

**MONEY
20/20**

MIDDLE EAST

14-16 SEPTEMBER 2026
RIYADH

THE FINTECH EXPERIENCE THAT MOVES BUSINESS FORWARD

Hosted by:



Financial Sector
Development Program



البنك المركزي السعودي
SAMA
Saudi Central Bank

هيئة السوق المالية
Capital Market Authority



IA
هيئة التأمين
Insurance
Authority

Co-organised by:

فنتك السعودية
FintechSaudi

tahaf
تطبيقات
The Fintech company



THE FASTEST GROWING FINTECH EVENT IN THE WORLD RETURNS TO RIYADH

This 14-16 September, Money20/20 Middle East brings together the fintechs, innovators, banks, startups, investors and institutions redefining finance in one of the world's most exciting growth markets.

The opportunities reshaping finance across the Middle East begin here.

THIS IS WHERE IT STARTS

20



CONTENTS

03

The Future of
Fintech Runs
Through Riyadh

04

The Moments
The Industry Talked
About

05

Who Will
You Meet?

06

The Money20/20
Middle East
Ecosystem

07

The Industry's
Power Players

08

The Themes
Shaping Fintech

10

The Spaces
Driving Industry
Conversations

11

First Announced
Speakers

12

Inside the Capital
of Capital

13

The Startup and
Scaleup Program

14

MoneySurge
Pitch Competition

15

Fintech After
Hours

17

The Value of
Being in the Room

18

Ready to Unlock
Your Next Move

21

Looking to get Involved
at Money20/20
Middle East?

THE FUTURE OF FINTECH RUNS THROUGH RIYADH

IF FINTECH IS ON YOUR AGENDA IN 2026,
THIS IS THE ONLY EVENT YOU NEED:

38,000+

IN ATTENDANCE

450

BRANDS

400+

SPEAKERS

8 STAGES

\$440L PRIZE POOL

150 STARTUPS

600+ INVESTORS

IN RIYADH, OPPORTUNITIES AREN'T JUST
DISCUSSED, THEY ARE MADE.



“Money20/20 Middle East being held here in Riyadh is a testament to Saudi Arabia’s rising prominence as a global hub for financial innovation.”

**H.E AYMAN
M. AL-SAYARI**

Governor
Saudi Central Bank

**.MONEY
20/20**

THE MOMENT THE INDUSTRY TALKED ABOUT

\$4.6BN GAME CHANGING DEALS

Money20/20 Middle East saw
\$4.6 billion in strategic deals
announced, including:

\$2.4BN

Tamara secured a massive asset-backed facility from Goldman Sachs, Citi, and Apollo funds to support credit product expansion, payment innovation, and regional growth, aligning with Vision 2030 and the FSDP's goal to boost SME contributions to GDP.

\$1.75BN

Fasanara Capital in a strategic partnership with the Ministry of Investment plans to launch a landmark investment initiative in the Kingdom, focusing on fintech-enabled lending, SME financing, and advancing financial innovation in line with Saudi Arabia's Vision 2030.

\$157M

HALA closes Series B equity round, led by TPG's the Rise Fund and Sanabil investments, with participation from QED, Raed Ventures, Impact 46, and other leading investors.

tamara



to **\$2.4B**

MONEY20/20

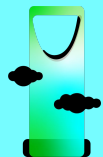


WHO WILL YOU MEET?



“Money20/20 Middle East is the place where it starts. It's essential for us to gather here because the Middle East and Central Asia are driving the transformation of financial institutions and shaping financial inclusion in the market.”

