



# LEADERS IN TECHNOLOGY INNOVATIONS & PAYMENTS

**SUMMIT AND AWARDS 2025** 

KINGDOM OF SAUDI ARABIA

The Kingdom of Saudi Arabia,
Banking and Payments Technology:
The Key to National Potential

The most impactful Saudi Arabia focused banking and payments technology forum featuring leading-edge debates and enlightening insights direct from the foremost leaders, innovators and ecosystem builders from across the nation.

28<sup>th</sup> May 2025 VOCO Hotel, Riyadh, KSA



## Overview

The Kingdom of Saudi Arabia is firmly set on its planned path to development, motivated by the aspirations of their Vision 2030.

Banking technology and the modernisation of payments will play a vital role in meeting the targets, the hopes and the potential of the nation in its development ambitions.

The application of technology and fintech in recent years, as well as initiatives and guidance from the Government and the Saudi Central Bank (SAMA) have transformed the banking and payments sectors in Saudi Arabia - the largest economy in the GCC, bringing economic growth and numerous benefits to society.

Quite apart from the ongoing existential requirements of banks and financial institutions to evolve their technology and provide improved customer experiences, the targets set by Saudi Vision 2030 for economic diversification and to prime the country for the future, are there to be met. A clearly essential component in this is the provision and implementation of banking technology, and the ongoing development of payments.

The MEA Finance Leaders in Tech Innovations and Payments Summit, KSA will proudly gather national leaders in Banking, Finance, Technology, Payments and Fintech from across The Kingdom of Saudi Arabia to apply their unique knowledge and foresight in a series of lively and highly topical panel debates. The Summit discussions will focus upon the changes and benefits banking and payments technology will bring the country, as well as the trends that are leading them, and the shape of the tasks ahead that will create the Saudi Arabian banks and payments services of the future.



# What to expect



**Up to 300**Banking, Finance,
Payments, Fintech and

Technology Leaders



Thought Leaders and Market Experts



in-depth and lively sessions on technology in Banking and Finance



of Peer
Interaction and
Networking



Awards Winners
Presentation
Ceremony

Up to 300 regional banking and technology leaders and an event format attracting the entire spectrum of interested professionals including regulators, technology companies, payments professionals, fintechs, innovators and other stakeholders from the value chains

- Solid networking and engagement opportunities for your company with key decision makers to directly tell them about your company's solutions to today's most pressing industry issues
- Exposure to the regional banking fraternity with your brand visibility in the exhibition area during networking breaks and via participation in panel discussions and keynote presentations
- Opportunity to be recognised and acknowledged by the market as a bank, a technology business or fintech company at the forefront of digital transformation and Al at the MEA Finance Leaders in Tech Innovations and Payments Awards.

#### Be an event partner

We can offer a wide range of options for sponsors depending on their needs, level of engagement and branding you want to have the event.

#### **Individual Event Packages**

In addition to our existing packages, we can sit with you to develop a bespoke sponsorship package to provide high exposure and engagement before, during and after the event.

## MEA Finance Conferences

Bring together hundreds of banking, technology and fintech leaders for a day of immersive and productive discussion on the latest developments, emergent trends and the most pressing issues facing the banking industry in the Middle East and Africa. The one-day, highly exclusive gatherings include presentations and a rage of panel discussions, featuring over 35 industry-leading experts and distinguished speakers who attend to discuss the future of finance and banking innovation and what it will mean for our region.

















## Who Should Attend

#### **C-Suite**

- Chief Executive Officer
- Chief Financial Officer
- Chief Technology Officer
- MD Head of Treasury, Capital Markets & FI
- Chief Operating Officer
- Chairman
- Chief Audit Executive
- Chief Commercial Officer
- Chief Economist and Head of Research
- Chief of Shared Services Officer
- Chief Risk Officer
- Managing Director

#### **Department & Section Heads**

- Partner Financial Services
- Advisor Investment Management
- Commercial Advisor
- Executive Director
- Head of Client Relations
- Head of Payments, Remittances & FX
- Head of Regulatory Advisory and Assurance
- Head of Transactional Banking
- Head Corporate Relations and Strategic Partnerships
- Head Digital Strategy and Change
- Head of E-Banking
- Head of Market Risk
- Head of AML & Sanctions
- Head of Bancassurance
- Head of CAD, Remedial & Collection
- Head of Central Operations
- Head of Change Management
- Head of Client Experience
- Head of Compliance

