

ELOGE BEONAO (EMBA HEC-NYU-LSE)

EXPERT DIGITAL TRANSFORMATION - FINTECH - CYBER SECURITY

Experience 24 years ♦ Senior Management Position 15 years ♦ ebeonao@gmail.com ♦ (+225) 05 05 404 999

Leadership ♦ Innovation ♦ Can do

PROFILE

As a seasoned executive with a strong background in the telecommunications and Fintech industry and a track record of leading large scale digital transformation for some of Africa's most beloved brand. With a master's degree in computer science and an EMBA in entrepreneurial and another Executive MBA in Paris, I possess the academic qualifications and technical expertise to drive strategic decision-making and operational excellence.

My extensive experience within the MTN Group has provided me with a deep understanding of the industry's unique challenges and opportunities. I have played a pivotal role in various initiatives, from launching new products and services to implementing cost-saving measures and leading successful business rescue efforts.

With 24 years of experience, including 15 years in senior leadership roles, specializing in performance management and strategic planning for multinational companies across West Africa. Recognized for the ability to translate strategy into measurable operational results, I have successfully led major initiatives in the Fintech and payments sectors, driving strong revenue growth and improving profitability. My expertise blends strategic vision, sharp financial insight, and collaborative leadership to deliver results and achieve the ambitious goals of complex, matrixed organizations.

Throughout my career, I have demonstrated strong leadership and a commitment to deploy and manage financial platforms and drive digital transformation initiatives. I have championed initiatives that have positively impacted customer experience through Chatbot, apps deployment, AI initiatives, underscoring my passion for making a meaningful difference.

Skilled in navigating the complex regulatory landscape, I have fostered strong relationships with key stakeholders and ensured compliance with industry standards. Driven by a forward-thinking mindset, I am constantly seeking new avenues for innovation and growth, making me well-suited to lead your organization into the future.

Ultimately, my people-centric approach and my passion for business transformation and ability to leverage technology to deliver business outcomes make me an ideal candidate. I am excited to leverage my expertise and experience to drive the Company to new heights of success.

CORE COMPETENCIES

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|---------------------------------|-------------------------------|-------------------------------|
| ♦ Strategic & Business Planning | ♦ Fintech & Payment Ecosystem | ♦ Cross-Functional Leadership |
| ♦ Corporate Strategy | ♦ Market Analysis & Insights | ♦ Risk & Operation management |
| ♦ P&L Management | ♦ Complex Project Management | ♦ Stakeholder Management |

LEADERSHIP CAREER

MTN COTE D'IVOIRE, Abidjan, Côte d'Ivoire

A telecommunication company part of the South African Group MTN, solution provider of Fixed, Mobile and Internet high speed broadband.

Chief Information Officer (CIO)

May 2010 - Present

Drive strategic vision as part of the management team; providing plans to improve teams' performance, to stabilize key systems, and to enhance user confidence. provide cross-functional management: ensuring the interim of Chief Marketing Officer and Customer Care General Manager. Guide both IT department and organization through a shift in culture as well as technology. Conduct EBU/MTN Business activities in 2017 for 9 Months as General Manager Interim. Known for leading at the intersection of technology, customer experience, and data-driven decision-making. Leading overall IT department of a Fintech and Telecom company in a very competitive and challenging market

Key achievements

- ✓ Lead management team in identifying and correcting critical problems; reduced overhead expenses, improved operating processes and systems, and resolved quality and warranty issues, Provide guidance and recommendation to Board Committee and Audit & Risk Committee
- ✓ Drive process optimization and reengineering using best practices and Standard to achieve efficiency and support Go to Market Strategy with implementation of sales play book to offer world class services to customers.
- ✓ Define and provide the strategy through a 5-year transformation plan which drastically reduced CAPEX by 5% on a yearly basis and OPEX from 5 to 30%