LASHA TABIDZE / Group Chief Digital Operations Officer, VEON



38,000+

IN ATTENDANCE



144

COUNTRIES



2 IN 3

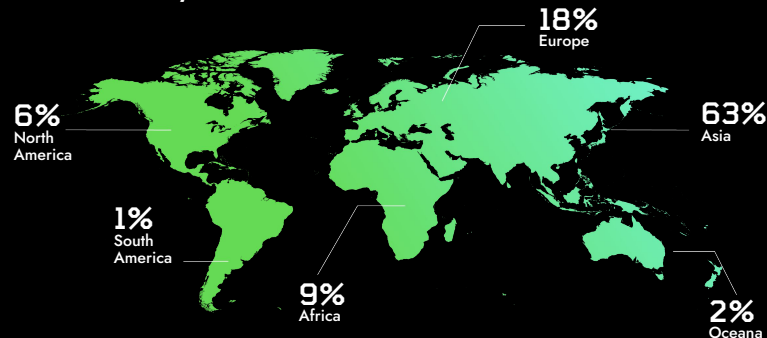
ATTENDEES ARE
DECISION MAKERS



69%

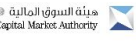
OF ATTENDEES HOLD
C-SUITE, BOARD, DIRECTOR,
VP AND HEAD-LEVEL ROLES

INTERNATIONAL VISITORS FLYING TO MONEY20/20 MIDDLE EAST



THE MONEY20/20 MIDDLE EAST ECOSYSTEM

A SNAPSHOT OF THE COMPANIES THAT CAME TOGETHER IN 2025

LOCAL BANKS	INTERNATIONAL BANKS	PAYMENTS	TECH	INSURANCE COMPANIES	DIGITAL ASSETS	INVESTMENT & VENTURE CAPITAL	RETAIL E-COMMERCE & PROPTech	REGULATORS & GOVERNMENT OFFICIALS
 مصرف الراجحي alrajhi bank	J.P.Morgan	 VISA	 amazon	 بوبا Bupa	 tether	STV	 بنده Panda	 فنتك السعودية FintechSaudi
 بنك الرياض Riyad Bank	 HSBC			 التعاونية tawuniya	 ripple	SVC	 dubizzle group	
 SNB	 citi	tamara	 Microsoft	 تكافل الراجحي Al Rajhi Takaful	 [LEDGER]	BlackRock.	FLOWARD	
 STC Bank	 QNB	 Apple Pay	 Google	 ولاء Walaah	 BitGo	 TPG	 حراج	
 بنك فيجن Vision Bank io	 Deutsche Bank	 Ant International	 Alibaba Cloud SCCC Operating Saudi Region	 الدرع العربي للتأمين Arabian Shield Insurance	 DefineX	impact46	 bayut	 هيئة التأمين Insurance Authority

THE INDUSTRY'S POWER PLAYERS



The exhibition floor is where fintech comes to life. Explore new products, meet the teams behind the brands, and start conversations that lead to new partnerships.

VISA

barq

علم elm

tiqmo

FOODICS

هكبة HAKBAH

GiB
بنك الخليج الدولي

تكاful الراحمين
Al Rajhi Takaful

CNTXT

JISF

لين LEAN

tabby

تميز المالية
TARMEEZ CAPITAL

عنس

ClearGrid
كليرجريد

MOYASAR

سرج
sarj.ai

خبرة
EXPERIENCE

Jee1Pay

Pagsmile

tcc
TECHNOLOGY CONTROL COMPANY
تكنولوجيا التحكم في الشركة

THE THEMES SHAPING FINTECH



THE FUTURE FINANCIAL ARCHITECTURE

BRIDGING REGIONS, MARKETS AND SYSTEMS

The foundations of the global financial system are being re-engineered. This theme examines how policymakers, regulators and industry leaders are shaping interoperable rules, resilient infrastructure and public–private collaboration to enable secure innovation, financial stability, inclusion and scalable growth across borders.



TRUST BY DESIGN

RESILIENCE, SECURITY AND READINESS

Trust is the foundation of modern finance. As financial services become increasingly digital and interconnected, resilience, cybersecurity and operational readiness have become essential to financial stability. Protecting the systems, data and decisions that power the financial ecosystem is essential to maintaining confidence, ensuring continuity and adapting to a complex digital landscape.



AUTONOMOUS FINANCE

THE AI-DRIVEN REINVENTION OF FINANCIAL SERVICES

Agentic AI and autonomous systems are driving profound disruption across banking and fintech. Discover how AI is transforming institutions into intelligent, self-directing platforms that operate in real time, orchestrate ecosystems and redefine how financial value is created, delivered and scaled toward 2030 and beyond.

