

# INNOVATION

COMPETITIVE ADVANTAGE



Dub.AI

Ambition+Innovation



# Fin+Tech+AI



# Startups

## Fintech Map UAE 2021



Sources: Fintechnews Middle East

# Scaleups

## UAE FINTECH MAP 2024

PAGE 13

FINTECH  
MIDDLE EAST  
fintechnews.ae

### Payments and Transfers

### Digital Banks and Neobanks

### Wealthtech

### Business Financial Management

### Blockchain and Digital Assets

## UAE FINTECH MAP 2024

FINTECH  
MIDDLE EAST  
fintechnews.ae

### Regtech

### Capital Markets and Trading

### Personal Finance Management

### Alternative Lending and Financing

### Mortgage Tech and Real Estate

### Financial Infrastructure and APIs

### Insurtech

### Data Analytics and AI

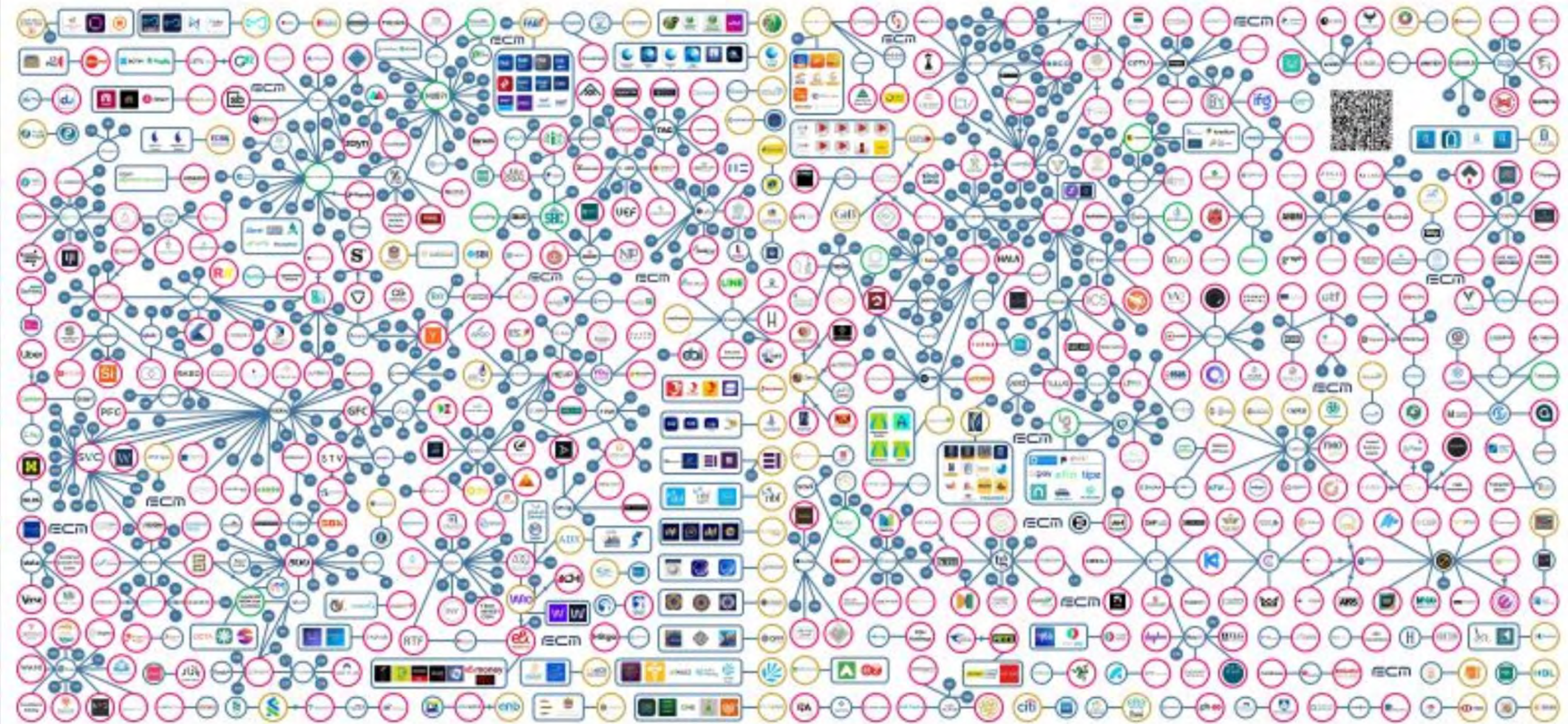
