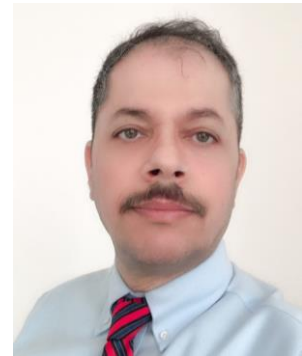


Husam Yaghi, Ph.D.



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LinkedIn: <https://www.linkedin.com/in/yaghi/>

Summary of Professional Experience

Hold a Ph.D. in Computer Science from LSU in Baton Rouge, Louisiana (1991-1997) and a Bachelor degree in Electrical Engineering from Southern University in Baton Rouge, Louisiana (1979-1984).

Taught Digital Systems, Microprocessors and Engineering Use of Computers at the Electrical Engineering Department at Southern University. Published more than 20 papers and presented at international conferences.

Built several companies, and introduced Blockchain solutions in Saudi Arabia in early 2016 by creating Ateon (www.ateon.net); a systems integrator of solutions from distinguished international partners. Spoke at conference in USA, UK, KSA, Dubai, Jordan, and India. Built a strong dedicated team, educated and coached the team, and within less than a year, the company won contracts; which were reported on by international media. Ateon now is a known and recognized player in Saudi Arabia and the region.

Managed a SAR/SAT classified project for the Saudi Royal Air Force valued at SR65M, delivered on time and within budget, and client was pleased.

Coached my teenage boys into entrepreneurship at age 13 & 14. They built three companies – BlocMint, AidMaid, and Chillax, pitched and presented at regional conferences, and became stars in the region (www.aidmaid.net/gallery.html). My daughter, at age 10, created an initiative “Smiles” to bring some joy to the less fortunate. She has expanded the initiative and will continue to develop it. <http://smiles.aidmaid.net/>

To pay my dues to humanity, I’m engaged in several social entrepreneurship and community service initiatives.

March 2005 - Present

Alhamrani Group of Companies

March 2005 – Now

Chief Information Officer - Alhamrani Group

Group IT provides all IT and automation services to 5 diversified companies of Alhamrani Group.

The Group is one of a respected well-known conglomerate in Saudi Arabia with business operations in construction, lubricant oil, automotive, consumer finance, manufacturing, and technology services.

The technology services company is a leading company operating in several Arabian Gulf countries with focus: banking solutions, security solutions, and retails solutions.

July 2008 - Now

Vice President – Alhamrani Universal

The owners have decided to merge Ateon with Alhamrani Universal to strengthen both companies. Alhamrani Universal (www.universal.com.sa) has been serving the financial sector since 1976 focusing on services around Diebold ATM solutions, Point of Sale terminals, cash management, certification, and physical security. Ateon with its futuristic solutions complements Alhamrani Universal's offerings.

Achievements:

- Business analysis and planning for the Group's various business sectors: manufacturing, information technology, financial services, and automotive dealership.
- Served on the Chairman's advisory board (Business Focus Group) for two years.
- Was a key member of the budget review committee which evaluated all funding requests and staff incentives in 2008.

May 2016 – July 2018

President & Co-Founder - Ateon

www.ateon.net was the first company in Saudi Arabia to offer Blockchain solutions to address business needs and pain areas. Built a lean company; which rose to fame within 2 years. Did all the groundwork and personally went through the pain of commercial registration, obtaining the necessary licenses, office preparation, staff recruitment, website design, branding, and the making of sales presentations. Within 2 years, Ateon has become a leader in the Blockchain space according to several publications and it got acquired by its sister company, Alhamrani Universal in July 2018. <http://www.ateon.net/latest-news/>

May 2017 – Present

Advisor – BlocMint

BlocMint was conceived in 2017 and is registered in Jordan, Delaware, and California. It also has an office in Lebanon. It began as a partner to Ateon (www.ateon.net) outside Saudi Arabia, where both companies benefited from the vast experience of the team. BlocMint is a Blockchain solutions provider with special solutions for Shariah compliant finance.

BlocMint was founded by my two sons, who began their entrepreneurial journey at age 13 and 14.

