



جولة فنتك  
Fintech Tour  
2021

28 NOVEMBER - 9 DECEMBER



# FINTECH TOUR 21

Fintech Tour is the largest cluster of fintech events to occur in the Middle East. The Tour consists of over 25 events led by over 60 high profile speakers from notable institutions, both local and international. Fintech Tour 21's events focus on spreading knowledge and are open to the public, providing everyone with the opportunity to learn.

# PARTNERS



TAKE A JOURNEY INTO THE  
FINTECH WORLD

# SPEAKERS



TAKE A JOURNEY INTO THE  
FINTECH WORLD

## Week: 1

**Sun 28 Nov**

<b>12 PM</b>	<b>4 PM</b>	<b>7 PM</b>
	<b>Welcome &amp; Fireside Chats</b> Launch of Fintech Tour 21 (SAMA, CMA, MCIT and Fintech Saudi) » Arabic	<b>Fireside Chats</b> Fireside Chats with Leaders in Saudi Fintech Industry » Arabic

**Mon 29 Nov**

<b>12 PM</b>	<b>4 PM</b>	<b>7 PM</b>
	<b>Lecture</b> Open Banking and Why it Matters » Arabic	<b>Discussion</b> Open Banking is Coming to Saudi Arabia » Arabic

**Tue 30 Nov**

<b>12 PM</b>	<b>4 PM</b>	<b>7 PM</b>
<b>Lecture</b> Innovation Culture Catalysts and Mindset: The Game Changer in Financial Services » English	<b>Lecture</b> Payments are Eating the World: How emerging technology has transformed everything » English	<b>Discussion</b> Insurtech: The next wave of innovation in financial services? » Arabic

**Wed 01 Dec**

<b>12 PM</b>	<b>4 PM</b>	<b>7 PM</b>
<b>Lecture</b> Latest Developments in CBDCs » English	<b>Lecture</b> Where is Blockchain Being Used in Financial Services? » Arabic	<b>Discussion</b> Innovation in Financial Services Infrastructure » English

**Thurs 02 Dec**

<b>12 PM</b>	<b>4 PM</b>	<b>7 PM</b>
	<b>Discussion</b> What is the Driving Record Levels of Investment in Fintech? » Arabic	<b>Discussion</b> The Next Big Thing in Fintech in the Region » Arabic

## Week: 2

Sun 05 Dec	12 PM		4 PM	<b>Lecture</b> The Importance of Digital Financial Inclusion » Arabic	7 PM	<b>Discussion</b> Fintech and its Impact on the Future of Retail » Arabic
	12 PM	<b>Lecture</b> Get to Know the Fintech Ecosystem in Saudi » Arabic	4 PM	<b>Lecture</b> DeFi, the Future of Finance » English	7 PM	<b>Discussion</b> Non-Financial Services Companies Entering Fintech » Arabic
	12 PM	<b>Lecture</b> Insurtech: What You Need to Know » English	4 PM	<b>Lecture</b> The Applications of Artificial Intelligence and its Impact in Financial Services » Arabic	7 PM	<b>Discussion</b> The Next Generation of Digital Banking Models » English
Wed 08 Dec	12 PM	<b>Lecture</b> The Importance of Regtech and Suptech » English	4 PM		7 PM	<b>Discussion</b> Fintech Regulations by SAMA and CMA » Arabic
	12 PM		4 PM	<b>Lecture</b> Banking in the Digital Age » Arabic	7 PM	<b>Discussion</b> Customer Adoption, the Hidden Driver of the Fintech Industry » Arabic
	12 PM		4 PM		8 PM	<b>Closing Remarks</b> » Arabic


**WEEK ONE**

SUNDAY

28

NOV

4:00 PM

ARABIC

Register Now

**FIRESIDE CHATS: LAUNCH OF FINTECH TOUR 21  
(SAMA, CMA, MCIT AND FINTECH SAUDI)**

Fintech Tour 21 launches with a welcome note from H.E. Fahad Almubarak, the Governor of the Saudi Central Bank and fireside chats with H.E. Mohammed Alkuwaiz, Chairman of the Capital Market Authority, H.E. Eng. Haytham ALOhali, Vice Minister, Ministry of Communications & Information Technology and Ms Nejouid Almulaik, Director of Fintech Saudi.

