

# ERWIN VAN HELDEN

## Director & Financial Services Transformation Leader | Banking, Payments & Open Finance

### Change Management | Payments Modernization | Banking Innovation Leader

**Deeply experienced in all areas of banking: Correspondent banker (ING), payments expert, IT, ops, digital, infrastructure, and vendors (IBM, Temenos)**

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#### PERSONAL PROFILE

- **Strategic banking-technology and business-development leader** with global experience across Europe, the Middle East and Africa. Combines commercial acumen and regulatory credibility to drive Open Finance, payments modernization, and digital-banking transformation initiatives.
- **Translates national ambition** into multi-stakeholder strategies with measurable impact. Recognized for adaptability, commercial acumen, and credibility with regulators and C-level leaders.
- **Fluent** in Dutch and English. **Married**, based in Dubai (UAE Golden Visa holder)
- **Private certificates & Highlights:** [divemaster](#) | [flying](#) | [sailing](#) | [rowing](#)

#### VALUE PROPOSITION FOR EMPLOYERS

- **Commercial Lead on Strategic Initiatives:** Drove Open Finance (\$35M), CBDC, and Cloud for Instant Payments under the UAE Central Bank's FIT program
- **Respected Industry Voice:** Speaker at [Sibos](#), [Euromoney](#), [MEBIS](#), and [Backbase Engage](#); valued for sharp insight and narrative clarity
- **Trusted Advisor Across Levels** – Engages with regulators, C-level leadership, and alliance partners to influence decision-making.
- **Early Mover in Digital Banking** – Pioneered transformation initiatives at ING (Direct) long before it became industry standard

**AREAS OF EXPERTISE:** Sales / Business Development / Delivery / Regulation / Int'l payments / SWIFT / Cash Mgt / Correspondent Banking / Open Finance / CBDC / Immediate Payments / Data & AI

#### PROFESSIONAL EXPERIENCE

##### Endava, UAE

**2025 – Present**

Endava is a global technology and services company (NYSE-listed) with over 14,000 employees, specializing in digital transformation, agile development, and payments solutions. Endava partners with banks, schemes, and technology providers across Europe, the Middle East, and the Americas.

Director Financial Services Solutions MENA

Leading business development for Financial Services across UAE and KSA, delivering early commercial traction through new client engagements and ecosystem partnerships.

- **Established** Endava's Financial Services pipeline in the Middle East, engaging Tier-1 UAE and KSA banks.
- **Expanded** partnerships with fintechs and payment schemes, enhancing reach and accelerating regional traction.
- **Built** trusted relationships with leading banks and regulators, strengthening Endava's role as a transformation partner in Financial Services.

##### Hexaware Technologies, UAE

**2024 – 2025**

Hexaware is a \$1.3B Technology Services company recognized as a Leader by ISG in Next Generation Technology Services and the #1 Application Modernization Services Challenger (out of 10) by HFS.

Associate VP BFSI MEA

Recruited as the digital banking lead for Hexaware MEA, tasked with driving innovation and client engagement across the banking sector. Focus areas include neo-banking, payments modernization, and platform strategy, in collaboration with global partners like Backbase, Mambu, and Thought Machine.

- **Initiated Digital Bank RFP responses across KSA and Gulf**, generating a multimillion-USD pipeline with clients including FAB, ENBD, ADCB, BSF, SNB (Neo), and Magnati.
- **Launched industry roundtables in UAE** with leaders such as Ronit Ghose and Dharmesh Mistry, shaping regional discourse on digital transformation; featured in corporate and trade media for thought leadership on digital engagement and omnichannel strategy.
- **Expanded Hexaware's fintech ecosystem** through alliances with SaaSScada, eBankIT, Tuum, NewGen, and others.

## Core42 / G42, Dubai, UAE

2022 – 2024

Core42 (a G42 company) is a UAE-based digital transformation and cloud technology leader, delivering national-scale programs across data, AI, and Financial Services infrastructure. Formerly part of Mubadala Group.

VP Digital Advisory

Leading digital-banking and infrastructure programs across Open Finance, CBDC, cloud modernization, instant payments, and core-banking strategy. Opened the regulated Financial Services sector for Injazat (now Core42), driving commercial positioning and strategic advisory for Central Bank-led infrastructure initiatives that modernized how UAE banks operate and connect.