December 2013 – August 2016

Advisor & Mentor – Chillax Corp

Chillax was a startup venture by my two teenage sons. I started them on this journey when they were 13 and 14 years old. Their first product was a social network for teens only. Another one is AidMaid, a personal emergency assistant mobile app which was downloaded by users from 78 countries. They created plans to integrate with Google Glass for traffic police and ingestibles for physicians. They pitched to icon investors like Mr. Fadi Ghandour and they spoke at entrepreneurial events in the region. <http://aidmaid.net/gallery.html>

January 2008 - Present

Founder & Chief Editor – The Arab Experts Portal

Created the Arab Experts Portal and associated mobile app to promote good Arabic content on the Internet. This is a community service initiative funded and managed by myself entirely. Unfortunately, work and family obligations do not permit me to contribute as much as desired. <http://www.expertarabs.com>

June 2002 – March 2005

Vice President – Kahmas Technology Company

Head of Corporate Research - EzAlsahra Holding Group

Ez Alsahra Holding was a start-up group of five diversified companies by one of the most successful Arab neurosurgeons, Dr. Nayef Alrodhan, to whom I was reporting. The group's mission was to providing cutting edge solutions in security, technology, healthcare and aquaculture.

I had dual roles: the task of building Kahmas, a technology solutions provider, and conducting research on cutting edge innovations for the rest of the group's companies.

Jan. 1998 – June 2002

Director - Data Networks & Security - Vinnell Arabia
(Saudi Arabian National Guard)

Recruited from USA as an Expert Advisor to the National Guard via Vinnell Corporation. Appointed as Director for Data Networks and Security.

Achievements:

- Tutored the young Saudi staff on data networks, data cabling, and security to enhance their skills to meet work requirements.
- Interacted with 5-star Generals and understood first-hand the requirements for a data networks and security infrastructure that would go on to serve as one of the military's backbone networks.
- Engineered and managed infrastructure automation of the numerous sites for the National Guard in the Kingdom; which included mobile vehicles, ammunition warehouses, and military intelligence units.
- Played a vital role in the initiatives to modernize technology services in the National Guard.

Jan. 1987 – Dec. 1997

Assistant Professor and Telecom Advisor, Southern University
Baton Rouge, Louisiana USA

Highlights:

- Repeatedly, recognized as an outstanding professor of Electrical Engineering.
- Taught four courses in Digital Systems, Microprocessors Design, Numerical Methods, and Digital Communication.
- Served as Telecommunication Advisor to the University's President and Director for the Engineering Data Center which had about 1500 users.
- Connected the entire university to the Internet in 1991 via a grant from the National Science Foundation which I had engineered (http://search.engrants.com/project/lbw0is/subr_nsfnet_connection_via_suranet)
- Collaborated with professors at Cornell University, Stanford University, UC Berkley, and others to build online multimedia-based courses as a part of a national engineering education database (<http://www.synthesis.org>)
- Installed and managed the college's BitNet email system via a grant from the National Science Foundation (http://search.engrants.com/project/iPnzgW/enhancement_of_the_high_performance_multimedia_computer_communications_laboratory)
- Secured more than USD 100 million in grant research funds from IBM, NASA, Department of Defense, Department of Energy and the National Science Foundation.
- Recognized as a community service activist and a young business leader.

January 1985 – August 1987

Manager & Systems Administrator - Engineering Data Center,
Southern University (USA)

Self-taught systems administration of the IBM 4341 mainframe. Learnt REXX programming language and built several applications for the College of Engineering. Maintained DASD's, Communication Controllers, and debugged systems logs.

January 1986 – May 1989

Co-Founder – GloboNet

INTELLIGENT BILINGUAL COMPUTING INCORPORATED, CR # 34329839D.
This was the first company in Louisiana (USA) to provide Internet access to home users and small businesses. The company was created by my brother and I. However we closed it down due to differences in our management style.

August 1983 – May 1985

Lab and Research Assistant - Electrical Engineering Department,
Southern University (USA)

While pursuing my bachelor degree in Electrical Engineering, the chairman of the department was impressed with my skills and attitude towards learning, he awarded me an assistantship to assist him on his microprocessor and digital systems research projects. It was a rewarding experience.

May 1981 – August 1982

Ground radar crew member and data entry operator - NASA Remote Sensing
Lab, Kansas University (USA)

Started with crop samples collection then I was promoted to process samples in the lab and enter the data on the system. It was an amazing experience at a young age to work with high profile engineers in a very high tech environment.

