

**Fintech  
SURGE.** x  
فينتك سيرج

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**GITEX**  
GLOBAL

SUNDAY OCTOBER 15 | 11AM-6PM

MONDAY-WEDNESDAY OCTOBER 15-18 | 10AM-6PM

**NOW AT**

**DUBAI HARBOUR**

# Where **Finance + Technology** create limitless **Opportunities**

Fintech Surge congregates the ecosystem of stakeholders in the vibrant global fintech industry; from banks & financial institutions, regulators, startups, governments and investors



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Only advance, online registration available and Print@Home badges accepted on-site.  
Strictly no badges issued on-site at the event.

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x

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**100+**  
EXHIBITORS

**25+**  
COUNTRIES

**160+**  
SPEAKERS

**1000+**  
INVESTORS

The Middle East fintech industry is poised for continued growth and innovation, driven by consumer demand, government support, and the presence of promising startups.



MENAP fintech revenue could increase almost threefold, from **\$1.5 billion in 2022** to an amount between **\$3.5 billion and \$4.5 billion in 2025**

- McKinsey

Funding for Fintech Startups in closed at **\$885 million in 2022**, 4x higher than \$200 million in 2020

- MAGNITT

UAE attracts **37%** of Fintech funding in the Middle East

- McKinsey

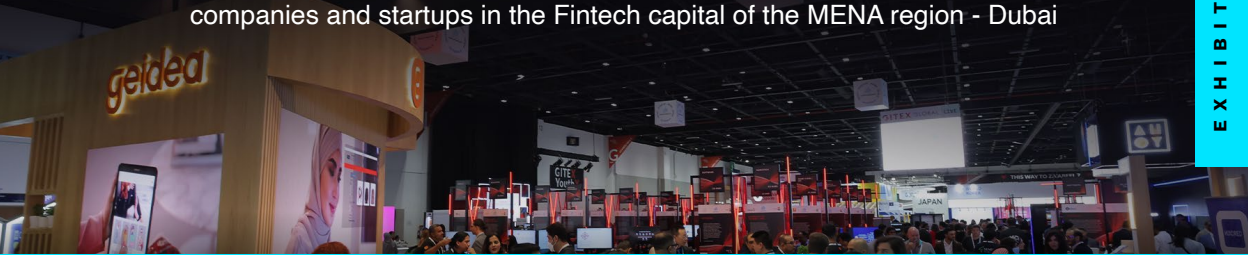
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# 100+ MAJOR FINANCIAL SERVICE INNOVATORS ON THE SHOWFLOOR

Fintech Surge is set to gather the world's most exciting and innovative fintech companies and startups in the Fintech capital of the MENA region - Dubai

EXHIBITORS



## MEET SOME OF THE WORLD'S MOST INNOVATIVE FINTECH COMPANIES



Global PayTech company spanning 210 countries and territories with a mission to connect and power an inclusive, digital economy that benefits everyone



FinTech company specializing in creating and pioneering insurance and banking solutions and has pioneered brands like "Tameeni", "Awal Mazad", and other digital solutions.



Leading payment solutions provider offering services across KSA, UAE, and Egypt with 1,000+ employees, 150,000+ merchants, and providing more than 700,000 payment terminals for 75% of the KSA market share.



Official fintech arm of Emirates Post Group Company (EPG), focused on building a fintech eco-system through transforming its existing financial services companies.



Leading crowdfunding platform that bridges the gap between finance and SMEs, empowering small businesses to access the capital they need to grow and thrive.



A wide variety of wearable accessories designed to revolutionize the ease and convenience of paying on the go



Mozn is a market leader in Enterprise AI software, with a strong focus on language and finance intelligence and has been recognized as one of the Top 200 Global Fintech Companies of 2023 by CNBC & Statista within the "Digital Business Solution" category, further fueling their commitment to empowering and securing the financial industry through AI innovations.

