

Murat Tunç

Chief Design Officer (CDO) & AI-Native Fintech Product Leader

CDO at Pionr (Tahsildar) · Ex-Aktif Bank & Token (Koç Group) · 20+ Yrs Experience

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01 // EXECUTIVE SUMMARY & LEADERSHIP PROFILE

Product and design executive with 20+ years of leadership across digital banking, B2B payment orchestration, embedded finance, and enterprise design systems. Following early agency leadership at Turkline, Pixelplus, and Efabrika (Turkish Airlines, Turkcell, HSBC, Akbank, Garanti Bank), led cross-functional product teams to deliver 10+ mobile banking and financial applications.

Subsequently led POS hardware design systems at Token Financial Technologies (Koç Group) and digital banking transformation at Aktif Bank (N Kolay, Rocket, Apillion). Currently serves as Chief Design Officer (CDO) at Pionr directing the Tahsildar B2B payment ecosystem, combining C-level product strategy with hands-on AI-native product engineering to ship live code.

02 // SELECTED LIVE PERSONAL BUILDS & ENTERPRISE SYSTEMS

RGB34.COM/CASES ↗

PERSONAL BUILD 01 — bundle-money-live ↗

Bundle Money — Embedded Finance App

Turns daily news habit into a zero-CAC embedded finance super-app benchmarked on 11:FS Pulse. Features 360° Open Banking (AISP) net worth, autonomous overnight FAST yield sweep agent, BNPL radar, AI spending roast, and Read-to-Earn.

11:FS Benchmarked · 20+ Live Flows · Agentic Banking

PERSONAL BUILD 02 — rgb34.com/hena ↗

Hena — Private Wealth & 3D Banking App

Unifies multi-currency global accounts (USD, EUR IBAN, 8.4% HenaCoin), Liquid Glass 5-tab navigation, an interactive 3D Ultra/Metal Card Studio, 5-lens HenAnalytics cashflow intelligence, and Impulse Cool-Off wealth coaching.

3D Card Studio · 5-Lens Analytics · React 19 · TS

CDO · PIONR — 2025 – Present

Tahsildar — B2B Payment Platform

Directing end-to-end product & UX strategy for enterprise B2B collection, dealer sub-networks, and multi-bank virtual POS orchestration — spanning checkout conversion optimization, interactive prototypes, and unified design systems.

B2B Payments · Virtual POS · Design System

BANKING & POS DS — Aktif Bank · Token

N Kolay, Rocket & Beko 400 TR POS

Spearheaded multi-platform design systems for N Kolay Mobile & Internet Branch Banking, Rocket Digital Banking, and Apillion at Aktif Bank, plus on-device payment UI & design systems for Beko 400 TR Android POS hardware at Token (Koç Group).

Digital Banking · Android POS OS · Enterprise DS

03 // PROFESSIONAL EXPERIENCE & LEADERSHIP TRACK (2001 – 2026)

Pionr — Chief Design Officer (CDO)

2025 – Present

- Tahsildar Platform: Directing end-to-end UI/UX product strategy, design governance, and B2B payment orchestration experiences.
- Leading payment journey conversion optimization, interactive prototype studies, and governing the scalable multi-product enterprise design system.

`Tahsildar` `B2B Payment Orchestration` `Virtual POS` `Design System`

Aktif Bank (Aktif Tech & Aktif Ventures) — Lead UI Designer

2023 – 2025

- N Kolay Mobile & Internet Branch Banking: Directed end-to-end UI/UX design, interactive prototype testing, and multi-platform design system integration.
- Aktif Ventures (Apillion & Rocket Mobile): Synthesized user research into strategic concepts, aligned closely with frontend/backend teams, and managed external agencies.

`N Kolay Mobile` `N Kolay Internet Branch` `Rocket Digital Banking` `Apillion`

Token Financial Technologies (Koç Group) — Lead UI Designer

2021 – 2022

- Led the UI Design team and architected the scalable design system and payment terminal screens for Beko 400 TR Android POS hardware.

`Beko 400 TR POS` `Token Flex` `Payment Hardware UI`

rgb34 — Founder

2010 – 2021

- Founded and led a digital product design studio specializing in fintech, digital banking, and enterprise UX/UI architectures.
- Spearheaded end-to-end product strategy and design operations, delivering 10+ mobile banking and financial applications for tier-one institutions.