### Software and Product Development

### Trade Finance and Supply Chain Finance

FINTECH  
MIDDLE EAST  
fintechnews.ae

Source: Fintech News Middle East

# Ecosystem



# Fintech Growth



## UAE Fintech Market

Market Size in USD Billion  
CAGR 12.56%

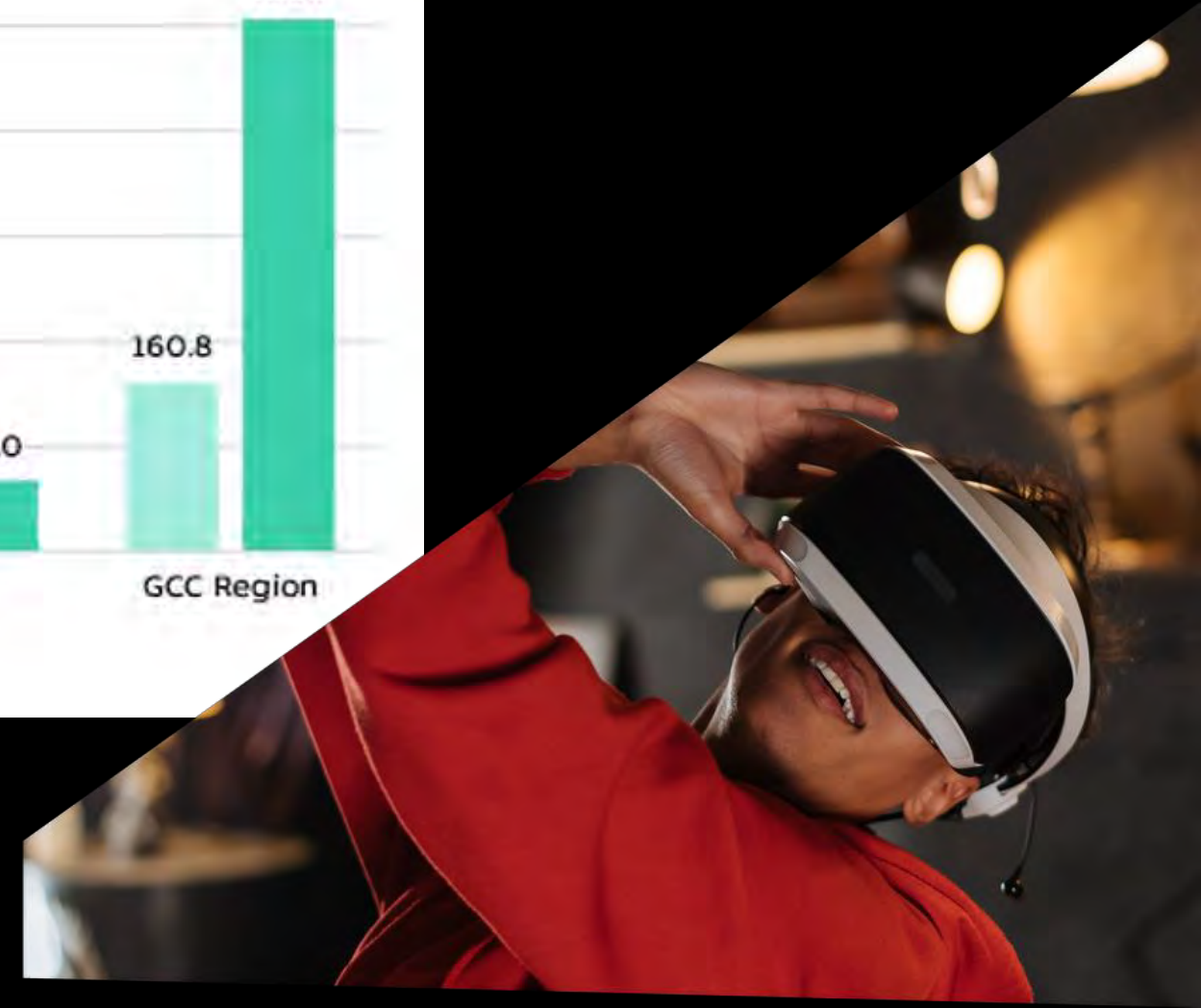
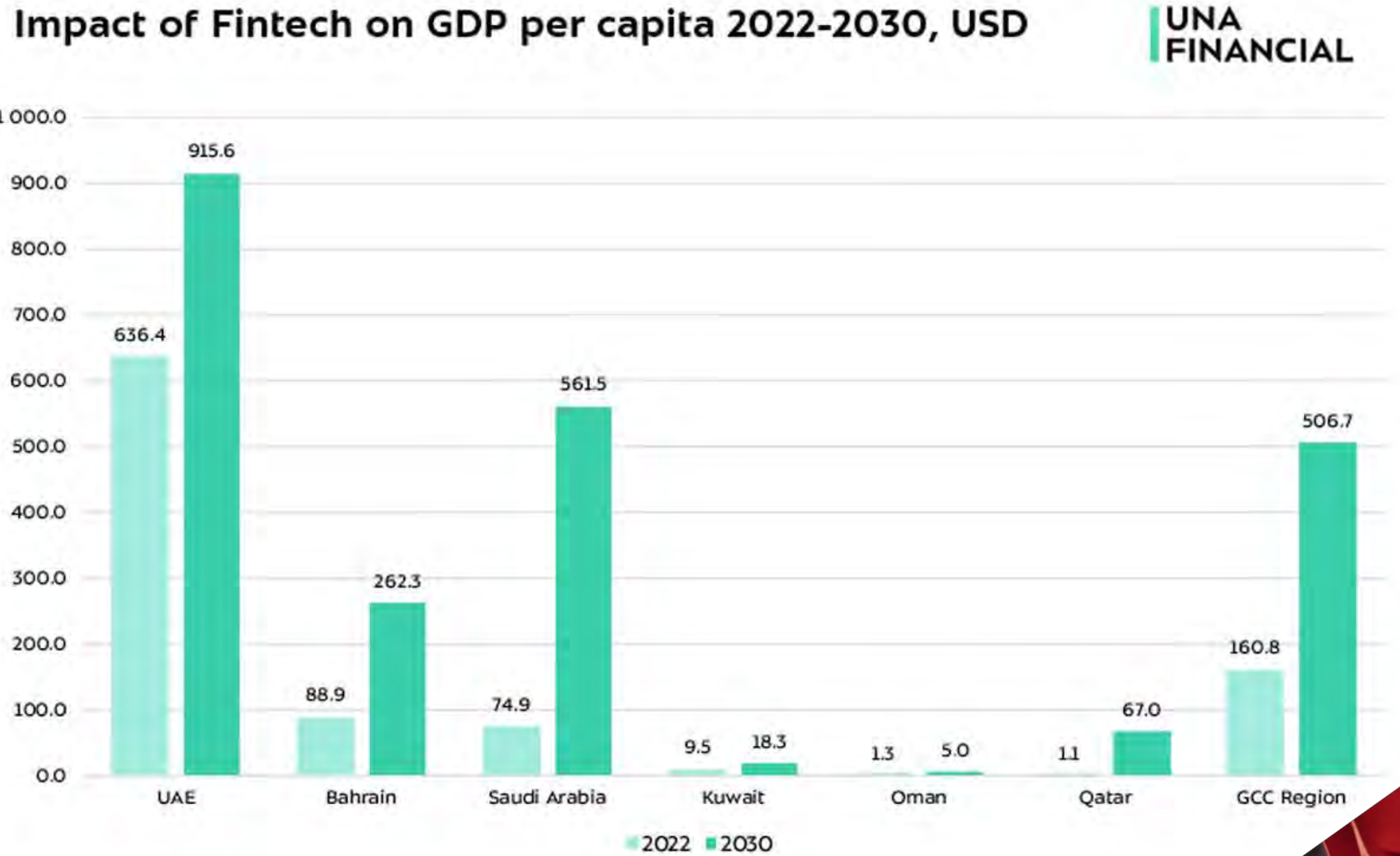