- **Commercial lead for CBUAE across 3 FIT programs** — CBDC Phase 1 (50M AED pilot with [H.H. Sheikh Mansour](#), [Aani](#) (cloud provisioning managed by Core42, application layer by Nexi/Accenture for Al Etihad Payments), and \$35M Open Finance initiative (Nebras-led, with Strategy&, Ozone API, Raidiam)).
- **Awarded \$35M mandate for the 'Open Finance initiative'**, under the Central Bank of the UAE's Financial Infrastructure Transformation (FIT) Program – a 5-year nationwide rollout supporting consented data sharing between banks, insurers, credit bureaus, and fintechs, hosted in a sovereign cloud environment. Core42 served as lead integrator, in partnership with Ozone API, Raidiam, and Strategy&.
- **Led cross-functional teams** across engineering, consulting, and regulatory domains to deliver nationwide digital finance infrastructure programs under the Central Bank's FIT agenda.
- **Closed a digital transformation agreement with Abu Dhabi Stock Exchange (ADX)**, leading commercial structuring and stakeholder alignment. Defined the strategic scope for a multivendor CX and analytics platform, incorporating omnichannel workflows, data governance, and satisfaction-linked architecture.
- **Received G42 Exceptional Bonus** for excellence and meaningful program impact across UAE Central Bank initiatives.

## TEAMHEROES CONSULTING, Dubai, UAE

Aug 2020 – Feb 2022

Consulting firm delivering strategic advisory across Europe, the Middle East, and emerging markets – with a focus on digital banking, payments, and fintech ecosystems

Principal and Consultant

Led strategic advisory engagements across digital banking, payments, and fintech – supporting ecosystem development, go-to-market planning, and platform modernization for banks, regulators, and financial institutions.

- **Contract Strategy:** Advised a Scandinavian bank (via ISG) on renegotiating a core banking agreement to improve service levels and reduce cost. Co-created digital payments pitch with KPMG for the UAE Ministry of Finance's eDirham initiative.
- **Market Entry Strategy:** Developed go-to-market plan for a Singapore-based fintech entering MEA – covering partner ecosystem, licensing, and client targeting. Authored a white paper for Al Futtaim on Buy Now, Pay Later (BNPL) trends and commercial positioning.
- **Thought Leadership:** Moderated sessions at Expo 2020 and led RSM Alumni panels with FS and fintech stakeholders across MEA.
- **Ecosystem Development:** Strengthened industry network and partnership collaboration, connecting regional banks, fintechs, and consultancies on joint digital-banking and payments opportunities.

## TEMENOS, Dubai, UAE

May 2018 – August 2020

Produces enterprise software for banks and financial-service firms / 7500 employees / \$1 billion revenue.

Head of Payments and Digital Channels for Middle East, Africa, and Pakistan (MEAP)

Built and scaled Temenos' OmniChannel and Payments business from the ground up. Delivered regional revenue growth and positioned Temenos as a digital-banking leader across MEA, combining product integration, client success, and high-visibility industry engagement.

- **Global recognition:** Won First Place in Temenos Global Sales Competition for best digital-banking solution, selected #1 by 1,000+ peers and company leaders.
- **Major client wins:** Delivered core-banking transformation for 20M+ customers at Egyptian National Post Office and implemented Infinity OmniChannel for UBL Pakistan (10M+ accounts).
- **Product integration:** Led go-to-market alignment of new acquisitions (Kony and Avoka), closing four major sales within four months of launch.
- **Thought leadership & team building:** Recruited an elite digital-banking team and represented Temenos as speaker at regional and global events (Sibos, Euromoney, Seamless, EFMA), driving 210% sales growth across MEAP.