`Albaraka` `Kuveyt Türk` `DenizBank` `TEB` `Insha` `Ozan` `beIN Sports` `Turkcell TV+` `Türk Telekom` `Eczacıbaşı`

Efabrika — Art Director

2006 – 2010

- Directed large-scale web screens, user flows, and brand-aligned UX systems for Turkcell, gnçtrkcll, and Superonline alongside IT and engineering teams.

`Turkcell` `gnçtrkcll` `Superonline`

Pixelplus — Art Director

2004 – 2006

- Designed web platforms and campaigns for Garanti BonusCard, FlexiCard, and Doğuş Oto; managed end-to-end FlexiCard credit card design tracking.

`Bonus Card` `Flexi Card` `Doğuş Oto`

Turkline — Web UI Designer

2001 – 2004

- Designed core banking and enterprise web interfaces for Akbank, HSBC Bank, Turkcell, Migros, and Turkish Airlines (THY).

`Akbank` `HSBC Bank` `Turkcell` `Migros` `THY`

04 // PROJECT LEDGER (2018 – 2026)

2025 – 2026 · CDO & AI-NATIVE BUILDS

- **Tahsildar B2B Payment & Dealer Collection Platform (Pionr)**
- **Bundle Money — Embedded Finance Super-App (bundle-money-live.surge.sh)**
- **Hena — Private Wealth & 3D Card Studio (rgb34.com/hena)**

2023 – 2025 · DIGITAL BANKING

- N Kolay Digital Banking Mobile Application
- N Kolay Internet Branch & Interactive Prototype Suite

2022 – 2023 · FINTECH VENTURES

- Rocket Digital Banking Mobile Application
- Rocket Internet Branch & Apillion Platform

2020 – 2022 · SUPER-APP, POS & NEOBANK

- Beko 400 TR Android POS Screens & Design System
- Cebim POS (Android / iOS)
- Ozan SuperApp & Ozan Business (Mobile & Web UX/UI)
- Alneo Digital POS & Internet Branch UX/UI
- Insha Digital Mobile Banking v2 (Europe) & Web
- beIN Sports Mobile & Web UX/UI · AirPlatform CMS

2018 – 2019 · COMMERCIAL & WEALTH BANKING

- TEB SME (KOBİ) Mobile Banking Application
- Alneo POS Mobile Application
- Albaraka Garaj · Portföy · BigBang · Blog
- Deniz Yatırım · Deniz Portföy · DenizBank (Heuristic)

05 // CAPABILITIES & AI-NATIVE STACK

AI-NATIVE PRODUCT ENGINEERING

`Antigravity` `Cursor` `Agentic Prototyping` `React / TypeScript` `Next.js` `HTML5 / CSS3` `Edge Deployment`

DESIGN SYSTEMS & CRAFT

`Figma` `Design Systems` `UI Tokens` `Interactive 3D UI` `Sketch` `Illustrator` `Photoshop`

FINTECH & BANKING DOMAIN

`Digital Banking` `Embedded Finance` `Open Banking (AISP)` `B2B Payments & POS` `Wealth & Yield UX` `KYC / SCA Flows`

06 // EDUCATION

İstanbul Bilgi University

B.A. in Marketing Communication (Scholarship)

Thesis: Usability of Internet Banking in Turkey — Case of Yapı Kredi Website

Maltepe University (2006 — 2010)

B.A. in Visual Communication Design (100% Scholarship)

Final Project: Communication Design for Maltepe University Networks

07 // AWARDS & RECOGNITION

- ★ **Financial Innovation Awards 2018 (London)**
  Insha Digital Banking — Winner
- ★ **Banking Technology Awards 2018**
  Insha Digital Banking — Finalist
- ★ **Global Innovation Awards 2018**
  Albaraka BigBang — Finalist
- ★ **Altın Örümcek Web Awards**
  Superonline.com & .net (1st in Public Vote + Finalist) · Turkcell Finalist
- ★ **Resfest 2008 & 12th Int. Animation Festival**
  Untitled Stop Motion — Official Selection
- ★ **İstanbul 2010 Poster & 19th Young Communicators**
  2nd & 3rd Prize · 1st Place Internet Advertising & 2nd Web

LIVE PERSONAL CASES & CONTACT

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