

Dominic Higgins

Independent Non-Executive Director

M.Inst.D - Based in Ireland

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OVERVIEW

Independent Non-Executive Director with 25+ years of experience in fintech, international payments and regulated financial services. Currently serving on two boards, with committee chair experience in finance, audit and risk.

Particular value in fintech, digital financial services, and organisations navigating technology transformation or regulatory complexity. Engaged with AI governance as a board-level responsibility - grounded in formal training and active practice. Participant in the inaugural Central Bank of Ireland Innovation Sandbox.

SECTOR EXPERTISE

Card Issuing & Acquiring - International Payments
Fintech & RegTech - Prepaid / E-money
AI Governance - Technology Risk
Digital Financial Services - Alternative Payments
Crypto Asset & Digital Asset Services

REGULATORY FLUENCY

Central Bank of Ireland and FCA regulated environments. Extensive hands-on experience across GDPR, DSA, AMLD and PCI-DSS frameworks across multiple European and international jurisdictions. Participant in the inaugural Central Bank of Ireland Innovation Sandbox.

CURRENT BOARD POSITIONS

MABS

Jan 2025 - Present

Non-Executive Director & Chair Finance Audit & Risk Committee

MABS North Leinster, Money Advice and Budgeting Service. Chair Finance Audit & Risk Committee. Member, Service Delivery & Development Committee.

The BIG Idea

Dec 2024 - Present

Non-Executive Director & Chair Governance Policy & Risk Committee

Social enterprise. Governance, strategy and charity regulatory compliance.

PREVIOUS BOARD POSITIONS

TrustElevate

Feb - Mar 2025

Non-Executive Director & Company Secretary

RegTech. Strategic oversight, governance and international expansion across multiple European jurisdictions.

Cardform Technologies Ltd

2002 - 2004

Vice President & Board Member

Led the launch of Ireland's first gift card in 2003, one of Europe's first prepaid card products.

ACSIS Technologies (Irl) Ltd

1996 - 2002

Managing Director & Board Member

Led and grew this Irish technology company over six years, building cross-functional teams across software, systems and customer functions.

SENIOR LEADERSHIP EXPERIENCE

eCOMM Merchant Solutions

2019 - 2024

Commercial Director

Led business development, marketing, partnerships and legal for this VISA & Mastercard Principal Member. Quadrupled transaction volumes. Won Irish Times 2020 Innovation Award. FCA regulated.

Intrapay / PaySec

2016 - 2018

MD Cards / Chief Business Development Officer

VISA & Mastercard services across Europe, Middle East & Asia. Multi-jurisdictional regulatory environments. FCA regulated.

Krores / Vista Money

2007 - 2015

Vice President

Eight years in international financial services across US, Middle East and Asia. Launched the first Middle East Exchange House remittance to Philippine VISA cards in 2008.

SELECTED CAREER HIGHLIGHTS

- Launched Ireland's first gift card in 2003 - one of Europe's first prepaid card products
- Launched the first Middle East Exchange House remittance to Philippine VISA cards (2008)
- Won Irish Times 2020 Innovation Award with eCOMM Merchant Solutions for an instant payment product
- Quadrupled transaction volumes as Commercial Director, VISA & Mastercard Principal Member
- 25+ years leading fintech operations across Europe, Middle East and Asia

QUALIFICATIONS & GOVERNANCE TRAINING

Governance

- Audit & Risk Committee - IoD/IMI
- Finance for Directors - IoD
- Leadership & Governance - IoD/IMI
- Financial Governance - Boardmatch
- Getting Board Ready - IoD

AI & Technology

- AI & Ethics - Trinity College Dublin
- Artificial Intelligence - Law Society of Ireland
- Agentic AI Mastermind - Outskill
- Artificial Intelligence - eCollege
- Cybersecurity, PCI-DSS, GDPR - Professional Training

Academic & Membership

- Post Grad Diploma in Management Studies - London Metropolitan University
- National Diploma in Electronic Engineering - GMIT Galway
- Member, Institute of Directors (M.Inst.D)

Regulatory Engagement

- Central Bank of Ireland Innovation Sandbox - inaugural cohort