- Head of CRM
- Head of Disclosure and Issuance Department
- Head of Enterprise Architecture
- Head of Enterprise Banking Platforms
- Head of External Communications
- Head of Finance
- Head of Financial Institutions
- Head of Government Relations & PR
- Head of Information Security
- Head of Investment Solutions
- Head of Issuance
- Head of Prepaid Cards
- Head of Regulatory Compliance
- Head of Retail Banking
- Head of Risk Specialist
- Head of Strategic Planning
- Head of Strategy Technology
- Head of Transaction Banking
- Head Product Manager
- Manager Audit & Compliance
- Manager Operational Risk
- Payments & Contract Manager
- Portfolio Specialist Insights & Strategy
- Project Manager
- Regional Compliance Manager
- Regional Manager Compliance & Risk Retention & Vigilance Manager
- Senior CRM Project Lead
- Senior CX Manager
- Senior Manager Digital Transformation
- Senior Manager Treasury
- Information Security, Senior Strategic Advisor
- Senior Trade Officer, Strategy & PMO
- Assistant Vice President Global Customer Relations

- Associate VP Strategic Engagements
- AVP Agile Delivery Retail Banking
- AVP Credit Risk and Portfolio Manager
- FS Strategy Manager
- SVP & Head of Compliance Personal Banking Group
- SVP & Regional Head Corporate & Commercial Banking
- Vice President, Compliance
- VP Risk and Change Management
- VP Wealth and Asset Management
- VP Strategic Initiatives & Bancassurance



# 2025 Provisional Agenda

8:00 – 9:00	Registration and Networking	11:15 – 11:45	Coffee Break			
9:00 – 9:10	Welcome Note	11:45 – 12:00	Presentation			
9:10 – 9:25	Keynote Address	12:00 – 12:45	Panel 3: The Progress of Progress - Banking Technology and Al in Saudi Arabia			
9:30 – 10:15	Panel 1: Key to the Kingdom - Banking Technology in Saudi Arabia  As global challenges grow, Vision 2030 and the drive to reduce reliance on hydrocarbons are serious objectives unquestionably essential to the future well-being of the nation. The link between a highly functioning economy and the banking markets is obvious. Thus it is vital that the country nurtures a modern and highly efficient financial sector. This can only be done - by designing, developing, implementing and updating banking technology, and encouraging a dynamic		Al is still often dismissed as hype, but it is here to stay. So given this, how is Al progressing in Saudi Arabia's financial markets? With the looming targets and national ambitions set by Vision 2030, is Al well enough established in the local banking sector at this stage to ensure that it plays the role it must in the nation's development? This panel will assess the progress of Al in the Kingdom's banking and financial markets and decide whether it's adoption here is ahead of the curve, about where it should be, or in need of a rapid catch up?			
	Fintech ecosystem. This panel will discuss the role technology plays in Saudi Arabia's banking and financial markets to ensure they help to successfully achieve the Vision 2030 targets to guarantee the nation's economic future.	12:45 – 1:30	Panel 4: Safety in Numbers – Cybersecurity and Regulatory Compliance			
10:15 – 10:30	Presentation		Technology has shown it can markedly improve the performance figures and the numbers of customers and their interactions with banks. The benefits for clients and their financial institutions are now clear to see. However, these benefits come with an increasing number of risks and			
10:30 – 11:15	Panel 2: Cross Borders, Happy Clients – Technology & Corporate Payments in Saudi Arabia  Saudi Arabia's economy, the biggest in the GCC, will continue to grow. Underpinned by natural entrepreneurship, positive demographics, diversifying businesses and increasing global engagement, so also does the Kingdom's potential to inhabit the top tier of world economies. This potential must be nurtured, and banks' business clients must therefore be serviced by highly functioning cross-border payments. Technology has a key part in this but what exactly is that role? What are the challenges that it must overcome to		obligations that must be managed by both banks and their customers. It is increasingly evident that only technology can effectively handle this. This panel will take an overview of the regulatory requirements and current cybersecurity risks for banks operating in and with Saudi Arabia, and debate how technology can keep ahead of and successfully address these key concerns.			
		1:30 – 2:30	Lunch			

ensure that it does what must be done to develop crossborder payments systems that banking clients need, and

the nation must have to fulfil its potential.

# 2025 Provisional Agenda

#### 2:30 - 3:15

#### Panel 5: Catching the Wave - Open Banking in Saudi Arabia

The Open Banking growth wave in our region is set to continue into the coming decade. To ensure Saudi Arabia benefits from this epochal transformation of banking the Saudi Central Bank (SAMA), has established their Open banking Framework – providing legislation and regulatory guidelines, and the Open Banking Lab – a testing environment for banks and fintechs. What potential does open banking promise for banking and the wider Saudi economy? How is Saudi Arabia fairing in comparison with other centres also competing to attract and develop the fintech businesses essential to the banking and wider economy? How can open banking reach its peak beneficial potential across Saudi Arabia?