Consulting:

January 1987 – December 1997

Served as a consultant, contractor, or member of technical staff:

- Intelligent Bilingual Computing, Baton Rouge, Louisiana (USA)
- IBM Corporation in Kingston, New York (USA)
- Bell Communications Research, Piscataway, New Jersey (USA)
- Department of Energy (USA)
- National Science Foundation (USA)
- National Aeronautic & Space Agency - NASA (USA)
- Louisiana State University, Baton Rouge, Louisiana (USA)
- Louisiana Board of Regents, Baton Rouge, Louisiana (USA)

Education

1991-1997

Doctorate (Ph.D.), Computer Science, LSU, Baton Rouge, La (USA)

1984-1986

Master's degree, Computer Science, Southern University, Baton Rouge, La

1979-1984

Bachelor's degree, Electrical Engineering, Southern University, Baton Rouge, La

Publications & Presentations

Book:

- Title: Petroleum Reservoir Simulation: Using 3D 3-Phase Parallel Finite Elements.
Publisher: LAP Lambert Academic Publishing
ISBN: ISBN 978-3-659-39345-7
<https://www.amazon.com/Petroleum-Reservoir-Simulation-Dimensional-Parallel/dp/3659393452>

22 Papers published and presented at international conference.

Recent Recommendations

(original copy is in my LinkedIn profile <http://www.linkedin.com/in/yaghi>)

Jack Benton

Owner, 4TH Quarter, Inc.

Dr. Yaghi is working on the frontier of Blockchain Technology. I know him to have a great passion and knowledge about both the possibilities and disruptive characteristics of this next new phase of advanced, 21st century technology. His long term background is imbedded in the electronic payments world, which pioneered many of the encryption technologies, for example, RSA, which are the historical foundation of what makes the Blockchain work.

Armin Ebrahimi

CEO at ShoCard

I've had the opportunity to partner with Ateon under Husam's leadership over the past 18 months. Husam has been a forward-looking technology and businessman who is good at spotting opportunities and focusing on how to solve them in a manner that is a win for their clients and partners. In particular, Husam is good at creating cultural bridges when working across different

industries and borders. It's been a pleasure working with Husam and as the CEO of ShoCard, I look forward to growing our business and partnership with his leadership.

Mike Feliciano

Vice President at Early Warning

As COO of Alhamrani Universal, I worked with Dr. Husam for over four years. Initially, in his capacity as Group CIO, and during this period his thought leadership and principles such as thinking big, earning trust, and driving results were motivating. Although it was during the integration of the Group IT division into Universal where our working partnership developed into a lasting friendship, when we successfully bid, closed, and implemented the largest security system integration contract in the company's history. On a personal level, I found him curious about new possibilities, open to other perspectives, and extremely committed to the company's long-term viability. It was an absolute pleasure to work with Dr. Husam.

Maqsood Ahmed

Technical Sales Consultant, Ateon

Dr. Husam is a visionary in realizing potential of Blockchain and making tireless efforts in establishing ATEON as a pioneer in the Digital Transformation space in Saudi Arabia. He is passionate, hardworking, sincere, diligent, and a great manager who works with highest levels of integrity and is the biggest asset a company can have. He is a very well respected CIO and is one of the most talented individual in my knowledge. I wish him even greater success in future. Thank you for providing continuous support and guidance.

Al Marcella, Ph.D., CISA, CFSA, CDP

Principal/CEO, Business Automation Consultants, LLC

(Dr. Alber Marcella is a distinguished author and lecturer in Forensics security and IT audit)

"It is with great pleasure that I can wholeheartedly and with great confidence and satisfaction recommend to you my long time friend Dr. Husam M. Yaghi. Dr. Yaghi has served with distinction in leadership roles throughout his career. Dr. Yaghi has demonstrated both the technical expertise as well as the business prowess, making him a much sought after business executive. Throughout Dr. Yaghi's distinguished career, he has served his profession with honor, leadership, and strong guidance and is selfless in giving of his time to assist others. Dr. Yaghi's grasp of both the technical complexities of the IT profession as well as the subtleties required to manage technical professionals, lead successful projects, and interact with senior management are testaments to his enduring business acumen. As a leader and decision maker, I can confidently state that Dr. Yaghi will be a formidable addition and asset to any progressive, forward thinking, and global enterprise." January 28, 2009

