



Barak Cohen

Product Executive · Fintech, Payments & AI · 18+ years

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IN ONE PARAGRAPH

I build products that move money, and for the last three years I've built them AI-first. I led product at Israel's leading card issuer (a 70+ organization, direct P&L), at Sodexo's benefits platform in Israel (a 20+ organization, +30% revenue, +65% operational efficiency), and at an ad-tech company through its acquisition. I co-founded a consumer platform that reached 35M+ users. Today, at KBI Investments, I take AI products from concept to production, including an AI concierge that is live in Dubai and Abu Dhabi, and I run my own production agents platform. My edge is the combination: regulated, large-organization product leadership and hands-on AI building.

WHAT I'M KNOWN FOR

Regulated money products at national scale

Israel's first digital-wallet infrastructure; first issuer in Israel with Apple Pay and Google Pay; a public-transit payment platform won by government tender. Daily-banking domains: authorizations, transfers, onboarding, business loans.

Platforms and operations that scale

A three-sided platform (35K+ employers, 430K+ users, 100K+ merchants): +30% revenue and +65% operational efficiency through process and platform redesign.

Consumer scale, adtech and martech

Co-founded Kamakama.TV (0 → 35M+ users). VP Product of a data-driven ad platform and SDK across 3M+ users, through an acquisition. Built Azuga, an AI martech platform.

AI, hands-on

AI concierge live in Dubai and Abu Dhabi; ML decisioning in production (Guardis.io); a production agents platform on Claude Code and custom MCP servers, with approval gates and cost control.

SELECTED WORK

First in Israel: digital wallet, Apple Pay and Google Pay · Isracard

Challenge: become the first Israeli issuer with a digital wallet and Apple Pay / Google Pay, inside a regulated organization. **What I did:** led the program as Head of Product, Advanced Solutions, with a 70+ organization (5+ PMs, 7 project managers), across Apple, Google, the card schemes, internal divisions and the regulator; brought risk, compliance and security in at the definition stage. **Result:** first to market in Israel; contributed to business growth and higher market value.

Simplify, automate, eliminate · Cibus (Sodexo)

Challenge: a fast-growing benefits ecosystem with heavy operations behind every transaction. **What I did:** led a 20+ product organization through company-wide process and platform redesign with Data, CX and Engineering; launched a Multi-Benefit pilot (30K+ users); built partnerships with CAL, Haver and Kranot Hashotrim. **Result:** +30% revenue, +65% operational efficiency; products drew interest from international Sodexo markets.

AI that acts, with control · KBI Investments

Challenge: take AI from demo to products people pay for. **What I did:** led AI-native ventures from concept to production (an AI concierge for premium travel, AI real-estate matching, Guardis.io, Azuga) and built my own agents platform, where approval gates decide what an agent does alone and when a person steps in. **Result:** concierge live in Dubai and Abu Dhabi; Guardis.io with thousands of users and hundreds paying.

CAREER

2023 – now	Strategic AI Product Consultant & Builder · KBI Investments	Group of 8+ companies and AI startups (finance, real estate, gaming, insurance). AI concierge (Dubai, Abu Dhabi), AI real-estate matching, Guardis.io, Azuga; external PM for Funtico (gaming); advisory to a leading Israeli bank (NDA).
2023 – 2024	Director of Product · Cibus (Sodexo)	20+ product organization; 430K+ users, 35K+ employers, 100K+ merchants; +30% revenue, +65% operational efficiency.
2020 – 2022	Head of Product, Advanced Solutions · Isracard	70+ organization (5+ PMs, 7 project managers); direct P&L; first digital wallet, Apple Pay / Google Pay; Ministry of Transportation transit-payment platform (100K+ users).
2018 – 2020	Senior Product Manager · Isracard	Payment and digital-commerce initiatives with Mastercard, American Express and Visa; customer-facing payment experiences.
2015 – 2018	VP Product · SHIFT2M	22+ product organization; location-based ad platform and SDK across 3M+ users; successful acquisition.
2013 – 2015	VP Product & Co-Founder · Kamakama.TV	Consumer digital media platform, zero to 35M+ users.
Earlier	Senior Product Consultant · Mekorot (via Logon)	About 2.5 years inside Israel's national water company: a large, complex, matrix organization with governance and security constraints.
Alongside	Founder · independent restaurant	Built and ran a hospitality business: operations, customers, cash flow.

HOW I LEAD

- **Discovery before roadmap.** I talk to users and frontline teams before committing engineering time.
- **Gatekeepers in early.** Risk, compliance, legal and security join at the business-case stage, so they shape the design instead of blocking the launch.
- **Value defined before build, measured after.** Every initiative has its success metric before it starts.
- **Real ownership for PMs.** Clear areas, clear metrics, a shared method, and room to decide.
- **Hands-on with AI.** I prototype and build with AI tools myself, so I know what is real and what is a demo.

TOOLKIT

- Product strategy, portfolio and roadmaps · P&L
- Payments, digital wallets and card flows · daily-banking journeys
- B2B / B2B2C platforms · partner integrations (Apple, Google, card schemes)
- AI products and agents: Claude Code, custom MCP servers, approval gates, cost-aware model choice
- Adtech and martech: audience targeting, SDKs, monetization
- Leading product organizations of 20–70 people

EDUCATION & LANGUAGES

- M.A. Communications & Journalism · Bar-Ilan University
- B.A. Political Science & Communications · Bar-Ilan University
- Hebrew (native) · English (fluent) · Arabic (conversational)

THE BEST WAY TO EVALUATE ME

Thirty minutes, screen shared: the agents platform running, the approval gates, and the product decisions behind them. Not slides.