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- ✓ Improve Customer Experience Through central social application, chatbot based on AI technology to understand customer behavior across customer touch point.
- ✓ Deploy 3 core fintech platform through various vendors from Visa to Ericsson by implementing advance bank services - Payment gateway – Remittances – ATM solution and Mastercard debit card
- ✓ Built a scalable API platform with 200+ monetized endpoints, enabling Fintech and Insurtech partnerships across three continents.
- ✓ Designed and launched AI-powered customer intelligence framework, increasing digital engagement by 40%.
- ✓ Introduced data monetization capabilities using advanced analytics, behavioral insights, and marketplace APIs—yielding 20% new revenue.
- ✓ Implemented social media integrations that drove embedded finance use cases across WhatsApp, Instagram, and Facebook. Introduction of BankTech and Insurtech solution.
- ✓ Spearheaded cloud-native migration and AI-first architecture across core financial services, reducing time-to-insight from days to minutes.
- ✓ Participation in ARC (Audit & Risk Committee) of the Board for both Fintech and GSM.
- ✓ Development of Api gateway to support Bank integration with Bank to wallet services and vice versa.
- ✓ Development of a payment Gateway and aggregator capabilities to integrate more than 200 services.
- ✓ Launch of remittances solutions with insources capabilities example corridor Burkina generated more than 2BN per year.
- ✓ Leading and supporting key IT transformation projects (Migration of the core platform, Transformation of the rating model, Transformation from transaction-based to volume-based commissioning, Transformation of the mobile applications for each customer segment, Inter-operability led by the Central Bank, etc.)
- ✓ Led the End-to-End Delivery of retail agent Platforms and merchant Payment Solutions while supporting growth through lending and saving.
- ✓ Localization of platforms and service regarding the Central Bank obligation and regulatory compliance.

Solution Delivery Senior Manager

March 2010 - May 2011

Fast tracked through roles demanding technical and management capabilities for long-term client initiatives. Built expertise in architect functions and project management for 21 engineers to deliver business solutions, support and fulfillment of client system/network management services. Delivered Voice and Data products via solution design and implementation.

- ✓ Celebrated by the Board of Directors after applying the Agile change management for the ERP (Enterprise Resource Planning) deployment through the whole organization in 10 months.
- ✓ Implemented successfully a new converged billing platform, impacting 6 million subscribers with zero defect and addressing high issues within 2 weeks after migration.
- ✓ Piloted end-to-end loyalty management solution deployment to improve customer retention and reduce the churn by 2%
- ✓ Conducted WECA (West Africa) Shared Services solution architecture design support for mobile financial services in 5 countries and for Contact Center Technology Consolidation. Consolidated business intelligence solution in the box for WECA operations
- ✓ Provide a digital payment gateway generated 51 Billion XOF

Enterprise Application Senior Manager

March 2009 - March 2010

Earned promotions for consistent strong analytical and delivery performance; raised through hand-on technical and business analysis roles to lead position in major telecommunications billing project, business decision making tools.

- ✓ Improvement of the customer complaints management through the IVR Self-Care solution deployed; 87% of the call received absorbed by the IVR
- ✓ Secured 0.05 % of the revenue through the deployment of Revenue Assurance system and Fraud platform.
- ✓ Realized \$386M in cost saving by implementing a centralized reporting and analysis system which reduced time, effort and resources needed. Received full buy in on the executive scorecard designed.

Senior manager Operation

Jan 2008 - March 2009

Helmed IT strategy and operations improvement as technology leader, driving IT standard and practices growth, as well as business innovations to accelerate business progress and competitive edge.

- ✓ Developed new revenue streams for Telecommunication Company by the implementation of mobile financial services based on its success in others countries; the mobile as a wallet which was the innovation of the year
- ✓ Enabled revenue growth by introducing new technologies via the swap of the Alcatel charging platform and the billing platform for a converged platform to simplify the way we address the market via a tangible improvement of 35%

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- ✓ Drive Operational performance improvement: Design and implementation of governance and performance frameworks, people rotation and establish performance goals and annual reviews: ITIL and Sales PlayBook process implementation.