SEE ALL EXHIBITORS 

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# MEET YOUR PEERS AND PARTNERS AT FINTECH SURGE



**7000+**  
Fintech Buyers Across

- Banking • Insurance • Legal firms
- Wealth & asset management • Retail
- Corporate Businesses



Fintech Surge is amazing. **The energy is electrifying.** We have this amazing stage and the interaction is fantastic. The content of the speakers are so enriching. **The visibility that we have here is what we call priceless.**



**Muhammad Nana**  
Vice President  
Fintech Partnerships  
Mastercard



**500+**  
LEADING BANKS  
AND INSTITUTIONAL  
INVESTORS

**100+**  
ACCELERATORS AND  
INCUBATORS FROM  
20+ COUNTRIES

**50+**  
REGULATORS AND  
FINANCE CENTRES  
FROM 25+ COUNTRIES

**25+**  
GLOBAL FINTECH  
ACCELERATORS

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NEW

# WHAT'S NEW

## SME ELEVATE

Bringing together financial institutions, fintech companies, and development finance institutions to accelerate SME finance.

## Embedded FINANCE FORUM.

Fostering strategic partnerships and alliances, matching businesses and brands with suppliers of the latest Embedded Finance software distribution models

## Future OF RETAIL.

Building solutions across stores, restaurants and ecommerce platforms, as well as blending the online and physical to shopping in the Metaverse.

## Fintech Tuesday UNPLUGGED

A one-of-a-kind, all-inclusive networking lounge hosted by Fintech Tuesdays all about encouraging authentic interactions between renowned Fintech Surge speakers and Fintech entrepreneurs, innovators, and game-changers.

### Why you should attend?

- Build and grow an open, inclusive and connected community
- Enable and Support Fintechs – Early Stage to Exits
- Build bridges across new technologies shaping the future of financial services/ fintech
- Play a role of an advocate for the Fintech Community across the stakeholder groups involved in shaping the ecosystem

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# Fintech SURGE.

فینٹک سیرج

# Building the Future of Fintech Through Cutting-Edge WORKSHOPS

NEW



## Valuation of Growth Companies (SMEs)

Explores the process of valuing small and medium-sized enterprises (SMEs) that are in a phase of rapid growth. It involves assessing the financial worth of these companies based on various factors, including their business model, financial statements, and specific valuation approaches.

18 October | 10:30 am

Workshop Room 2

Hosted By:



**Rahul Sonthalia**  
Director of Learning Finance and Business Skills

**KAPLAN** PROFESSIONAL MIDDLE EAST

## Carbon Markets and Fintech-Powered Climate Action

A transformative session, where you can delve deep into the synergy of Carbon Markets, Fintech-Powered Climate Action, and the cutting-edge potential of Web3 technologies.

15 October | 11:00 am

Blockstage

Discover how these powerful tools are not just fighting climate change but leading us towards a more sustainable future. Explore the dynamic intersection of financial innovation and environmental stewardship as workshop tutors unveil how Web3 Powered Climate Action and Regenerative Finance (ReFi) are shaping the landscape of climate solutions.



**NENA DOKUZOV**  
Head of Blockchain Taskforce  
Ministry of Economy  
Slovenia

REPUBLIC OF SLOVENIA  
MINISTRY OF THE ECONOMY,  
TOURISM AND SPORT



**MIROSLAV POLZER**  
Strategic Director  
Climate Chain Coalition  
& Founder & CEO, IAA

CLIMATE CHAIN COALITION

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# Fintech SURGE.

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# WORKSHOPS

## Exploring the Future Through an Ai Lens

NEW

### Artificial Intelligence in Financial Services

18 October | 11:00 am

Elevate Stage

Attendees will explore the transformative potential of artificial intelligence (AI) in the financial services sector. This workshop will cover AI applications such as chatbots, robo-advisors, credit scoring models, and fraud detection systems, highlighting how these technologies can improve operational efficiency and drive better decision-making.

Hosted By:



LIBF  
MENA

**Victoria Zagorsky**  
Chief Insight, Strategy and Digital Transformation Officer  
**The London Institute of Banking & Finance MENA**

NEW

### Generative AI in Fintech Enterprise

15 October | 11:00 am

Elevate Stage

This workshop is designed to provide practical insights into the world of large language models (ChatGPT and custom models), embedding techniques, fine-tuning strategies, enterprise knowledge management and, Privacy & security concerns. It will cover real-world applications and explore how Generative AI can revolutionize underwriting, customer support, risk assessment, investment recommendations and fraud detection in the financial industry.