Source : Mordor Intelligence



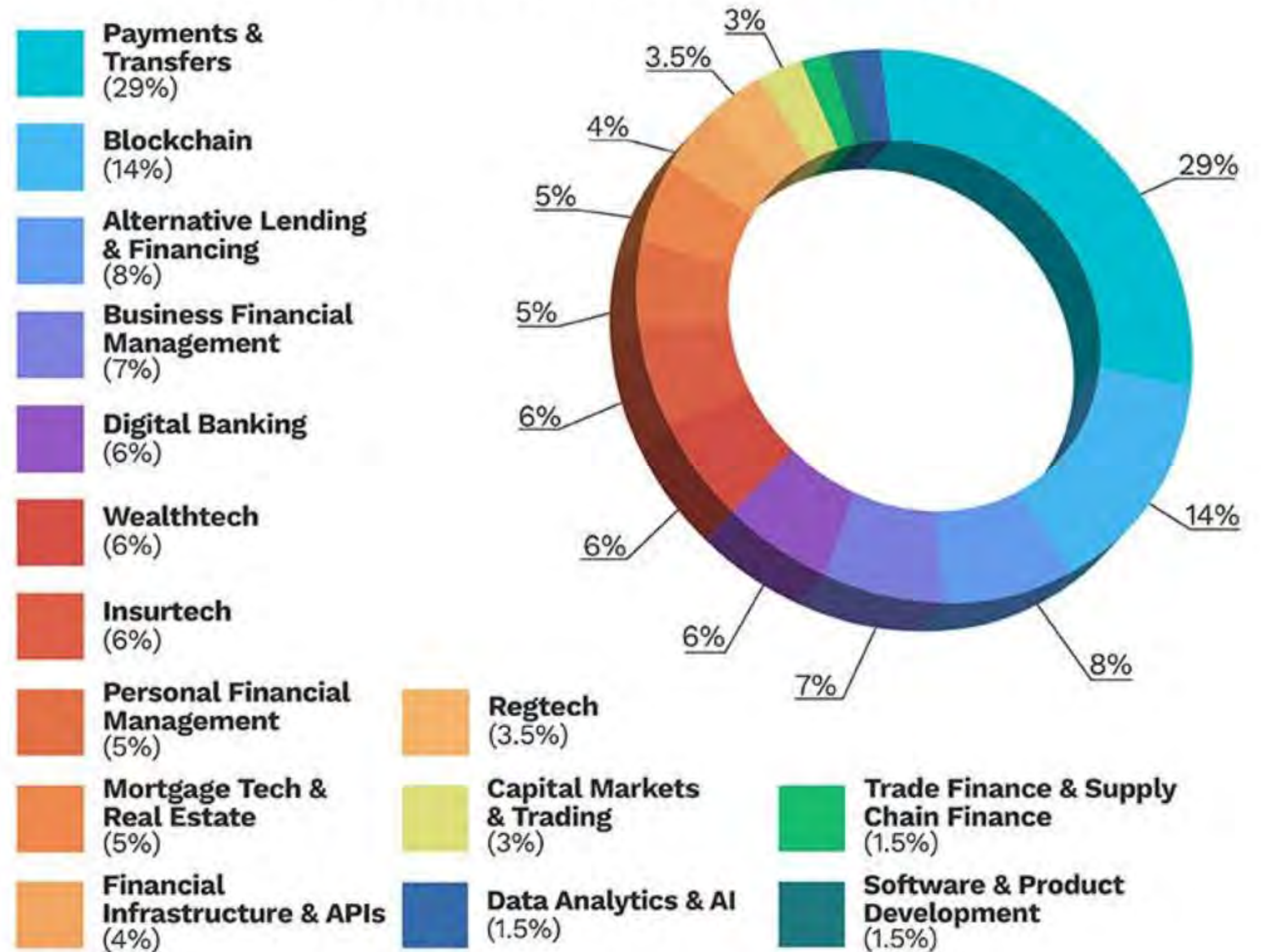


# Per Capita