

# Biography – Erwin van Helden MSc MBA



Banking Technology, Digital Transformation  
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## Career Objective

Seeking a leadership role in a global consulting or technology firm to drive strategic initiatives in banking, digital transformation, and payments.

Passionate about delivering client-focused, value-added solutions as a trusted advisor, while securing a long-term position where I can foster innovation and impact.

## Character elements

Loyal, transparent, culturally sensitive; curious; persistent and respectful. High energy, adventurous mindset, resilience and adaptability, strategic thinking and team collaboration.

## Awards

-  **G42:** Exceptional bonus for excellence & meaningful impact
- Temenos:** 1st place at 2020 Sales Kick-Off for Best Digital Banking Sales
- IBM Awards:** GTS Service Excellence & 2x Manager's Choice
- IBM Recognition:** Identified for executive potential in Benelux & MEA
- IBM:** Banking Insights & Solutions (Gold)

## Education

- **MSc.** Business Administration; Specialization in Management of Change
- **MBA** Rotterdam School of Management; Specialization in Advanced Finance

## Experience Overview

- **Associate VP Digital Transformation** (2024) – Carlyle Group-owned System Integrator.
- **Vice President** – Core42 (2022 – 2024): Led CBUAE (Open Finance, CBDC, Instant Payments) & ADX initiatives.
- **Managing Consultant & Advisor** – Independent Consultancy (2020 – 2022): Advised KPMG, ISG One, and others on banking transformation.
- **Head of Digital Channels & Payments MEA** – Temenos MEA (2018 – 2020): Delivered Core Banking (ENPO) & Omnichannel (UBL Pakistan) projects. Setup and managed Digital Channel and Payments department.
- **Head of Payments Modernization MEA** – IBM MEA & Benelux (2014 – 2018): Led digital banking transformation & cloud migrations.
- **Program Manager, Procurement Director & Correspondent Banking Manager** – ING Group (1999 – 2014): Led banking technology, payments, & multi-country banking programs.
- **25+ years** in Banking & IT, specializing in Digital Transformation, Payments, and Core Banking.
- Strong track record in BFSI Digital Transformation, Omni-Channel, and Customer Experience.

## Key Achievements

- **Hexaware:** Lead strategic engagement through the launch of a roundtable series in the UAE, bringing industry thought leaders together to define the future of banking
- **Core42:** Commercial lead for CBUAE across 3 FIT programs — CBDC Phase 1 (50M AED pilot with Sheikh Mansour), Aani (responsible for cloud environment delivery under Nexi/Accenture for Al Etihad Payments), and \$35M Open Finance (Nebras-led, with Strategy&, Ozone API, Raidiam)
- **Core42:** Digital Transformation of Abu Dhabi Security Exchange (ADX)
- **TeamHeroes:** Led advisory across FS transformation and go-to-market strategy for banks, fintechs, and ecosystem players (incl. KPMG, ISG, UAE Ministry of Finance)
- **Temenos:** Built and led the Digital Banking & Payments team in MEA; sold Omnichannel to UBL (10M+) and Core Banking to ENPO (20M+).
- **IBM:** Drove \$80M pipeline in payments transformation while leading IBM's overall payments positioning in MEA
- **IBM:** Initiated Cloud migration of largest Dutch insurance firm to IBM Cloud
- **ING:** Correspondent banking manager (Nostro-Vostro relationships) for banks in the Middle East (ADCB, ENBD, FAB, CBD, etc) and US (Suntrust, etc)
- **ING:** Implemented PSD1 across ING Group cross Europe
- **ING:** Payment Factory Extension - Bulk Payments processing centre of ING Europe,
- **ING** As project manager ported Unisys proprietary pan European international payment platform to open standard Unix, Oracle, Java environment – Resulting in an aggregated overview for cross European accounts
- **ING:** Convert ATM network, POS network into 24 hrs Online Real Time acceptance
- **ING:** Introduced on-line retail banking advice modules for savings and investments