Detailed Coverage:

- 1) Introduction to Generative AI and Large Language Models
- 2) Prompt Engineering
- 3) Application of Large Language Models in Fintech.
- 4) Enterprise Knowledge Management
- 5) Embedding vs Finetuning
- 6) Privacy and Security considerations in AI
- 7) C2PA framework and Future of AI generated content.

At the end of the workshop, the participants will receive Certificate of Participation from SP Jain School of Global Management.

Hosted By:



**Vikram Pandya**  
Director Fintech  
**SP Jain**



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NEW

### Forget AI, let's go analog!

16 October | 3:45 pm  
The Summit Stage, Hall 7

Hosted By:



David "Shing" Shing

Navigate the shifting currents of the creative realm without succumbing to AI's burgeoning dominance. Rekindle the inherent strength of human creativity and explore ways to leverage your personal potential to outpace the looming shadow of AI. Unravel this together with David Shing, in this interactive Meet Up.

Questions this session will answer:

- How can you future proof your own skills as AI tools develop?
- What brainstorming methods can I take back to my team?
- How can you embrace the skill of creative thinking in a highly technical world?



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# SUPERNOVA CHALLENGE

18 October | 3:15 pm | 10x Stage

Supernova Challenge is the biggest pitch competition in the Middle East, Africa and South Asia with **cash prizes of \$200,000** for entrepreneurs willing to display groundbreaking innovations and highlight their value in front of the world.

## 2023 Categories

- FINTECH INNOVATOR
- AI INNOVATOR
- TOP MENA STARTUP AWARD (NEW)
- MARTECH INNOVATOR
- BLOCKCHAIN FRONTIER LEADER
- OVERALL INDUSTRY PIONEER AWARD
- SUSTAINABILITY & ESG INNOVATOR
- CREATIVE ECONOMY INNOVATOR
- FAST FEMALE FOUNDER AWARD IN PARTNERSHIP WITH SHARJAH BUSINESS WOMEN'S COUNCIL

## Investors Programme

An expert-curated match-making programme pairing startups from Fintech sure with 1000+ pre-qualified Angel Investors, VCs, and Institutional Investors.

– ensuring that the businesses and investors have compatible interests, markets, and investment plans.



## Launch Pad UAE

More founders and investors are choosing UAE for expansion offices or relocation. Discover why and how, with this first-of-its-kind program.

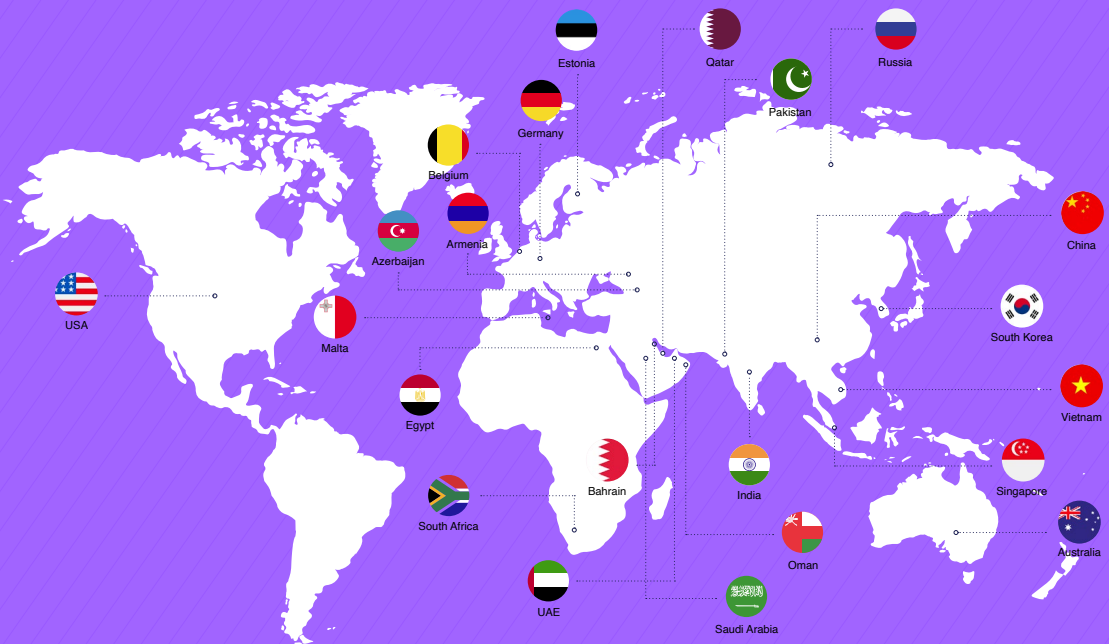
Open to all Founding teams to apply:

- 1) Intimate briefing sessions
- 2) Private tours & one-to-one meetings
- 3) Masterclass Workshops
- 4) Pitch for \$13,000 worth of setup support in Dubai
- 5) Spotlight on UAE conference track, Sunday October 15<sup>th</sup>

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# POWERFUL INTERNATIONAL PRESENCE

Fintech Surge gathers the world's most exciting and innovative fintech companies, disruptive startups, and ecosystem partners from 5 continents, setting the stage for the transformation of the Financial Services industry in the Middle East and North Africa.



The quality of the vendors, the quality of the purchasers, the institutions buyers, the merchants... are simply phenomenal.



**Saalesh Malhotra**  
General Manager (GCC)  
**Geidea**

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# SME ELEVATE

Creating strong regulatory, financial and investment environment to empower SMEs to establish globally competitive future economies.

## SME ELEVATE PROGRAMME

DWTC is proud to present SME ELEVATE Conference, the event is first of its kind in the Middle East that will provide a great impetus and lend an enriching platform for regional SMEs to explore and tap into business opportunities and acquire knowledge, source solutions for business enhancement, find new investors and seize unparalleled opportunities in today's globalized economy.

### Key Focus Areas & Themes

- **Trailblazing Innovations** – Driving Entrepreneurship and Women leaders in SME business
- **SME Financing** – Improving SMEs' access to finance and finding innovative solutions to unlock sources of capital
- **SME Digitalization** – Accelerating the pace towards digital economies and sustainable growth
- **Investment and Funding Opportunities** – Capitalize on the global and regional VCs, PEs, and institutional investors
- **Embedded Finance** – A powerful growth driver for SME's



**Giving SMEs access to formal finance could create up to 8 million jobs in the Arab World by 2025**

- International Monetary Fund (IMF)



It is absolutely phenomenal and response we've seen has been absolutely amazing. Deals are being done. VCs are here talking and engaging with leading and emerging fintechs and that is what this entire platform is about. The MENA region is the perfect storm and I highlight this opportunity for all these players globally to see this opportunity much more closely.

**Nameer Khan**  
Chairman  
MENA Fintech Association



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Focus on the power of digital transformation in promoting inclusive, sustainable, and responsible finance for SMEs, the backbone of the world's economies.

40+

GLOBAL LEADERS  
ON STAGE

20+

HOURS OF  
TALKS

290+

INTERNATIONAL  
DELEGATES

## SME Digitalization & Trailblazing Innovations

Driving  
Entrepreneurship  
& leaders in SME  
business.



**ASUTOSH UPADHYAY**  
Co-Founder  
**FortyTwo.VC**



**ODELIA TORTEMAN**  
Digital Finance Specialist  
and Advisor  
**IFC, The World Bank**



**LATIFA ALGURG**  
CEO & Creative Director  
**Twisted Roots**

## SME Financing

Improving SMEs'  
access to finance  
and finding innovative  
solutions to unlock  
sources of capital.



**SHAKER ZAINAL**  
Chief mSME Officer  
**Emirates Development  
Bank**



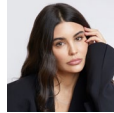
**MARTIN JAOUNI**  
Founder & CEO  
**Funding Souq**



**RAVI NANDAN SINHA**  
Director  
MSME Business Forum  
**India**

## Women Entrepreneurship

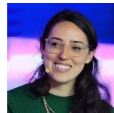
Success stories of  
women entrepreneurs  
driving the new  
economic and social  
growth agenda.



**MIRIAM ABADI**  
Founder  
**Tru & Beyond**



**KIM THOMPSON**  
Owner & MD  
**RAW Coffee Company**



**GABRIELLE INZIRILLO**  
Head of Market Development  
- Financial Technology,  
Financial Services Regulatory  
Authority  
**Abu Dhabi Global Market**

## Investment and Funding Opportunities

Capitalize on the  
global and regional  
VCs, PEs, and  
institutional investors.