Zuhair Maghrabi

Formerly Group HR Director, Alhamrani Group

"Throughout my career in HR, I came across very few IT professionals who have true business sense, and have the ability to look at IT from a business perspective, Husam definitely was one of those professionals. He has very strong capabilities in handling change resistance, as well as illustrating the added values of IT initiatives. Further and above to his very sound technical knowledge, he is very assertive, hands on as well strategic professional, and most important he sees things to the end. I have truly enjoyed working with him, and wish him all the best in his career." November 6, 2007

Waleed T. Al Alami

Formerly Executive Assistant to Group COO, Alhamrani Group

"Dr. Husam is a learned scholar, who is also a seasoned professional with a vast experience, he works in a quite but most effective way- it was always my pleasure to see his great presentations,

work with him on projects as he had defined goals, always planned well, executed with quality and on time. I know that any corporation which he works with must be of high professional standings, with good HR to attract him and simply lucky." January 25, 2009

Orhan Karadogan

Formerly Vice President, Alhamrani Universal.co.

"I have known Husam for just a couple of years. In deed he is a treasure to have as a friend,a colleague,and a business partner. Husam is a well rounded think tank who is easy going and always eager to help, yet a thought visionary leader, a strategic CIO,and a good motivator to staff. Husam's commitment to excellence and pursuit of innovation and positive change is best in class. His multicultural experience and educational attainment has helped him leave distinguished footprints everywhere he has worked" July 5, 2012

Ibrahim Al Asseri

Formerly Director of Business Operations, Hughes Aircraft Company

"Dr. Husam has been always one of the business innovative leaders. He keeps enhancing business operations through valuable data analysis and constructive recommendations. He leads teams to overcome challenges and bringing results beyond expectations. He works long hours and under stress with wisdom and team spirit. His technical background and abilities always raise clients confidence level of the organizations he represents." May 2, 2011

Tariq Abdat

COO, Alhamrani Universal Company

"Dr. Husam is a real IT professional with a business mind who contributes to the growth of any organization he works for. He is dedicated , hard-working and a loyal officer. I highly recommend him as a CIO for those organizations looking for senior experienced executives." January 27, 2009

Issam Qasem

Formerly Assistant Professor / Acting Chairman, Southern A&M University

"It gives me great satisfaction and distinct gratification to recommend my esteemed long time friend Husam M. Yaghi. In my capacity as Assistant Professor and Acting Chairman of Electronics Engineering Department, I have worked closely with Dr. Yaghi for five years while he served as an Assistant Professor of Electrical Engineering and Director of the Engineering Computing Center. Dr. Yaghi is one of the most professional people I ever worked with; he is very intellectual, well organized, and exceptionally capable. I view Dr. Yaghi as a scholar with abundant capabilities and as a great innovator in both business and technology. I really do think the world of Dr. Yaghi and respect him and his capabilities significantly. Dr. Yaghi is a trustworthy gentleman with strong conviction and I would without any reservation recommend him. He would be a tremendous asset in any organization." January 27, 2009

Jamal Zayed

General Manager, IT Infrastructure, Alhamrani Group Of Companies

"Dr. Husam is one of the most outstanding IT Managers I've ever met. I have known him for over 10 years. He's a strategist and a leader. Husam who is a talented team player, is a great asset to a team of executives at any high profile Group in the region. No doubt, he uses his rich technical skills coupled with business knowledge to make significant contributions which always distinguishes him." May 9, 2009

Mohammad Al-Kharashi

Senior Advisor, Saudi Telecom

Formerly, Director, General Directorate of Information Technology, Saudi Arabian National Guard

"I knew Dr. Husam Yaghi as a hardworking dedicated person. He is always sharp and does things in a timely manner, regardless of the time needed to finish the work. He is fun to be around, he will extend an arm and a leg to help his colleague and work even outside working hours. Dr. Husam is an asset for any one working with him." May 11, 2009

Khalid Mansour

GM - Commercial Division at Basamh
Formerly, VP Operations, EzAISahra Holding Group