Growth



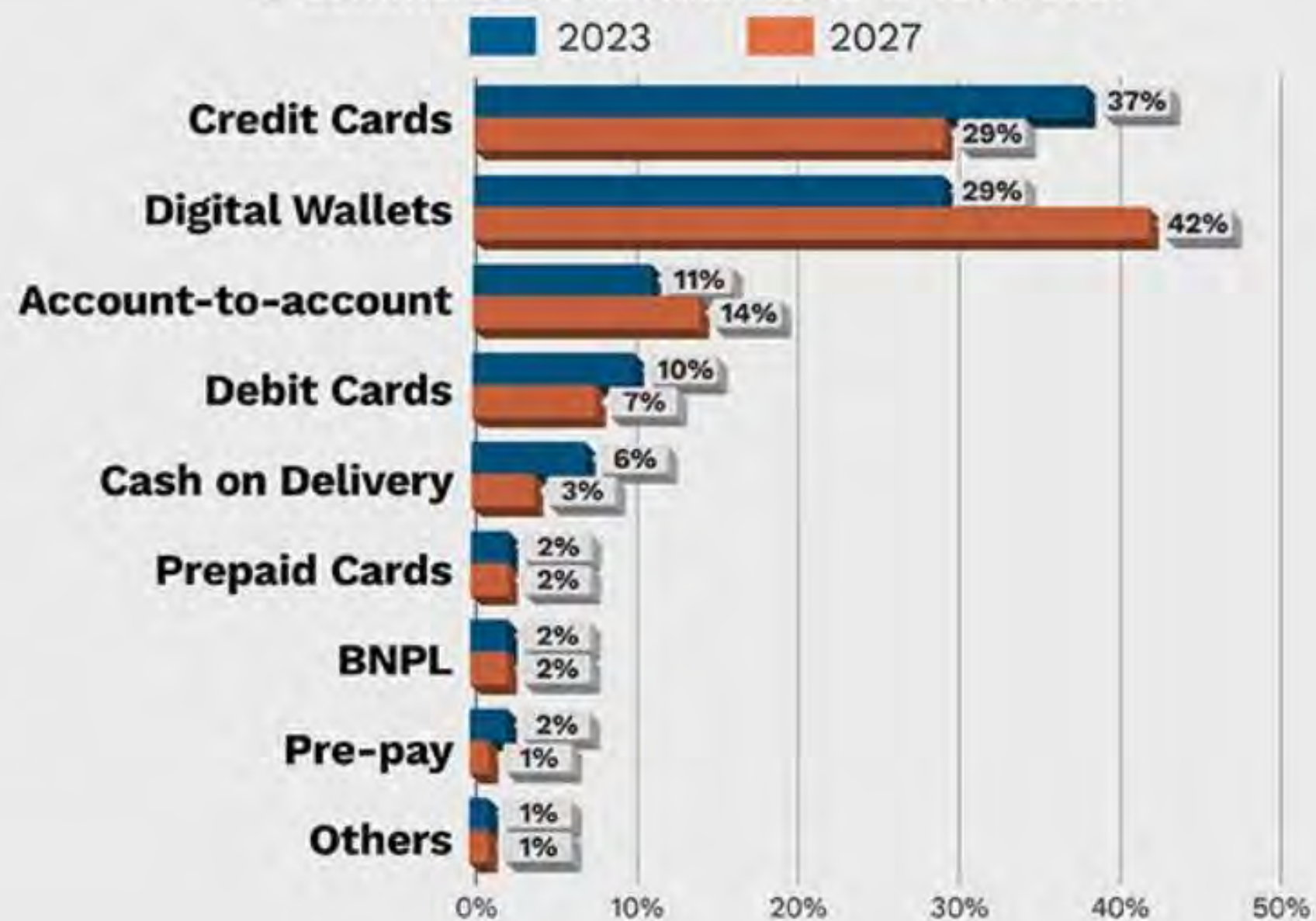
**Fintech's rewriting  
finance ~10% of GDP**