**SPEAKERS:**

- H.E. Dr. Fahad Almubarak - Governor, Saudi Central Bank
- H.E. Mr. Mohammed ElKuwaiz - Chairman, Capital Market Authority
- H.E. Eng. Haytham ALOhali - Vice Minister, Ministry of Communications & Information Technology
- Nejouid Almulaik - Director, Fintech Saudi

7:00 PM

ARABIC

Register Now

**FIRESIDE CHATS: WITH LEADERS IN  
SAUDI FINTECH INDUSTRY**

Fireside Chats with Saudi Fintech Industry Leaders: Part II of the launch of Fintech Tour 21 includes fireside chats with H.E. Dr. Nabeel Koshak, CEO and Board Member, Saudi Venture Capital Company; Eng. Yousef Alhargan, CEO, National Center for Government Resources Sys; Mr Mohammed AlMalki, Vice Governor of Funding, Monshaat Acting CEO, SMEs Bank; Mr Abdulaziz AlAfaleg, Managing Director, Saudi Payments and Mr Ahmed Alenazi, CEO, stc pay.

**SPEAKERS:**

- H.E. Dr. Nabeel Koshak - CEO and Board Member, Saudi Venture Capital Company
- Eng. Yousef Alhargan - National Center for Government Resources Sys
- Mohammed AlMalki - Vice Governor of Funding, Monshaat, and Acting CEO, SMEs Bank
- Abdulaziz AlAfaleg - Managing Director, Saudi Payments
- Ahmed Alenazi - CEO, stc pay


**TAKE A JOURNEY INTO THE  
FINTECH WORLD**

## WEEK ONE

MONDAY  
29  
NOV

4:00 PM

ARABIC

Register Now

### LECTURE: OPEN BANKING AND WHY IT MATTERS

Open Banking is expected to accelerate digital transformation and drive forward the data-driven economy. Hear from Abdulla Almoayed CEO & Founder of Tarabut Gateway on what Open Banking is, why it matters and how it benefits customers, banks, and fintechs.

#### SPEAKER:

- Abdulla Almoayed - CEO & Founder, Tarabut Gateway

7:00 PM

ARABIC

Register Now

### DISCUSSION: OPEN BANKING IS COMING TO SAUDI ARABIA

The Saudi Central Bank (SAMA) announced that Open Banking will be launched in the Kingdom in 2022 to support the development of the financial sector. In a panel moderated by PwC, hear from SAMA, Mala'a, Tarabut Gateway and Riyadh Bank on how Open Banking may evolve in Saudi Arabia and what impact it will have.

#### SPEAKERS:

- Emad Kashgari - SVP, Head of Digital Partnerships & Innovation, Riyadh Bank
- Abdulla Almoayed - CEO & Founder, Tarabut Gateway
- Ali Alorainy - Co-Founder, Mala'a
- Rayan AlGuwaaee - Head of Business Development (Open Banking), Saudi Central Bank

#### MODERATOR:

- Paul Kayrouz - Head of Fintech, PwC Middle East

## WEEK ONE

TUESDAY  
30  
NOV

12:00 PM

ENGLISH

Register Now

### LECTURE: INNOVATION CULTURE CATALYSTS AND MINDSET: THE GAME CHANGER IN FINANCIAL SERVICES

Everyone can learn to be more innovative. This impactful, interactive talk from Derek Ariss lecturer at Singapore Management University and Head of Innovation Education at Lightbulb Capital is designed to introduce practical guidelines to transform mindsets and strengthen innovation culture within financial service firms. The session will start with a short exercise so bring a pen and paper!

#### SPEAKER:

- Derek Ariss - Head of Innovation Education, Lightbulb Capital

4:00 PM

ENGLISH

Register Now

### LECTURE: PAYMENTS ARE EATING THE WORLD: HOW EMERGING TECHNOLOGY HAS TRANSFORMED EVERYTHING

Rapid digitization across the globe is transforming all aspects of our lives, and payments are the most crucial element. Hear from Jeremy Balkin, the global head of innovation and Fintech at JPMorgan on how the role of payments is moving beyond a purchasing function into a role that connects our physical and digital societies.

#### SPEAKER:

- Jeremy Balkin - Global Head of Payments Innovation & Corporate Development, J.P. Morgan

7:00 PM

ARABIC

Register Now

### DISCUSSION: INSURTECH: THE NEXT WAVE OF INNOVATION IN FINANCIAL SERVICES?

Innovation in the insurance sector in the region is still at an early stage but it has the potential to disrupt how insurance is managed and delivered. Hear from Tawuniya, Rasan, Accenture and Sehteq on what is insurtech and what impact it will have on the insurance industry in the region.