Business Intelligence Manager

Jan 2006 - Jan 2008

Spearheaded the charge to implement multi-dimensional analytic applications and reporting tools to enable cross-property comparisons in General Ledgers, budgeting system, distribution tools, MSC's events and core networks events.

- ✓ Developed metrics and reporting system for executive management team to analyze market trend conditions over time, incorporating such measures as market capture % and market penetration. Built and set analytics tools to integrate data from time and attendance systems.
- ✓ 100% of third parties successfully integrated to the charging platform. Responsibilities were to ensure the integration of the third-party solution to the Intelligent Network, VAS, core network systems and other 3rd party BSS
- ✓ Orchestrated the implementation of the billing platform upgrade to improve customer satisfaction. Achieved first ever consolidated view of customers which reduced time and level of effort to access critical or historical information to address customer request, cross sell and up sell.

PREVIOUS EXPERIENCE

MTN COTE D'IVOIRE, Abidjan, Côte d'Ivoire

Enterprise Systems Supervisor/ Enterprise Systems Planning/ Engineer support for billing

2002 - 2006

Recruited to guarantee a smooth and agile transition from legacy Sage L1000 to the first ERP of the company. Rose from operational to leadership roles, taking on vendor negotiations, cost control and telecom business applications support

- ✓ Launch of the new point of sale solution for the 22 MTN agencies in Côte d'Ivoire through training of the 348 cashiers, stocks administrators, budgeting and finance operations team
- ✓ Honored in 2006 as MTN Côte d'Ivoire best employee of the year for the customer care domain

AFRIPA TELECOM, Abidjan, Côte d'Ivoire

Project manager ERP across the Group

Feb 2001 – Nov 2002

Participated in the deployment of the ERP across 17 countries in Africa and Europe, building and leading a high-performance team.

- ✓ Successfully deployed the full ERP solution in France, Ghana and Côte d'Ivoire according to timeline
- ✓ Developed solution roadmap for diverse environment and architectures. Consulted on strategy and infrastructures practices. Improved client service benchmarks collaborating with product management

OSIRIS, Abidjan, Côte d'Ivoire

Jul 1999 – Jan 2001

Senior Financial systems Software architect/ application Developer

Pioneered engineering solutions, including integrated IT featuring best of breed technology for enterprise clients. Focused on relevant technology implementation comprehension with supporting tool from diverse applications.

- ✓ Secured the company DAFI revenue to 99.99 % by developing in house application to ensure the Cocoa weight is captured without any manual actions to prevent any leakage of revenues.
- ✓ Developed reporting decision with Crystal reports for company SOTACI and COLAS to improve their financial team efficiency. Saving of 50% time for their month end reconciliations

EDUCATION & PROFESSIONAL DEVELOPMENT

Global Executive MBA NYU, LSE, HEC (TRIUM)

Sep 2017- Feb 2019

Global Executive MBA - Global Executive, La Sorbonne University, Paris

Dec 2015- April 2017

MSc - Engineer in Computer Sciences, ESAM, Abidjan

2001

Certification – Certified ITIL Foundation V3.3, CFAO Technology

2007

AFFILIATION

Member of CIO Organization in Côte d'Ivoire

Board member VITIB (ICT & Biotech Park and Free Zone)

Chairman ENDA SANTE COTE D'IVOIRE

REFERENCES

- ◆ **Freddy Tchalla** (+221 77 795 34 94) CEO MTN COTE D'IVOIRE from 2015 to 2019
- ◆ **Emmanuel Forson** (+225 05 05 023 434) G.M Group EBU Value Proposition from (Mai 2021 to Oct 2025)
- ◆ **Serigne DIOUM** (+ 27 83 200 2807) CEO Group Fintech