THE THEMES SHAPING FINTECH



EMPOWERED FINANCE

FROM FINANCIAL CAPABILITY TO PROSPERITY

Financial readiness is the foundation of lasting prosperity. As the financial landscape becomes more complex and interconnected, financial capability is emerging as the next frontier. Equipping individuals, businesses and economies with the knowledge, tools and confidence to adapt, participate and thrive. Empowering financial capability is essential to building resilience, expanding opportunity and enabling inclusive economic growth.



THE NEXT ERA OF PAYMENTS

CONNECTED, INSTANT AND INTEROPERABLE

As open and embedded finance reshape the financial ecosystem, the next era of payments is being built around trust, interoperability and real-time connectivity. The convergence of platforms, data and payment infrastructure is transforming how financial services are accessed, delivered and monetized, creating new opportunities for innovation and growth.



THE FUTURE OF CAPITAL

HOW MONEY IS BEING RE-ENGINEERED: WHO CONTROLS IT, HOW IT MOVES AND WHAT IT BUILDS NEXT.

The Future of Capital explores how money is being redefined, redistributed, and re-engineered in a world where capital is no longer just financial, but digital, programmable, and geopolitical. As technology, policy, and markets converge, new actors are shaping how capital moves, who accesses it, and what it builds next. We examine the power shifts reshaping global finance, and those who sit at the centre of capital's next era.

THE SPACES DRIVING INDUSTRY CONVERSATION



THE EXECUTIVE SUMMIT

WHERE GLOBAL STRATEGY MEETS FINANCIAL LEADERSHIP



NEXT GEN MONEY

HOW TECHNOLOGY IS REDEFINING MONEY



THE LAB

WHERE INNOVATION GETS PRACTICAL



THE BRIDGE

WHERE THE GLOBAL FINANCIAL SYSTEMS AND FINTECH CONVERGE



THE BOARD ROOM

WHERE RULES SHAPE THE FUTURE OF FINANCE



OFF THE RECORD

WHERE FINANCE SPEAKS FREELY



THE CAPITAL

FINTECH BUILT BY CAPITAL



MONEYPOT/PODCAST

THE VOICES OF FINTECH

CONTENT FORMATS

- Panel Discussions
- Fireside Chats
- Experts Sessions
- Interviews
- Live Demos
- Workshops
- Roundtables
- Podcasts

FIRST ANNOUNCED SPEAKERS



**MOSTAPHA
TAHIRI**

EXECUTIVE VICE PRESIDENT/
CHIEF OPERATING OFFICER
STATE STREET



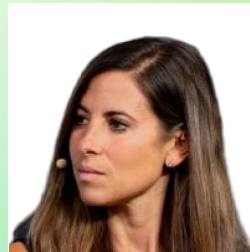
**CONALL
MAC COILLE**

CHIEF ECONOMIST
BANK OF IRELAND



**RORY
O'NEILL**

CHIEF MARKETING OFFICER
CHECKOUT.COM



**NICOLE
SANDER**

CHIEF ECOSYSTEM OFFICER
UBYX



**GEORGE
THEOCHARIDES**

CHAIRMAN
CYPRUS SECURITIES &
EXCHANGE COMMISSION



**TONY
ASHRAF**

MANAGING DIRECTOR
BLACKROCK



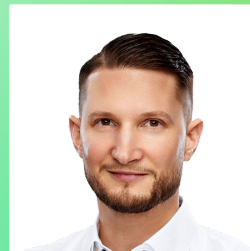
RYAN RUGG

GLOBAL HEAD OF
DIGITAL ASSETS TTS
CITI



NEO MOOKI

CHAIRWOMAN
BOTSWANA STOCK EXCHANGE



**LUCAS
BONKO**

CHIEF EXECUTIVE OFFICER
BRATISLAVA STOCK
EXCHANGE



JOY ADAMS

CHIEF OPERATING OFFICER,
DIGITAL ASSETS TRANSFORMATION,
CORPORATE BANK
DEUTSCHE BANK

EXPLORE THE LINE-UP

INSIDE THE CAPITAL OF CAPITAL

The Investor Program is a curated environment for serious capital deployment, designed to connect you with the market's most relevant opportunities, counterparties, and conversations.



As an investor in financial services, Money20/20 Middle East Riyadh was an outstanding event for exceptional investor dialogue.”