"Husam is a true professional with a larger-than-life aptitude for results. He is focused, self-driven and possesses many core competencies which the industry is hungry for indeed." June 6, 2009

Kokab Mirza

Chief Operating Officer, Ez Alsahra Holding Company

"Husam was one of the pioneers in the start-up activities of the telecommunications line at Ez AISahra Group. Any new venture is a painstaking task. Telecom sector being more so, because of rapidly changing and intensely competitive environment. This required highest level of technical competencies, knowledge of customers, service providers, suppliers and market at large. Above all, it required unwavering commitment, mental toughness, analytical skills and ability to work long and smart. These are the very qualities that Husam brought to bear on this business venture." June 11, 2009

Feda Khallad

Sales Director for Middle East – iDirect Technologies
Formerly, Accounts Manager, Marconi Middle East

"I have worked with Dr. Yaghi over a period of two years during which we had developed several new business opportunities. During the span of the two year period, Dr. Yaghi had displayed a world class level of professionalism and capability in managing new opportunities from their early delicate infancy stage to later stages that needed robustness and persistence materialized. His well-rounded technical knowledge coupled with good business acumen made a difference in our partnership. Though on a personal note, I always had enjoyed working with Husam and I would not hesitate to work with him again and again when opportunities arise. He is honest at work and honest with friends, a quality I admire." May 9, 2011

Chris Findlay

CFO, Alhmrani Company for Investment in Trade

"Husam is a highly knowledgeable IT professional with a great ability to understand business requirements and to provide appropriate IT solutions. He is a measured and patient person who deals comfortably and capably with non-technical, operational and business issues. It is always a pleasure to work with him." May 16, 2011

Recommendations found on Byte.com:

Hasan Hassanein

Advisor & Assistant to CEO, Alhamrani Group of Companies

"As an advisor and assistant to the President and CEO, Husam and I worked together on several joint assignments and strategic plans for the Group and its companies which included financial and business matters. I have had the pleasure of knowing Dr Husam M. Yaghi over the last four years. Dr. Husam is a leader in his work; in his education, and in his research credentials. He leads and his enthusiasm and dedication both inspiring and motivating. He worked hard to build authentic relationships with his high

caliber staff. His efforts have created a great working environment and a productive team. I believe Dr Husam exhibits many of the qualities that are essential to high educational institutes, high quality companies, universities and research centers. I highly recommend him.” August 2, 2012

Waleed T. Al Alami

Deputy Chairman & Group Development at at Al Sayegh Group
Formerly, Assistant to COO, Alhamrani Group

“Dr. Husam and I worked together at Alhamrani Group HQ in Jeddah, for 4 years whereby he had shown himself to be dedicated, proactive, quite the professional in his expertise apart from being a trustworthy, honest, likable person with a lovely personality to boot. A couple of highlighted achievements we worked on at the time that stands in my mind and can be mainly contributed to Dr. Husam are the linking of different Group ERP’s through a package to introduce a custom made Dashboard to the BOD. The other is introducing to Disaster Recovery concept for the Group amongst many others.... It would be a real pleasure to work with Dr. Husam anywhere anytime and whichever organization has the good fortune of him landing with will reap tangible benefits within a short time line. I highly recommend any association with Dr. Husam.”, July 28, 2012

THE BIRTH OF BLOCKCHAIN-BASED BANKING

Ateon is the first blockchain systems integrator in Saudi Arabia and among the first in the region

The key to success is often as simple as getting in early. Ateon, though, has managed to couple good timing with cutting-edge solutions to start integration of blockchain into Saudi Arabia’s fintech and cyber-security sectors. Part of the Alhamrani Group, which was founded by Sheikh Abdullah Ali Alhamrani, Ateon has already secured a number of notable contracts in the kingdom and beyond. They include the Islamic Development Bank and Bank Aljazira, and are also working on cases for insurance, travel, payment and education.

We asked Husam M Yaghi, president of Ateon and chief information officer at Alhamrani Group, about how Ateon is delivering the blockchain revolution.



• Husam M Yaghi is president of Ateon and chief information officer at Alhamrani Group

Why blockchain?