#### SPEAKERS:

- Mansour Abuthnein - CEO - Motor Sector, Tawuniya Insurance Company
- Saif Aljaibaji - Co-Founder, Sehteq
- Moayad Alfallaj - CEO, RASAN Information Technology
- Basem Zaben - Lead Architect, Accenture

#### MODERATOR:

- Rami Yehya - VP Strategic Projects, Insurance House Company Founder, Techmeen Podcast

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## WEEK ONE

WEDNESDAY

1  
DEC

12:00 PM | ENGLISH

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### LECTURE: LATEST DEVELOPMENTS IN GLOBAL CENTRAL BANK DIGITAL CURRENCIES (CBDCS)

CBDCs are gaining momentum globally and have the potential to change the future of money. Hear from Henri Arslanian, the PWC Global Crypto Leader and one of the most influential individuals in finance globally on the latest developments in CBDC what these could mean for the future of money.

#### SPEAKER:

- Henri Arslanian - Global Crypto Leader, PWC

4:00 PM | ARABIC

[Register Now](#)

### LECTURE: WHERE IS BLOCKCHAIN BEING USED IN FINANCIAL SERVICES?

Blockchain is one of the most exciting technologies developing and has a number of applications in financial services. In this guest lecture, Charbel Ghostine will explain some of the applications of blockchain in financial services and what impact it could have on the future of the industry.

#### SPEAKER:

- Charbel Ghostine - Engineer, Blockchain Leaders

7:00 PM | ENGLISH

[Register Now](#)

### DISCUSSION: INNOVATION IN FINANCIAL SERVICES INFRASTRUCTURE

Innovation is occurring not only in consumer facing applications but also in the infrastructure used in financial services. Hear from Saudi Payments, Lean, Ripple and RasMal on the innovation that is taking place in financial services infrastructure in the Kingdom and how it supports the development of the industry.

#### SPEAKERS:

- Mohammed K. Omar - Director of Business Development, Saudi Payments
- Hisham AlFalih - CEO and Co-founder, Lean Technologies
- Navin Gupta - Managing Director, South Asia & MENA, Ripple
- Nasser AlTamimi - Co-Founder and COO of RasMal Company

#### MODERATOR:

- Richie Santosdiaz - Economic Development Advisor, The Fintech Times & Fintech Power 50 & The Corporate Group

TAKE A JOURNEY INTO THE  
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## WEEK ONE

THURSDAY

2

DEC

4:00 PM

ARABIC

Register Now

### DISCUSSION: WHAT IS THE DRIVING RECORD LEVELS OF INVESTMENT IN FINTECH?

Over the last 12 months, there has been a record amount of investment made into Saudi fintech companies from a diverse range of investors. In a panel moderated by SVC, Wa'ed Ventures, Nama Ventures and WomenSpark will analyse this trend and what it means for the future of the fintech industry.

#### SPEAKERS:

- Mohammed Alzubi - Founder & Managing Partner, Nama Ventures
- Fahad Alidi - Managing Director, Aramco Entrepreneurship Centre (Wa'ed Ventures)
- Noor Alabdulkarim - Deputy for Strategic partnership, Thiqa

#### MODERATOR:

- Rayan Sindi - Investment Director, Saudi Venture Capital Company

7:00 PM

ARABIC

Register Now

### DISCUSSION: THE NEXT BIG THING IN FINTECH IN THE REGION

Fintech in the region is evolving rapidly, driven by new business models, technology and regulations. In this interactive panel, Saleh Alhammad, Waleed Al Ballaa, Ameen Al Tajer and Basma Alsinaidi, 4 of the top fintech influencers in the Middle East will discuss the key trends driving fintech and where they see the next wave of fintech innovation.

#### SPEAKERS:

- Waleed Alballaa - General Partner, Sukna Ventures
- Ameen Altajer - CEO, INFINITEWARE
- Saleh Alhammad - Country Director - KSA, Open Banking Exchange

#### MODERATOR / CO-PANELIST:

- Basmah Alsinaidi - Partner, Impact46

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## WEEK TWO

SUNDAY

5

DEC

4:00 PM

ARABIC

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### LECTURE: THE IMPORTANCE OF DIGITAL FINANCIAL INCLUSION

Digital financial inclusion is considered one of the key benefits of fintech development. What does Digital financial inclusion mean? What are the risks? What impact does it have? In this guest lecture, Asaad Sendi, lecturer at University of New Orleans will cover all things related to digital financial inclusion.

