO)

January 2024 - June 2025 (1 year 6 months)

### eAswaaq Misr

Head Of Business Development

June 2021 - December 2023 (2 years 7 months)

Cairo, Egypt

### Khales

Head Of Business Development

January 2020 - August 2021 (1 year 8 months)

Smart village

### e-finance

Senior Manager

April 2016 - January 2020 (3 years 10 months)

Retail Integration Sr.Manager

Full Integration of eFinance bill aggregator retail network - KHALES -  
 Lunching Khales Aggregator Network, applications and Hokomty as well.  
 - Plans and priorities demand for technical team to effectively manage resources.

- Leads the technical team in the build of project approved prototypes, Proof of Concepts (POCs) or applications ensuring adherence to Design Authority and Development standards and compliance to Web and Mobile application development standards.
- Assists Service team to ensure smooth implementation of Platform releases
- Develops architectural designs for large/complex project teams or programs working on business solutions.
- Consistently applies design and architecture patterns and best practices to project and programs solutions.
- Reviews materials in support of gate review process, including architecture diagrams and technical evaluations of alternative implementations and presents them at architectural review boards.
- Produces and reviews relevant project documentation including system requirements and design specification.
- Produces and follows support transition plans, including providing the support teams with technical information about the solution on an ongoing, as-needed basis until warranty is complete.
- Manages a highly-matrixes solution development team with members from multiple sites, and external companies
- Identify opportunities to improve architectural designs that cross solution boundaries, working with Enterprise Architect to reconcile with Target Architecture Plan

## IBM Global Services

10 years 9 months

### IT Leader

August 2011 - January 2020 (8 years 6 months)

### Cloud consultant

September 2013 - August 2015 (2 years)

GBS

### SME - Subject Matter Expert - payments and banking

October 2010 - April 2015 (4 years 7 months)

COC

### Technical Solution Manager

May 2009 - July 2011 (2 years 3 months)

### CIB Egypt

A. Director

February 2007 - May 2009 (2 years 4 months)

Head Of ATM, Payment development projects

Egyptian Banks Company

Chief of Communication and Networks

January 2000 - February 2007 (7 years 2 months)

Head of Communication and Networks, represent the IT, designed and implement the company infrastructure

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## Education

MAM

BSc, Computer Science · (1994 - 1999)

UDC

BSC, Communication Engineering & Computer Science · (1994 - 1999)