Blockchain is the future as it offers infinite solutions to many of our unsolved problems and allows for an increase in speed and security in them. Blockchains are resistant to data modification since the alteration of one block requires consensus across the recorded chain or ledger. By allowing digital information to be distributed but not copied, blockchain technology created the backbone of a new type of internet. Ateon’s sister company, Alhamrani Universal, is a leader in the traditional payment space. Yet the world is going mobile and blockchain is the new technology on which most services will be delivered. The Alhamrani Group has always been an integral part of the modernisation of Saudi Arabia and Ateon was created to continue this heritage.

Can you explain blockchain to my 83-year-old mother? Why is it so transformational?

Blockchain is a decentralised ledger. There is no single database to hack and no middleman. Just like the internet facilitates direct exchange of information, blockchain facilitates direct exchange of value between parties without the need for a trusted intermediary. With blockchain, the cost of operation could be reduced, dependencies could be eliminated, and transparency and a single version of the truth are guaranteed. It is a paradigm shift in the way information is transacted between untrusting parties.

How is blockchain enhancing the fintech space and when will it become the “new normal” in the banking sector?

I am certain that some leading businesses who do not start implementing blockchain will receive the Nokia and Kodak curse. Change is inevitable and those who do not adapt will surely be left behind. Blockchain is here to stay, because it is the value layer of the internet. Traditional banks are slowly becoming obsolete as digital banking and blockchain-based solutions have rendered them uncompetitive. Kodak was once the pioneer and leader in the photography space for many years. Why did Kodak fail? Because it failed to adapt. The same will happen with banks.

Some leading financial organisations have admitted the impact and threat of cryptocurrencies. Some regulators, like SAMA in Saudi Arabia and the government of Dubai, have paved the way for businesses and government agencies to offer blockchain based services. We have also noticed that, after the Saudi Arabian Monetary Agency signed a partnership with Ripple, the adoption of blockchain applications has been accelerating.

Where does it leave the likes of Visa/MasterCard? Can blockchain provide the complete end-to-end payment solution?

Blockchain is a technology, just like the Internet. Solution providers like Ateon build applications that utilise the power of blockchain, and we have the first card scheme on the blockchain rails from our technology partner, Softio. Not only does our solution provide end-to-end digital



• Bitcoin was merely the first financial application to utilise blockchain technology

payment services, but it also supports traditional payment tools as well. With a solution like ours, payments are settled instantaneously and for a very small transaction fee. In addition, transactions are automated and secured in real time to eliminate fraud, increase transparency and automate tax collection if needed. The rise of cryptocurrencies has proved that credit cards as we know them will disappear soon.

What other industries are beginning to use blockchain and what solutions are you offering to help them?

Blockchain has no bias and is being used in multiple industries, from financial to medical to legal. At Ateon we offer endless solutions to our customers. We have implemented a financial inclusion system and social cryptocurrencies for IRTI of the Islamic Development Bank, which was reported on by Reuters, New York Times, NASDAQ and several regional press organisations. We implemented a blockchain-based Identity Management System for Bank Aljazira, the first of its kind

in our region. In addition to the banking sector, some of our solutions are for voting, document management, VAT management, consortium loyalty system, and university student records management.

We are negotiating with an Arab country for the digitisation of their fiat currency. In addition, our software engineers are working on few exciting and innovative ideas for POS and ATM machines, which have not yet been done anywhere in the world.

What’s your advice to companies regarding the adoption of blockchain?

Early adopters will be in the lead. Change is inevitable, so you may want to start now with a small project then grow it, but don’t wait. Blockchain technology is advancing

“Blockchain adoption worldwide is developing rapidly; there will be both opportunities and risks which should be considered”

rapidly, competition is compounding, and you could be destroyed if left behind. My advice to solution providers: be innovative and become an honest advisor. To regulators: blockchain adoption worldwide is developing rapidly; there will be both opportunities and risks that should be considered; therefore, take action now.

Financial transactions are its core implementation at the moment, but what solutions are you offering your financial services/banking clients now?

Yes, Bitcoin was the first application to utilise the power of blockchain. Then came cross-border transfer and peer-to-peer payment. With such applications, antiquated processes were eliminated. At Ateon, we focus on identity management, health records management, documents management, student academic records, court proceedings, land registry and financial inclusion. We also offer single sign-on, immediate settlement and reconciliation of financial transactions; management of VAT, taxes, supply chain, and logistics.

<https://yaghi.net/blockchain/>