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| Name | <p>Dr. Saleh Alfuraih https://sa.linkedin.com/in/alfuraih</p>  |
| Position | Associate Professor, Computer science & Information Systems Department, AlMaarefa University |
| Academic career | <p>2003 – 2005 University of Newcastle, Newcastle Upon Tyne, UK Ph.D. / Computer Science in E-commerce & E-commerce Security. With Distinction</p> <p>1999 - 2001 University of Southern California (USC), Los Angeles, USA Master of Science / Computer Science</p> <p>1992 - 1997 King Fahad University Of Petroleum and Minerals (KFUPM), Dhahran, Saudi Arabia, BS/Computer Science First Honor with GPA 3.9/4.0</p> <p>More than 20 training courses in Banking, Management and Leadership.</p> |
| Employment | <p>3/2006- 9/2018 King Saud University, Professor in the Department of Computer Science. Teaching the following courses: Internet Technology; Distributed Databases; Distributed Systems; Information Retrieval and Web Applications.</p> <p>3/1999 - 2/2002, Saudi Consulate in Los Angeles USA as technical support responsible for all IT needs, and communications between the Consulate and the Embassy and the Consulate and the Ministry.</p> <p>-----</p> <p>07/1997 - 6/1998 Computer science department at King Saud University as Graduate assistance, Teaching data structure, visual programming, computer network, and operating systems.</p> <p>-----</p> <p>08/1997 - 06/1998: International for System Engineering as Network security consultant</p> <p>-----</p> <p>08/1997 - 06/1998: Riyadh Computer Center as a Network Designer</p> <p>-----</p> <p>08/1997 - 06/1998: Riyadh Web as Web Designer</p> <p>-----</p> <p>04/93-06/96 King Fahad University. Grader and Unix lab assistant</p> <p>-----</p> <p>06/1994 - 09/1994: Summer Internship, at IT center of General Organization of Social Insurance</p> |

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| <p>Research and development projectsover the last 5 years</p> | <p>In Addition to the positions below, I was for the last 20 years, part of many startups in Ecommerce in USA and other places, also I managed to do some IT, Payment and Business Development consultations each for a period from 1 to 2 years to multiple Government and private entities including , Ministry of Finance,Ministry of Higher Education, Ministry of foreign Affairs and NationalTechnology Group.</p> <p>1/2018-5/2018 NOON E-COMMERCE as CEO Consultant 1/2017-1/2018 NOON E-COMMERCE as</p> <p>KSA Country Manager</p> <p>noon is a 1Billion Dollar GV between Saudi PIF and UAE investors and due tobe the Largest E-commercePlatform in the Middle East.</p> |
| <p>Industry collaborationsover the last 5 years</p> | <p>11/2013- 4/2014 Alrajhi Investment Group (Alrajhi Bank), Riyadh Saudi Arabia as Business Strategy Director. Setting the Bank strategy for all Business functions.</p> <p>Achievements:</p> <p>1- <i>Setting up the Products developmentStrategy.</i> 2- <i>Setting up the Cash Deposit Strategy.</i></p> <p>3- <i>Setting up the POS Strategy.</i></p> <p>4- <i>Initiate the Policy and Procedure Project.</i></p> <p>www.Alrajhibank.com.sa</p> <hr/> <p>04/2013-10/2013 Alrajhi Investment Group (Alrajhi Bank), Riyadh Saudi Arabia as AGM- Head of Consumer Lending, Retail Operations, Cardsand Liability</p> <p>Managing the largest retail book inthe country worth more than125 Billion SAR. Contributing ~60% of the bank Net Profit of around 4.5 Billion SAR. Focusing in products development, SAMA approval cycle, profitability and risk of the portfolio. Handling All the Retail Products, Shares Lending, Cars Murabha, Real Estate, Car Leasing, Debit Cards, Prepaid Cardsand Credit Cards.</p> <p>Liability was added to the previous role managing all the liability department responsibility including the compliancy projects. www.Alrajhibank.com.sa</p> <p>Achievements:</p> |

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| | <p>1- Launch E-Finance Using Online Bankingphase-12- Approve Lending to Non Salary Segment</p> <p>3- Apply to SAMA for Loan Purchase</p> <p>4- Finalize the International Shares Financing to enhance thePersonal Finance business.</p> <p>5- Finalize the System Changes for the new Istisna Products (AMAAAR)6- Launch First VISA Signature Debit Card in KSA</p> <p>7- Chair the steering committee for upgrading the Card Management System to state of the Art system and negotiate a great deal with the vendor.</p> <p>8- Introduce the new Instant issuance fee in branches</p> <p>9- Prepaid Youth Proposition preparation</p> <p>10- Revamp the SafeBox Business and put clear plan to resolve allthe auditissues</p> <p>11- Write and Approve the FATCA BRD and the Online Account openingProcess.</p> <p>12- Started the first Term Deposit Product in the bank (Under Approval)</p> |
| Patents and proprietaryrights | Applied for 1 US Patent in Credit Card Fraud prevention by University of Southern California |
| Important publicationsover the last 5 years | |
| Activities in specialist bodies over the last 5 years | <p>04/2012- 03/2013 Alrajhi Investment Group (Alrajhi Bank), RiyadhSaudi Arabia as AGM- Head of Consumer Lending and Cards. Managing thelargest retail book in the country worth around 100Billion SAR. Contributing ~60% of the bank Net Profit of around 4 Billion SAR. Focusing in products development, SAMA approval cycle, profitability and risk of the portfolio. Handling All the Retail Products, Shares Lending, Cars Murabha, Real Estate,Car Leasing, and Credit Cards. In Addition to the product development and profitability responsibility I was managing the bank Direct Sales and Telesales team and the retail credit operation team. www.Alrajhibank.com.sa</p> <p>10/2009- 3-2012 Alrajhi Investment Group (Alrajhi Bank), Riyadh</p> |

Saudi Arabia as AGM- Head of Private and Affluent Banking. Responsible for Sales, Products and Customer Relations for the Bank Private and Affluent customers. Managing a portfolio of more than 150,000 Private and Affluent customers, more than 54 billion SAR of Liability and more than 500 Relation and Sales Managers. Contributing ~25% of the bank Net Profit of around 2 Billion SAR. In 30 months managed to revamp the Private and Affluent proposition in Alrajhi and achieved an extraordinary result of doubling the number of customers and the total liability of this segment while maintaining the same number of staff and resources. www.Alrajhibank.com.sa

03/2008-09/2009 Alrajhi Investment Group (Alrajhi Bank), Riyadh Saudi Arabia as Head of Cards. Responsible for creating The Credit Card Center from scratch with Business Ideas, Product developments , SAMA approvals, Credit, Operations, Sales, Marketing, Call Center and Customer service functionalities ,and in less than 18 month achieved 160% of Sales and fees Target www.Alrajhibank.com.sa