**NABIL ISMAIL**  
Executive Director  
**Gulf Capital Ltd**



**FARAH AL MAZRUI**  
Head of Investments  
**Aliph Capital**



**ANDREEA DANILA**  
Founder & CEO  
**Global Millennial Fund  
Management Ltd.**

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# DIGITAL BANKING & FINANCE SUMMIT

Exploring digital trends that propel the industry and offering solutions that will enable financial institutions and corporates to navigate the rapidly changing landscape.

40+

GLOBAL LEADERS ON STAGE

20+

HOURS OF TALKS

370+

INTERNATIONAL DELEGATES

## Global Strategy & Governance

Fostering partnerships and alliances for Business Strategy and Government Policy.



**PROFESSOR RICHARD WERNER**  
Author  
**Princes of Yen**



**CEM SOYDEMIR**  
Head of Payments GTM, MEA & India Sub-continent  
**Swift**



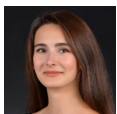
**ODELIA TORTEMAN**  
Global Digital Finance Specialist  
**IFC (World Bank)**

## Future of Retail

Customer Experience as a Competitive Edge.



**MELODI ASKELOEF**  
CEO & Co-founder  
**Satocci**



**SEBNEM ERNER**  
Legal Counsel  
**Klarna**



**BILL YEBOAH KYEREMEH**  
General Manager  
**Technology Delivery & Innovation Consolidated Bank Ghana**

## Fintech Edge

Designing, engineering & implementing fintech solutions for optimal banking through improved access, security and efficiency.



**MOHAMED SEGHIR**  
CEO  
**HAYAH Insurance Company P.J.S.C.**



**HANNES SJÖBLAD**  
Founder & CEO  
**Syndata**



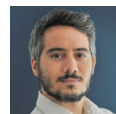
**RANJITH K SHYAMALADAS**  
Founder & CEO  
**Bio-Idz**

## From Embedded to Invisible

Finding and Placing the Best of Fintech Everywhere.



**CHRISTIAN KUNZ**  
Chief Strategy, Innovation & Ventures Officer  
**DIFC**



**ALESSANDRO MASARO**  
SVP - Strategy and Corporate Development  
**STARZPLAY**



**KELVIN TAN**  
CEO  
**Audax**

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# THE LARGEST TECH AND STARTUP SHOW IN THE WORLD JUST GOT EVEN BIGGER

## VENUE 2

EXPAND  
**NORTH  
STAR**

**15 - 18 OCTOBER**

SUNDAY 11 AM - 6 PM | MON - WED 10 AM - 6 PM

NOW AT  
**DUBAI  
HARBOUR**



### FREE SHUTTLE BUSES

Convenient frequent complimentary shuttle buses between Dubai World Trade Centre and Dubai Harbour