JUNAID BAIG / Head of Strategic Investments,
BNP Paribas

BUILT FOR CAPITAL DEPLOYMENT

Qualified Deal Flow

Access high-potential fintech founders and curated opportunities aligned to your investment thesis.

Proximity to Capital

Network with leading VCs, LPs, sovereign funds, family offices, and strategic investors.

Market Intelligence

Gain front-row access to investor-led discussions, founder insights, and capital market perspectives.

Investor-Grade Experience

Connect with the right people with dedicated concierge support and premium access throughout the event.

THE INVESTORS WERE IN THE ROOM

APOLLO

Abdul Latif Jameel 

بنك الجزيرة
BANK ALJAZIRA 

BlackRock

 Deutsche Bank

GENERAL  CATALYST

 GENERAL ATLANTIC

Goldman Sachs

impact46



J.P.Morgan

[ME]
[UP]


MUBADALA

PayPal Ventures

 peak xv

 PIF

 sciventures
by Standard Chartered

STV

SVC

 UBS

500

For any questions: investors@money2020middleeast.com

APPLY FOR INVESTORS ACCESS

THE STARTUP SCALEUP PROGRAM

Designed for fintech founders looking to showcase their brand on the exhibition floor.

TWO SPACES. ONE PROGRAM. BUILT FOR YOUR STAGE

120 STARTUP
PODS

Compact, high energy exhibition space for early-stage fintechs to get discovered and drive business development.

30 SCALEUP
KIOSK

Larger, premium exhibition space for growth stage fintechs ready to show up with the presence they've earned.

VIEW BROCHURE

11 SECTORS & **80+** VERTICAL
AWAIT

Explore the sectors and industry verticals featured in our program brochure.

APPLY HERE

WE'RE CALLING ALL GLOBAL FINTECH FOUNDERS

Eligibility

Founders that have raised <\$40m in equity with companies less than 8 years old. Companies must have or be in the process of obtaining licenses for regulated activities.

Evaluation

Evaluation is based on innovation, potential, functionality, financials/traction, impact, and team experience. Money20/20 Middle East reserves the right to cancel application if submission data is inaccurate or misleading.

MONEYSURGE PITCH COMPETITION

The MoneySurge competition puts fintech innovation in the spotlight. Startups, disruptors and fast-growing fintech challengers take the stage to pitch directly to investors and the wider fintech community, competing for prize funding with zero equity commitment.

\$400K

PRIZE POOL

25

FOUNDERS

3

WINNERS

0

EQUITY

IMPORTANT DATES

Feb 2026: Applications Open

June 30: Early Bird Rate Ends

August 5: MoneySurge Eligibility Deadline

August: Virtual Founders Bootcamp



NAUMAN ALI

Founder & CEO, Orbii
(Money20/20 winner)

Money20/20 Middle East was a transformative event for Orbii...it opened doors to meaningful partnerships and leads that have already turned into deals. A rare platform that combines visibility, credibility, and tangible business outcomes.

”



ARMINEH BAGHOOMIAN

Managing Director, Head of EMEA and Co-Head of Global Fintech, Partners For Growth

It was a privilege to be part of it and an honor to be on stage with Dr. Osamah and David. Dalia and team - you did a fantastic job. I am proud to have been part of such an amazingly well curated and organized event.

”



DUNYA BASHITI

Co-Founder and CEO, Capifly

Moneysurge was an important milestone for us. It gave us the opportunity to engage with a wide range of investors and capital providers, which reinforced the demand for venture credit in the region.

”

LAST YEAR FINALISTS



Tanami



MYNE



Yasmina

zest



**MONEY
MIXER**

BY MONEY MIDDLE
20/20 EAST

Money Mixer takes the industry across Riyadh for an evening of networking and standout hospitality.



FINTECH AFTER HOURS

MONEY DINNER

BY MONEY
20/20 MIDDLE
EAST

WHERE THE REAL NETWORKING HAPPENS

Some deals start on stage. Others start at dinner. The Gala Dinner celebrates the visionaries who shape tomorrow in an evening built for meaningful access and higher-level relationship building.

WELCOME TO MONEY DINNER



THE VALUE OF BEING IN THE ROOM



FINTECHS

Get in front of the people writing the region's next big cheques. From banks and investors to Big Tech and payments powerhouses, this is your chance to show what you've built and who it's built for – in a market shaped by rapid fintech adoption and investment.



