

Günşel TOPBAŞ

Agility Consultant

+971 52 583 4477

www.linkedin.com/in/gunsel-topbas/



Profile

I am an executive leader, equipped with a sound perspective on the integration of finance and technology, and an experience in bridging the conventional and the future of finance. I am the Co-founder of Manifest Executive Consultancy in Dubai specialized in fintech - implementation of agentic AI & blockchain, and tokenization with financial institutions. Simultaneously, I lecture on Alternatives at AUS in the UAE, and work as strategic advisor with progressive fintech companies and start-ups. Previously as Managing Director at Citibank DIFC, I was at the forefront of handling complex needs of the global and regional financial institutions and institutional investors, while I was also focused on the development of the use cases of digital assets and tokenization. I have a BSc in Computer Engineering, two MSc degrees in International Banking and Finance, and a PhD in Corporate Finance. My professional and academic background provides me with a unique blend of hands-on corporate experience and progressive mindset. With my proven track record in high-stakes environments, I have the full confidence to lead and execute sound business development, in a rapidly changing financial industry, while ensuring a strong governance.

Work Experience

AFCM - Independent Member, April 2025 - Present

Digital Transformation: Appointed by the Arab Federation of Capital Markets (AFCM) Board to serve for 2 years at the Fintech and Innovation Committee.

Mintus - Strategic Advisor, January 2025 - Present

- Agentic AI and Tokenization: Advising Mintus to serve financial institutions in managing risk, making loan decisions, expanding asset classes, reaching new clients, enhancing services, and improving operational efficiency - powered by private blockchain, smart contracts and agentic AI solutions.

American University of Sharjah - Adjunct Faculty, Jan 2025- Present

- Alternative Investments: Lecturing at American University of Sharjah (AUS) – Department of Finance, on Alternative Investments. Hosting this course for the undergraduates on a prestigious partnership program with CAIA Association.

Manifest Executive Consultancy,

Co-Founder & Fintech Practice Lead, October 2024 - Present

- Bridge Conventional & Digital: Co-founded Manifest as a boutique firm based in Dubai, focusing on fintech, digital transformation, and the future of finance for the MEA region. We help transform businesses, services, products, systems and cultural perspectives for financial institutions and market infrastructure institutions; equip their executives and future leaders with the right tools & skillset to prepare for the future of finance.

Citibank DIFC - UAE, MD & Head of Custody - MEA, 2018- July 2024

- Management & Leadership: Led a diverse team located across 14 countries over the Middle East and Africa (MEA) region, reporting to Citi MEA CEO.
- Business Size & Performance: Managed a P&L with revenues above \$250mm pa. Achieved double digit revenue growth over 2018-2024.
- Expansion of Business: Launched a new custody branch end-to-end in Saudi, largest and most complicated market in the region.
- Change Management: Took crucial decisions to reconstruct the branch. Saved the business starting with a \$25mm revenue pa client.
- Crisis Management: Achieved business continuity, people safety, risk & controls during the geopolitical & economic crisis situations across the MEA.
- Talent Sourcing: Spotted and hired best senior talent in Egypt, Saudi, Russia, South Africa, Kuwait, Pakistan; although shallow markets for custody talent.

Citibank A.S. Turkey, EVP & Securities Services Head, 2005- 2018

- Expansion of Responsibilities: Expanded into cluster head roles for the Middle East in 2012 and the MENA region in 2014.
- Market Leader Custody Business: Achieved to have Citi Turkey become the largest custodian in the market for the foreign investors' assets.
- Effective Market Advocacy: Eased the complicated requirements for foreign investors regarding account opening, tax processing, tax reclamations, disclosures, general meetings attendance, working closely with local regulators and market infrastructure for the implementation of international best practices.

Borsa Istanbul / Takasbank - International Dept. Head, 1995-2005

- Public Sector Experience: Governed the international relations & services at Takasbank (CSD & Clearing House for Istanbul Stock Exchange).
- New Product Development: Launched global custody for Eurobonds for local banks through the ICSDs first time in Turkey.
- International Rep: Represented Takasbank and Turkey at international securities industry organizations, such as ISSA, ANNA, and FEAS.
- International Trust: Elected to ANNA Board with the highest number of votes.
- Local Market Initiative: Spearheaded the IBAN implementation in Turkey.

Education

- PhD in Corporate Finance: Istanbul University
- MSc in International Banking and Finance Heriot-Watt University – Edinburgh
- MSc in Money and Banking Dokuz Eylul University - Izmir
- BSc in Computer Engineering Ege University – Izmir (valedictorian)

Differentiating Skills

Trusted advisor by global financial institutions, and market infrastructures, and regulatory bodies across Middle East and Africa. Well-connected with the regional fintech industry. Member of Digital Assets Working Group of MENA Fintech Association. Member of Fintech and Innovation Committee at AFCM. Delivers engaging speeches and trainings, including at universities, on effective use of AI, digital assets, tokenization and digital custody, Resident in Dubai, and Golden Visa holder of the UAE until 2033.