#### SPEAKER:

- Asaad Sendi - Lecturer, Finance, University of New Orleans

7:00 PM

ARABIC

[Register Now](#)

### DISCUSSION: FINTECH AND ITS IMPACT ON THE FUTURE OF RETAIL

Fintech is blurring the lines between the financial services and retail industries by changing the user experience for merchants and customers. In a session moderated by Arabnet, hear from Tamara, Checkout.com and Tweek on what are the biggest disruptions fintech has made to retail and what these changes mean for the future of the Saudi Arabian retail industry.

#### SPEAKERS:

- Abdulmajeed Alsukhan - Co-founder and CEO, Tamara
- Saeed Albuhaire - CEO, Tweek International Company
- Reem Alharbi - General Manager, Checkout - KSA

#### MODERATOR:

- Omar Christidis - Founder & CEO, Arabnet

## WEEK TWO

MONDAY  
6  
DEC

12:00 PM | ARABIC

[Register Now](#)

### LECTURE: GET TO KNOW THE FINTECH ECOSYSTEM IN SAUDI

Fintech is developing at a rapid pace in the Kingdom. Based on their recently published research, this guest lecture from Dr Mansour Albarrak and Dr Sara Alokley will provide an overview of the fintech ecosystem in Saudi Arabia and the key market developments.

#### SPEAKERS:

- Dr. Mansour Albarrak - Dean, College of Administrative and Financial Sciences, Saudi Electronic University
- Dr. Sara Alokley - Vice Dean, School of Business, King Faisal University

4:00 PM | ENGLISH

[Register Now](#)

### LECTURE: DEFI, THE FUTURE OF FINANCE

Decentralized Finance (DeFi) has the potential to disrupt and transform financial services. Mustafa F. Ahmed, a Lecturer in Blockchain & E-Commerce at KFUPM Business School together with Martin Lewit, SVP at Nisum International from Silicon Valley, will provide a deep dive into DeFi and its applications in our everyday lives.

#### SPEAKER:

- Mustafa Faisal Ahmed - Lecturer E-Commerce / Blockchain and Digital Entrepreneurship, KFUPM Business School
- Martin Lewit - SVP, Nisum International from Silicon Valley

7:00 PM | ARABIC

[Register Now](#)

### DISCUSSION: NON-FINANCIAL SERVICES COMPANIES ENTERING FINTECH

Large non-financial services companies are entering the fintech industry and developing solutions to support their activities. Hear from noon pay, stc pay and Zid on what is driving this trend and how it is leading to greater sector convergence around fintech.

#### SPEAKERS:

- Saad AlMuhana - Vice President - Business Sector, stc pay
- Ali Alobaid - CEO, Noon Digital Payment Company
- Mazen AlDarrab - Founder and CGO, Zid

#### MODERATOR:

- Mutaz Ghuni - General manager of Policies and Private sector enablement, National digital transformation unit

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**WEEK TWO**

TUESDAY

7

DEC

**12:00 PM | ENGLISH**[Register Now](#)**LECTURE: INSURTECH: WHAT YOU NEED TO KNOW**

InsurTech is redefining the insurance industry through the use of new technology, business models and new players. In this guest lecture, Varun Mittal, author of 'Singapore – The FinTech Nation' will break down what you need to know about InsurTech.

**SPEAKER:**

- Varun Mittal - Author, Singapore Fintech Nation

**4:00 PM | ARABIC**[Register Now](#)**LECTURE: THE APPLICATIONS OF ARTIFICIAL INTELLIGENCE AND ITS IMPACT IN FINANCIAL SERVICES**

Artificial Intelligence (AI) has the potential to transform companies and industries. In this guest lecture, Dr Jassim Haji, the President of the Artificial Intelligence Society of Bahrain will introduce AI, look at its applications in financial services and consider what impact AI will have.