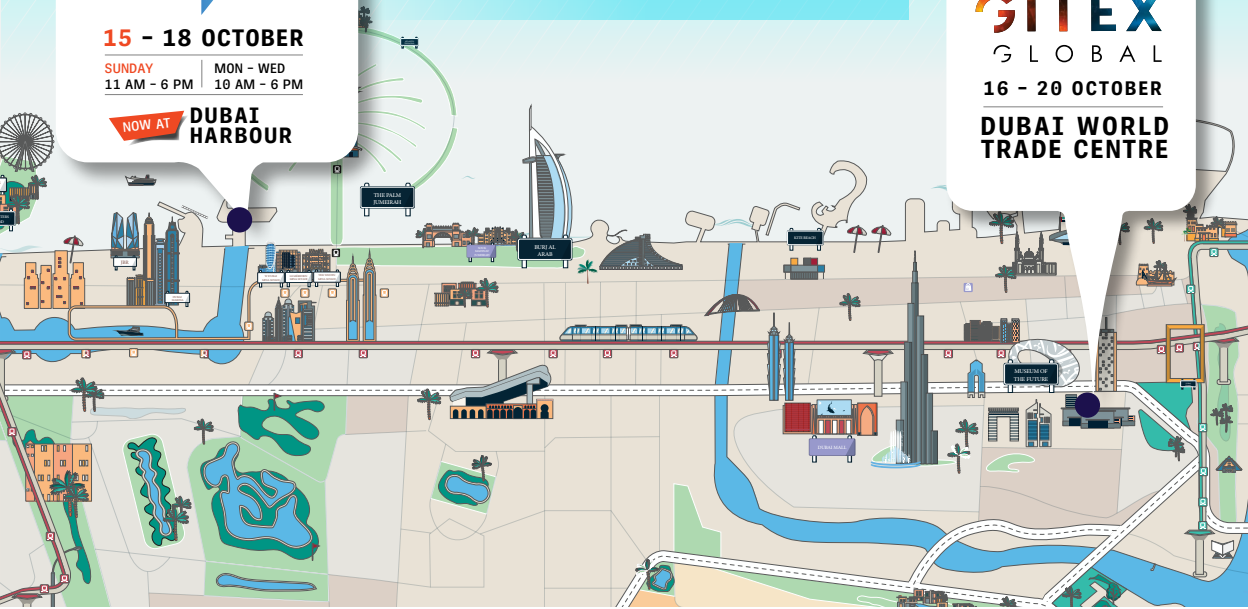


## VENUE 1

**GITEX**  
GLOBAL

**16 - 20 OCTOBER**

**DUBAI WORLD  
TRADE CENTRE**



EXPAND  
**NORTH  
STAR**

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**DUBAI CHAMBER**  
الرقمية DIGITAL

**GITEX**  
GLOBAL

FEATURES

**FUTURE  
BLOCKCHAIN  
SUMMIT**  
قمة مستقبل البلوك تشين

FEATURES  
**Fintech  
SURGE.**  
فنتك سيرج

**Marketing  
Mania**

**ai**  
عالم الذكاء الاصطناعي  
EVERYTHING

GLOBAL  
**DEV  
SLAM**

**GITEX  
IMPACT**

**NEW**  
future  
**urbanism**  
قمة المستقبل الحضرية

**SuperBridge**  
SUMMIT DUBAI

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# Fintech SURGE.

فينتك سيرج

Fintech Surge is an integral part of Expand North Star, the world's largest event for startups and investors, featuring **1800+ startups** and **1000+ investors** from **170+ countries** throughout a **10-hall exhibition**.



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DUBAI CHAMBER  
الرقمية DIGITAL

The world's largest event for startups and investors hosting some of the **world's best startups** from over 100 countries, **1000** unprecedented content program debating the **big stories of 2023**, and **70+** **unicorn founders** on stage give their opinions.



## FUTURE BLOCKCHAIN SUMMIT

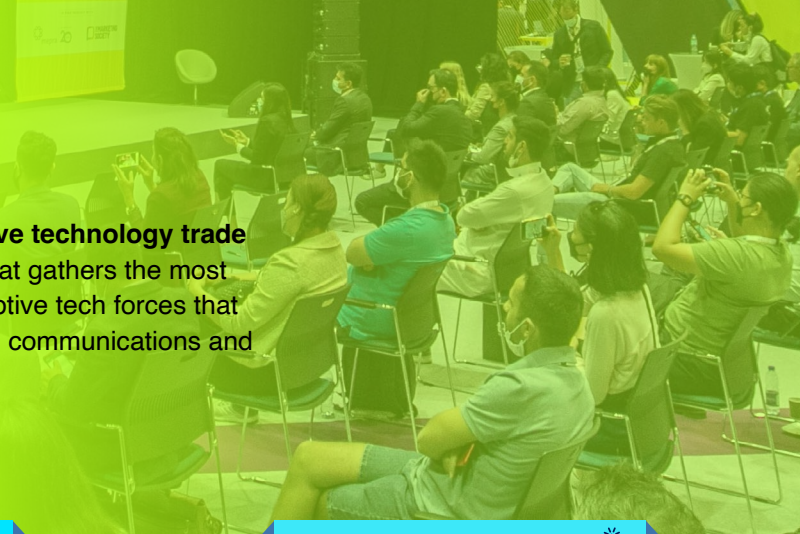
قمة مستقبل البلوك تشين

The MENA region's most immersive large-scale blockchain event is revamping with a new concept designed to embolden the disruptors, empower the change-makers, and inspire the innovators of the **Web 3.0, Blockchain, Crypto, NFT, Metaverse, and Gaming community.**



## Marketing Mania

The only marketing + creative technology trade show in the MENA region that gathers the most prolific, imaginative and disruptive tech forces that are reinventing the marketing, communications and CX benchmarks globally.



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