3:15 - 3:45

**Coffee Break** 

3:45 - 4:00

Presentation

4:00 - 4:45

### **Panel 6:** Meeting Your Obligations – Payments Technology and Fintechs in Saudi Arabia

Payments technology providers and Fintechs must meet many obligations and provide numerous available options in the Saudi world of payments. This panel will discuss what they have collectively achieved, the challenges they face and the future they may bring. What was, and remains their role in the Sarie Instant Payments Platform? How have they ensured Saudi banks readiness for the going live of ISO20022 in November? What is their role in bringing BNPL to Saudi's consumers? Can they help Payments Gateways anticipate changing consumer behaviours? What are they doing to ensure the country meets the 2027 deadline for the G20 Cross-Border Payments Roadmap?

4:45 - 4:50

Closing Remarks

5:00 - 6:00

Start of Award Winners Ceremony



# Previous Speakers Included

#### **KEYNOTE**



Mohammed Alsarrani
Deputy Director General of the Financial Sector
Development Program (FSDP)
Ministry of Finance, Saudi Arabla



Ahmad Ghandour Managing Director - Middle East Backbase



Alexis Haessler
Regional Head, Middle East & Levant
ACI Worldwide



Amol Bahuguna
SVP, Head of Corporate Technology,
Innovation and Change Management
Rivad Bank



Damon Madden Strategic Solution Consultant -Fraud, MEASA



Deekshith Marla Founder Arya.ai, an Aurion Pro company



Finali Fernando

Managing Director, Regional Head of
Products, CCO and Business Management
Global Payments Solutions
HSBC



Anand Sampath
Managing Director, Head Global Payments
First Abu Dhabi Bank



Anjum Noman Mirza
Executive Vice President, Head Trade Finance Solutions GTB Group
The Saudi National Bank - SNB



Balaji Muthu Executive Director - MENA Mindgate



Gurpreet Saluja
Executive Director, Financial Services
JP Morgan



Haitham Abu Ghazaleh Head of Enterprise Risk Management



Huny Garg Country Head - KSA



Bushra Alghamdi Head of Artificial Intelligence



Camelia Olteanu
Vice President, Group Operations
Qatar National Bank



Cem Soydemir

Head of Payments Go-To-Market,

MEA, South & Central Asia

Swift



Joude Badra General Manager KSA



Karim Sanjakdar Enterprise Business Development Manager Allied Engineering Group



Ladle Patel Senior Al Advisor Arab National Bank

# Previous Speakers Included



Martin Blechta Partner Boston Consulting Group



Marwan Dardounh Chief Technology Officer IBM Saudi Arabia



**Nahim Bassa** SVP, Group Head of Strategy & Transformation



shaikh Manzoor Sabir Head of Cash Products



Siva Subramaniam Head - Product Management -Payments & Cash Management



Suruj Dutta Partner



Najma Salman Managing Director, Co-Head - Central Europe, Middle East & Africa for Institutional Cash & Trade



Olga J. Parra Data & Al Brand Leader IBM Middle East and Africa



Oleksandr Savchenko Director - Head of Trade, Working Capital & Transaction Banking Standard Chartered



Talat Qureishi Vice President, Business Development Commercial EEMEA



**Thierry Simon** Chief Executive Officer Union of Arab & French Banks (UBAF)



Venkata Surya Prasad Indraga Senior AGM, Head of Transaction Banking Commercial Bank of Catar



Managing Director / Regional Head - MENAT



Rakan Alajroush SVP, Head of Global Transaction Banking



Head of Treasury and Trade Solutions - KSA Head of Enterprise Architecture





Wissam Massud Director of International Expansion and Alliances

## About the awards

# MEA Finance Leaders in Technology Innovations & Payments Awards 2025

**MEA Finance** was established with the goal of serving the regional banking and financial services sector operating in our exciting and dynamic region. We are committed to providing dedicated news, insightful interviews, the highest-level events and well deserved recognition to the region's financial service providers, banking technology, payments and fintech leaders. MEA Finance is best placed to cover the full range of the banking and financial sectors, and the fast-developing technology that powers the industry today. As part of our integral role in the region's banking sector, we benchmark, recognise and actively encourage excellence within institutions.

The Kingdom of Saudi Arabia is at the forefront of developing and digitising their growing banking and financial sectors, with the modernisation and enhancement of payments taking a leading role in this generational transformation. Their recent and ongoing initiatives, along with the encouragement of a burgeoning Fintech ecosystem, all powered by innovative technology has placed Saudi Arabia among the leaders in new world of finance.