**SPEAKER:**

- Dr. Jassim Haji - President, International Group of Artificial Intelligence

**7:00 PM | ENGLISH**[Register Now](#)**DISCUSSION: THE NEXT GENERATION OF DIGITAL BANKING MODELS**

Banking is going through a transformational change and adjusting to areas such as Open Banking, banking as a service and embedded finance. Banque Saudi Fransi will host a panel discussion with Leda Glyptis, one of the most influential individuals in digital banking to identify the next generation digital banking models that could emerge and the impact these will have for the wider economy.

**SPEAKERS:**

- Dr. Leda Glyptis - Chief Client Officer, 10x Banking
- Michael Cunningham - Chief Strategy & Digital Officer, Banque Saudi Fransi
- Milon Veasey - Group Digital - Open Banking, Banque Saudi Fransi
- Grant Niven - Head of Group Digital, Banque Saudi Fransi
- Ben Lloyd - Head of Digital Product, Banque Saudi Fransi


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**WEEK TWO**

WEDNESDAY

8

DEC

**12:00 PM | ENGLISH**[Register Now](#)
**LECTURE: THE IMPORTANCE OF REGULATION TECHNOLOGY (REGTECH) AND SUPERVISION TECHNOLOGY (SUPTECH)**

The development of RegTech and SupTech are fundamental in supporting the growth of the fintech industry and developing a better financial system. In this guest lecture, Professor Douglas Arner, a globally recognised leader in the field will cover the importance of regtech and suptech and what they mean for the future of financial services.

**SPEAKER:**

- Douglas Arner - Professor, University of Hong Kong

**7:00 PM | ARABIC**[Register Now](#)
**DISCUSSION: FINTECH REGULATIONS BY SAMA AND CMA**

Fintech regulation is continually evolving in Saudi Arabia. Hear from SAMA and CMA on their initiatives to support fintech activity including updates on the Regulatory Sandbox, FinTech Lab and fintech activity regulations that have been released. The event will consist of presentations from both the regulators followed by Q&A.

**SPEAKERS:**

- Noura AlYahya - Insurance Policy Section Head, Saudi Central Bank
- Nawaf AlShalan - Head of Payment Licensing Division, Saudi Central Bank
- Sultan Alharthi - Licensing Division Manager, Finance Companies, Saudi Central Bank
- Bayan Al ghannam - Sandbox Expert, Saudi Central Bank
- Sara Bin Seidan - Officer 1- Financial Technology, Capital Market Authority


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## WEEK TWO

THURSDAY

9

DEC

4:00 PM

ARABIC

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### LECTURE: BANKING IN THE DIGITAL AGE

Technology continues to drive digitalization in the banking sector. In this guest lecture, Dr. Wajeeha H. Awadh will focus on the major factors that are influencing digital banking, how the industry has evolved and the importance of building a good customer experience.

#### SPEAKER:

- Dr. Wajeeha Awadh - Digital Banking and Fintech Expert

7:00 PM

ARABIC

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### DISCUSSION: CUSTOMER ADOPTION, THE HIDDEN DRIVER OF THE FINTECH INDUSTRY

The fintech industry will only grow as fast as the level of customer adoption of fintech solutions. This interactive panel discussion between Fintech Saudi, FSDP, Visa and Hala will cover what does customer adoption mean, why is it important and the key challenges that need to be addressed to support higher customer adoption in fintech in Saudi Arabia.

#### SPEAKERS:

- Nasser Alajaji - Assistant Director General, FSDP
- Ali Bailoun - General Manager for KSA, Visa
- Esam AlNahdi - CEO, Hala

#### MODERATOR:

- Nezar AlHaidar - Fintech Hub Manager, Fintech Saudi

8:00 PM

ARABIC

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### CLOSING REMARKS: FINTECH TOUR 21 CLOSING REMARKS

#### SPEAKER:

- Ziad Alyousef - Deputy Governor For Development and Technology, Saudi Central Bank
- Yazeed AlDemaigi - CMA Deputy, Strategy & International Affairs

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## ABOUT FINTECH SAUDI

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Fintech Saudi is an initiative launched by the Saudi Central Bank (SAMA) in collaboration with the Capital Markets Authority (CMA) under the Financial Sector Development Program to support the development of the Fintech Industry in Saudi Arabia. Fintech Saudi's ambition is to transform Saudi Arabia into an innovative fintech hub with a thriving and responsible fintech ecosystem.

Fintech Saudi seeks to achieve this by supporting the development of the infrastructure required for the growth of the fintech industry, building capabilities and talent required by fintech companies and supporting fintech entrepreneurs at every stage of their development.



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