STARTUPS & INVESTORS

This is your launchpad to connect with top-tier VCs, accelerators and corporate investors ready to back the region's next fintech success story.



BIG TECH

Plug into the fintech ecosystem and build smarter partnerships. Money20/20 Middle East is where cloud, AI and payments tech collide with the banking sector to build the infrastructure of tomorrow.



MERCHANTS & RETAILERS

Meet the fintech companies changing how customers pay, discover partners that helps you scale faster, and explore the technologies shaping the future of commerce.



ACADEMIC AND INNOVATORS

This is where ideas get a seat at the table. Whether you're researching the future or building it, connect with the industry players ready to turn theory into action and prototypes into products.



GOVERNMENT & REGULATORS

Join the table where policy meets possibility. Shape the region's fintech future in closed-door roundtables on AI governance, open finance and digital banking, alongside global regulators and the private sector.

READY TO UNLOCK YOUR NEXT MOVE?

EXPO PASS

Step onto the show floor and get close to the brands and innovations shaping fintech.

FREE

BENEFITS

- Full access to the Money20/20 Middle East exhibition floor
- Access to selected stage content including The Bridge and The Capital
- Access to the Money20/20 Middle East networking app, built to connect you with the right people
- Complimentary shuttle from SAB Metro Station to the venue

SILVER PLUS PASS

Experience the full-fintech ecosystem at an exclusive price, designed for high-growth markets.

\$750

UNTIL 17 JUNE

\$900

18 JUNE - 6
SEPTEMBER

\$1,200

7 - 16
SEPTEMBER

BENEFITS

Unlock Expo Pass benefits plus

- All stages. Every session. The conversations that matter
- Early access to the Money20/20 Middle East networking app, so you're already connecting before you arrive
- Early entry and priority badge collection
- Dedicated on-site support, whenever you need it
- Opening Ceremony access
- A personal meeting concierge to organise a curated 1:1 meeting
- Access to Money Lounges across all halls, with complimentary food and refreshments
- Invitation to the Money Mixer, where real networking happens
- Your exclusive Money20/20 Middle East welcome kit
- Up to 20 CPD credits

GOLD PLUS PASS

Access exclusive spaces, curated meetings, and high-value opportunities designed for decision-makers.

\$3,250

BENEFITS

Unlock Expo Pass benefits plus

- A personal meeting concierge to organise up to three curated 1:1 meetings
- Priority access to roundtables (limited availability)
- Priority access to workshops (limited availability)
- Exclusive invitation to the Money Dinner
- Post-show report with key insights
- Opening Ceremony access with a reserved seat
- All stages. Every session. The conversations that matter
- Early access to the Money20/20 Middle East networking app, so you're already connecting before you arrive
- Early entry and priority badge collection
- Dedicated on-site support, whenever you need it
- Access to Money Lounges across all halls, with complimentary food and refreshments
- Invitation to the Money Mixer, where real networking happens
- Your exclusive Money20/20 Middle East welcome kit
- Up to 30 CPD credits

GET YOUR PASS

Need passes for your team? Contact us for tailored group booking options at: priority@money2020middleeast.com

READY TO UNLOCK YOUR NEXT MOVE?

QUALIFYING COUNTRY PASS

Experience the full fintech ecosystem at an exclusive price.

\$450

UNTIL 17 JUNE

\$630

18 JUNE- 6
SEPTEMBER

\$895

7- 16
SEPTEMBER

BENEFITS

Unlock Expo Pass benefits plus

- All stages. Every session. The conversations that matter
- Early access to the Money20/20 Middle East networking app, so you're already connecting before you arrive
- Early entry and priority badge collection
- Dedicated on-site support, whenever you need it
- Opening Ceremony access
- A personal meeting concierge to organise a curated 1:1 meeting
- Access to Money Lounges across all halls, with complimentary food and refreshments
- Invitation to the Money Mixer, where real networking happens
- Your exclusive Money20/20 Middle East welcome kit
- Up to 20 CPD credits

To qualify for this pass, your company must be headquartered in one of the following: Algeria, Egypt, Ghana, Iraq, Jordan, Kenya, Lebanon, Morocco, Nigeria, Oman, Rwanda, South Africa, Tanzania, Tunisia, Turkey, Uganda.