The **MEA Finance Leaders in Technology Innovations & Payments Awards 2025** will bring due recognition, and celebrate the achievements of the region's leading banks, technology providers, fintechs, the essential services providers, and the leaders in payments who have had standout roles

#### **KEY DATES**

Open for Entries: February 1 2025

Submission Deadline: April 30 2025

Judging Process: May 6 2025

Awards Ceremony: May 28 2025

## **Submission Process**

**MEA Finance** conducts its own research to ensure that our awards categories accurately reflect the current banking landscape and comprehensively recognise the achievements of the industry.

As a result, we have determined award categories that provide regional recognition to exceptional banks, financial institutions and technology providers who are shaping the new digital financial landscape and have made outstanding contributions to the future of the industry. Institutions can nominate themselves in all relevant categories as deemed appropriate, provided the submission is sent in before the deadline, and in the required format.

#### How to enter?



**Step 1:** Choose your category. It is important to review the individual descriptions and criteria before choosing your category.



**Step 2:** Upload relevant financial performance documents or other relevant information.



Step 3: Confirm submission of your entry.

## **Judging Process**

The awards will feature a rigorous two-step judging process by a panel of industry experts in collaboration with the MEA Finance editorial team.

- 1. All nomination entries will be meticulously evaluated and analysed based on relevant market knowledge, industry research, and accurate company financial statements. The MEA Finance editorial team will then create a shortlist which will be given to the judging panel.
- 2. The judging panel will be composed of senior executives from professional services firms working with the banking industry. They will review the shortlist and the submitted materials for each category and place a score from 1 to 5 for each category nominee. All scores will be sent back to the editorial team.
- 3. The MEA Finance editorial team will independently score shortlisted institutions per category. Score values will be from 1 to 5. All scores will be kept confidential and will not be released publicly, nor will they be discussed with any individual applicants.
- 4. Scores from both the judging panel and the editorial team shall be collected and combined. The editorial team will hold an official tabulation of the scores to determine the highest scoring institution per category which will be declared winner.

<sup>\*</sup>Submission deadline:

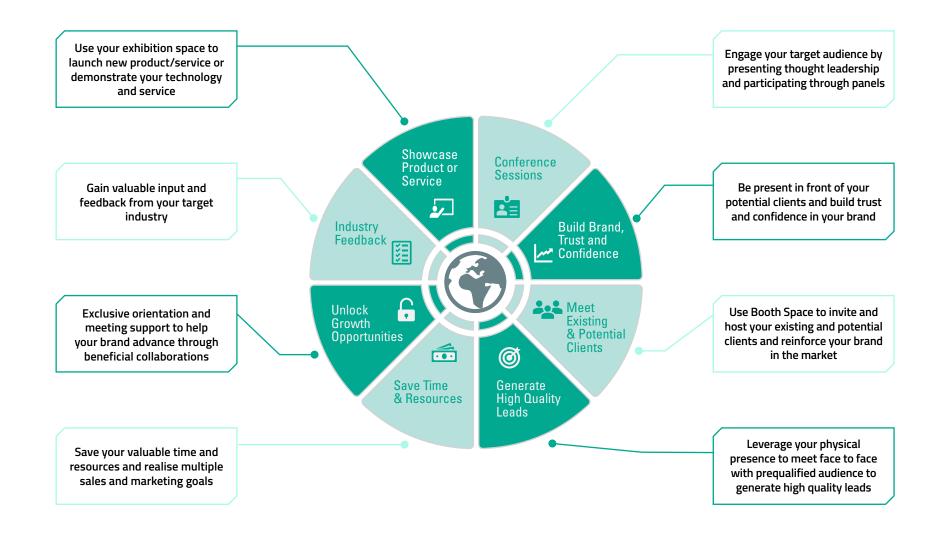
## **Awards Categories**

- Digital Banking Innovation of the Year in Saudi Arabia
- Best Digital Innovation in Islamic Banking of the Year in Saudi Arabia
- Best Digital Only Bank in Saudi Arabia
- Best Cybersecurity and Risk Management Implementation in Saudi Arabia
- Best Core Banking Technology Implementation in Saudi Arabia
- Best Data Management in Saudi Arabia
- Best Analytics System in Saudi Arabia
- Best Mobile Banking Services in Saudi Arabia
- Most Innovative Emerging Technology Implementation in Saudi Arabia
- Best Cloud or Hybrid Cloud Implementation in Saudi Arabia
- Best Innovation in User Experience in Saudi Arabia
- Best Innovation in Retail Banking in Saudi Arabia
- Best Innovation in Corporate Banking and Finance in Saudi Arabia
- Best Innovation in Trade Finance in Saudi Arabia
- Best Regulation Technology Solution in Saudi Arabia
- Most Innovative Trading Platform in Saudi Arabia
- Best AML/KYC Solution in Saudi Arabia
- Best Al Technology Implementation in Saudi Arabia
- Best Open Banking & API Implementation in Saudi Arabia
- Best Risk & Compliance Implementation in Saudi Arabia
- Best Debt Collection System Implementation in Saudi Arabia
- Best Treasury Management Implementation in Saudi Arabia
- Technology Leadership Award in Saudi Arabia
- Saudi Arabia Financial Services Technology Executive Award
- Digital Transformation Leader of the Year in Saudi Arabia
- Digital Banking Provider of the Year, Saudi Arabia
- Islamic Digital Banking Provider of the Year, Saudi Arabia
- Best Cybersecurity Provider, Saudi Arabia
- Best Core Banking Solutions Provider, Saudi Arabia
- Best Corporate Banking Solutions Provider, Saudi Arabia
- Best User Experience Solution Provider, Saudi Arabia

- Best Data Management Solution Provider, Saudi Arabia
- Best Risk Management Solutions Provider, Saudi Arabia
- Best Mobile Banking Services Provider in Saudi Arabia
- Best Analytics Solution Provider, Saudi Arabia
- Most Innovative Cloud Services Provider, Saudi Arabia
- Best Collection Solution Provider, Saudi Arabia
- Best Trading Infrastructure Provider in Saudi Arabia
- Best AML/KYC Solution Provider in Saudi Arabia
- Best Open Banking & API Solutions Provider in Saudi Arabia
- Saudi Arabia Technology CEO of the Year,
   Saudi Arabia
- Most Innovative Payment Solutions Provider in Saudi Arabia
- Best Payment Gateway, Saudi Arabia
- Best End-to-End Online Payments Processing Systems Provider in Saudi Arabia
- Best Real-Time Payments Provider in Saudi Arabia
- Best Payments Technology Implementation in Saudi Arabia
- Best User Experience in Payments in Saudi Arabia
- Best Cross-Border Payments Technology Provider in Saudi Arabia
- Landmark Innovation in Cross-Border Payments Award. Saudi Arabia
- Best Open Banking Payments Project in Saudi Arabia
- Best Payments Inclusivity Initiative, Saudi Arabia
- Best Anti-Fraud and KYC Payments Solution in Saudi Arabia
- Best Remittance and Foreign Exchange Services Provider in Saudi Arabia
- Overall Best Payments Platform in Saudi Arabia
- Payments Innovation of the Year, Saudi Arabia

- Best Instant Payments Technology Implementation Provider, Saudi Arabia
- Best Instant Payments Technology Implementation, Saudi Arabia
- Instant Payments Innovation of the Year,
   Saudi Arabia
- Best Open Banking Payments Technology Provider, Saudi Arabia
- Best Innovation in Payments Technology in Saudi Arabia
- Best Realtime Payments Implementation in Saudi Arabia
- Payments Technology Executive of the Year, Saudi Arabia
- Payments Executive of the Year, Saudi Arabia

# Sponsorship Benefits



# Sponsorship Options

Benefits	Platinum	Gold	Silver	Lunch	Lanyard	Badge	Exhibitor
Exclusive to one company only	•			•	•	•	
Opportunity to provide Welcome Note	•						
Interview of Senior Representative	•	•	•				
Access to All Sessions	•	•	•	•	•	•	•
Standalone Presentation	•	•					
Panel Member in Discussions	•	•	•	•			
Exhibition Booth Space (3x2 SQM)	•	•	•	•	•	•	•
Advert in Event Booklet	•	•	•	•	•	•	•
Logo on Website with Hyperlink	•	•	•	•	•	•	•
Logo on all Marketing Collateral	•	•	•	•	•	•	•
Branding on Post Event Report	•	•	•	•	•	•	•
Cost (USD)	50,000	40,000	30,000	20,000	20,000	20,000	20,000

# Contact Us

FOR SPEAKING, SPONSORSHIP & EXHIBITION ENQUIRIES:

#### **Nap Estampador**

Group Commercial Director
E: nap.estampador@mea-finance.com
M: +971 50 1005488

FOR SPEAKING & AGENDA INQUIRIES

#### **Natasha Cristi**

Events Director
E: natasha@mea-finance.com
M: +971 50 303 4235

Editorial contact: editorial@mea-finance.com

For other queries: info@mea-finance.com

#### **Dubai office:**

Al Saaha Offices, Old Town Island Burj Khalifa District, PO Box 487177 Dubai, United Arab Emirates