**IBM, Amsterdam, NL and Dubai, UAE****March 2014 – April 2018***Global IT HW, SW, and services supplier (€99.7 billion revenue 2013 YE, 431K emp.) | HQ Armonk, New York.*

DUBAI, UAE (2016–2018): Head of Payments Modernization for MEA, Turkey, and Pakistan:

Led the business development and positioning of IBM's FS payments platforms (FTM, Safer Payments, Cash &amp; Liquidity) across the Middle East, Africa, Turkey, and Pakistan. Focused on innovation, ecosystem growth, and modernization for banks, central banks and PSPs

- **Pipeline Growth:** Built a \$80M pipeline for IBM's FS payment suite within 12 months
- **Payments Strategy:** Positioned IBM Payments Hub at a major UAE bank; authored payments roadmap for the Central Bank of the UAE
- **Relationship Building:** Built strategic partnerships with banks and clearing houses across Africa and Egypt, including BankservAfrica for cross-border collaboration.
- **Thought Leadership:** Organized IBM's "Cashless Africa" payments conference, uniting regional banks and IBM global leadership
- **Regulatory Alignment:** Ensured compliance with central bank mandates and PCI-DSS/AML/KYC standards

AMSTERDAM, NL (2014–2016): Integrated Client Rep / Global Technology Services / ITS

Tasked with revitalizing declining sales in IBM's cloud, data center, and security business. Focused on consultative selling into the Financial Services industry through large-account strategy and innovation-led deal structuring.

- **Turnaround Impact:** Reversed negative sales trend by repositioning IBM cloud and security offerings for FS Clients
- **Strategic Wins:** Closed IBM's first cloud deal with Nationale Nederlanden (largest Dutch insurance firm); Sold a web defense solution to NIBC through direct engagement with senior executives.
- **Product Innovation:** Co-created the 'Infrastructure on Demand' cloud model for life insurance platforms
- **Recognition:** Earned top marks at IBM Global Sales School (Cloud, Analytics, Social, Security); awarded GTS Service Excellence, & 2x Manager's Choice; formally identified for executive potential in both Benelux and MEA

**ING GROUP, Amsterdam, NL****Jun 1999 – Aug 2013***World's largest banking /finance / insurance conglomerate by revenue (€55 billion, 107K employees).*

Senior Sales Manager and Regional Sales Manager, 2011–2013

**In final role transitioned from Operations-IT Banking (OIB) to FI Sales (correspondent banker)** in the Commercial Banking Division. Positioned ING as the supplier for processing, clearing and settlement in Euro for banks in the Middle East. Signed up Euro accounts with **Emirates NBD, ADCB** and **NBAD (FAB)** in UAE and **Riyadh bank** in KSA. In final role, transitioned from IT Ops to FI Sales. Led ING's Euro clearing proposition in the region. Closed major correspondent deals and drove platform adoption across digital banking and infrastructure. Positioned ING as a clearing provider to Emirates NBD, ADCB, NBAD (FAB), and Riyadh Bank.

- **Selected for company-sponsored MBA program** while running an 80+ FTE team for HR Process Outsourcing together with Accenture. Managing all temporary staffing activities for ING Netherlands.
- **Completed several highly visible change projects** since 2009: Virtualization of data centers, which ported physical servers to low-cost, virtual operation with better functionality. Built recruitment Portal, which cut costs by €5M.
- **Held multiple roles spanning 'Payments, Digital Banking and Digital Transformation'**. 10 years of Delivery roles, 2 years of Procurement and 2 years of Correspondent Banking Management. Retail, Commercial and FI – Banking. Major accomplishments in 24\*7 OLRT retail banking, Cross Border Aggregated Corporate Account overview, PSD1 roll out, bulk payments network with SEB and Central and Eastern Europe on EDIFACT.

**ADDITIONAL EXPERIENCE**

- WORLD WILDLIFE FUND FOR NATURE (WWF), Republic of Cameroon (1997–1998), Systems Manager.
- PINK ROCCADE, large IT consultancy firm (1994–1997): Led several major projects,

**ADDITIONAL INFORMATION**

IBM Banking Insights and Solutions (Gold) | Advanced Sales Coaching | Presenting with Eminence | Prince 2 certified | Project Management | Microsoft Project | ITIL Certified | SWIFT XML | SWIFT Customer Credit Transfers & Cash Management | ING International Business Course | ING Payment and Cash Management | ING The Art of Banking | Audit training | Insight in Negotiation | Insight in Influence | Personal Effectiveness | Emotionally Intelligent Leadership | Chinese Language and Literature (Adult Base Course) | PADI Divemaster |

**EDUCATION**

- Executive MBA, Rotterdam School of Management, ERASMUS UNIVERSITY, Rotterdam, NL, 2010
- M.Sc., Business, School for Business Administration, ERASMUS UNIVERSITY, Rotterdam, NL, 1996