RETAILER PASS

Experience the full fintech ecosystem at an exclusive price.

\$450

UNTIL 17 JUNE

\$630

18 JUNE- 6
SEPTEMBER

\$895

7- 6
SEPTEMBER

BENEFITS

Unlock Expo Pass benefits plus

- All stages. Every session. The conversations that matter
- Early access to the Money20/20 Middle East networking app, so you're already connecting before you arrive
- Early entry and priority badge collection
- Dedicated on-site support, whenever you need it
- Opening Ceremony access
- A personal meeting concierge to organise a curated 1:1 meeting
- Access to Money Lounges across all halls, with complimentary food and refreshments
- Invitation to the Money Mixer, where real networking happens
- Your exclusive Money20/20 Middle East welcome kit
- Up to 20 CPD credits

To qualify, your company must:

* Sell directly to consumers, either in physical stores or online (including platforms like online marketplaces or sharing economy services) * Not be in the financial industry or involved in money transfer services, banks, or other financial-related businesses

GET YOUR PASS

Need passes for your team? Contact us for tailored group booking options at: priority@money2020middleeast.com

READY TO UNLOCK YOUR NEXT MOVE?

FOUNDER PASS

Meet the investors, partners, and players who can take your startup from pitch to progress fast.

\$900

UNTIL 17 JUNE

\$1,260

18 JUNE- 6
SEPTEMBER

\$1,800

7- 16
SEPTEMBER

BENEFITS

Unlock Expo Pass benefits plus

- All stages. Every session. The conversations that matter
- Early access to the Money20/20 Middle East networking app, so you're already connecting before you arrive
- Early entry and priority badge collection
- Dedicated on-site support
- Opening Ceremony access
- Access to Money Lounges across all halls, with complimentary food and refreshments
- Invitation to the Money Mixer, where real networking happens
- Your exclusive Money20/20 Middle East welcome kit
- Access to the Investor-Founder Matchmaking Zone, where growth is accelerated
- Priority access to Venturescape (limited availability)

Your pass application will be reviewed by our team. Once the application has been approved, our team will reach out to you with next steps.

INVESTOR PASS

Connect with high-potential founders, curated deal flow, and the conversations that turn into real investments.

BY APPLICATION ONLY:

Your pass application will be reviewed by our team. Once the application has been approved, our team will reach out to you with next steps.

BENEFITS

- All stages. Every session. The conversations that matter including the MoneySurge Pitch Competition.
- Early access to the Money20/20 Middle East networking app with AI matchmaking capabilities and onsite support
- Opening Ceremony access
- Access to Money Lounges across all halls, with complimentary food and refreshments
- Invitation to the Money Mixer, where real networking happens
- Access to the Investor-Founder Matchmaking Zone, where growth is accelerated
- Priority access to Venturescape (limited availability)
- Access to investor focused onsite side events
- Dedicated investor relations support team
- Exclusive access to the Investors Lounge
- Guided investor tour (limited availability)

GET YOUR PASS

WANT TO LAUNCH AN EVENT LIKE THIS?



**ANNABELLE
MANDER**

EXECUTIVE VICE PRESIDENT

annabelle.mander@tahaluf.com



**PRIYANKA
NAZEER**

COMMERCIAL DIRECTOR

priyanka,nazeer@tahaluf.com



**STEVE
DURNING**

ASSOCIATE VICE PRESIDENT

steve.durning@tahaluf.com



**ALAA
KHUSHAIM**

MARKETING DIRECTOR

lulu.khushaim@tahaluf.com



**KINGA
SWIDERSKA**

EXHIBITION DIRECTOR

kinga.swiderska@tahaluf.com



**PRIYA
KANODIA**

**INVESTOR & START-UP
ENGAGEMENT MANAGER**

priya.kanodia@tahaluf.com



SEE YOU AT

MONEY 20/20 MIDDLE EAST

**14-16 SEPTEMBER 2026
RIYADH EXHIBITION AND CONVENTION
CENTER, MALHAM, SAUDI ARABIA**

Hello@money2020middleeast.com