## DISTRIBUTION OF FINTECH COMPANIES IN THE UAE BY VERTICAL

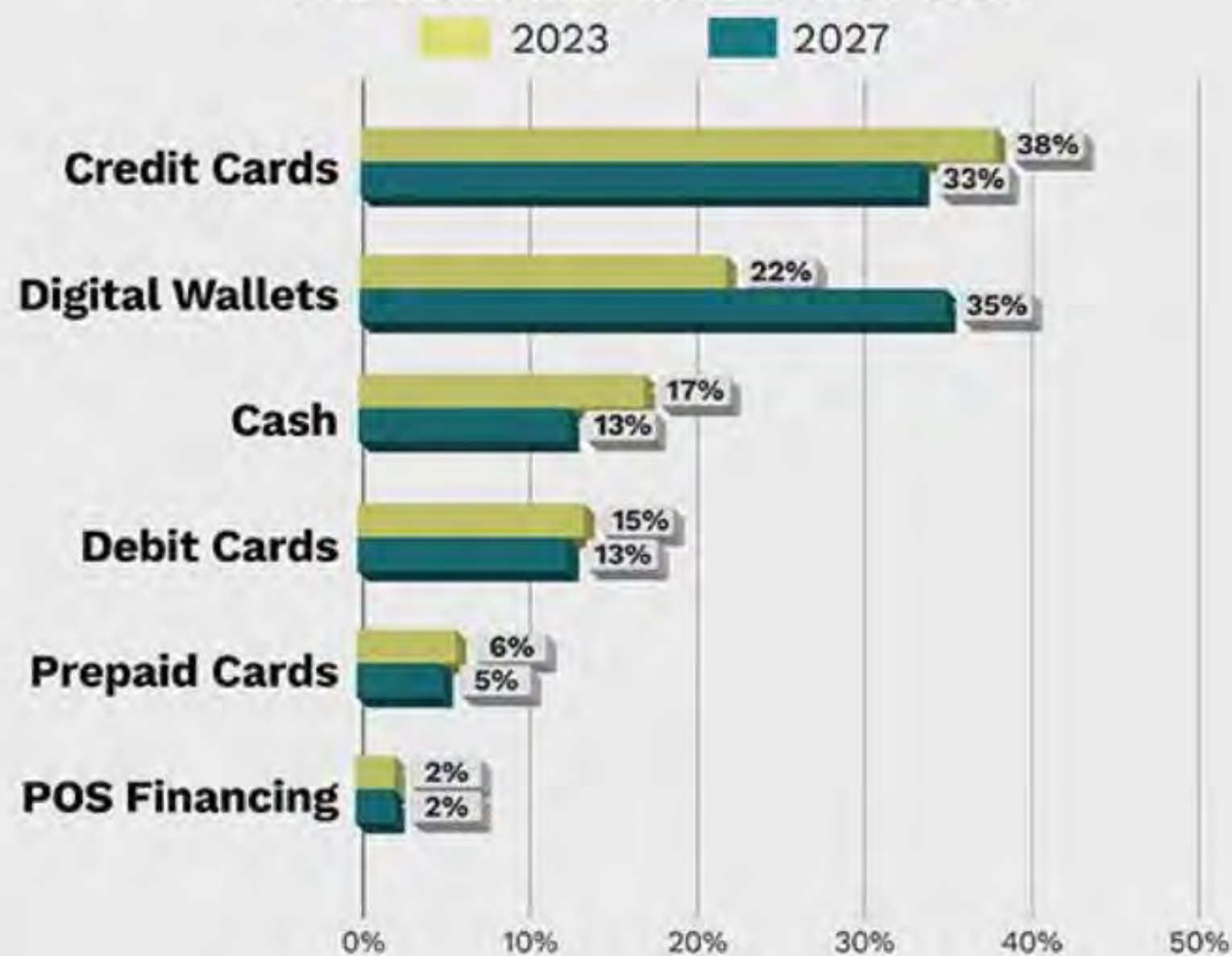


## UAE PAYMENT METHODS IN E-COMMERCE AND AT POS FORECASTS

E-commerce transaction value % 2023-2027



POS transaction value % 2023-2027



Source: 2024 Global Payments Report, Worldpay, Mar 2024

A low-angle, upward-looking photograph of the Dubai Mall Fountain's arches. The arches are made of a golden-brown material with intricate circular patterns. The sun is shining through the left arch, creating a bright lens flare. The sky is a clear, vibrant blue with a few wispy clouds. The text "Why Dubai?" is centered in the middle of the image.

**Why Dubai?**

# UAE Minister of AI



A wide-angle photograph of the Dubai skyline at sunset. The Burj Khalifa is the central focus, its spire reaching into a sky filled with orange and grey clouds. Several birds are seen in flight against the sky. The foreground is a flat, sandy desert landscape with some sparse vegetation and construction markers.

**Build it, and they will come**





**AI Data centres**

**Dubai digital (AI) Lab**

**Dubai Blockchain Strategy**

**Virtual Assets Regulatory Authority**

**AI CEO in each government entity**

**AI incubators & accelerators**

**Dubai AI Festival**

**Dubai AI Campus**



**Open banking**

**Sandbox Dubai  
Innovation  
incubator**

**Local Payment rails**

**D33**





**Economic  
Corridors 2033 -  
400 cities**

**Top 4 global  
financial center**

**Dubai project -  
Leading universities**



# Sandbox

	ADGM Regulatory Laboratory (RegLab) <sup>36</sup>
	Innovation Testing Licence (ITL) Programme <sup>37</sup>
	UAE Regulations Lab (RegLab) <sup>38</sup>
	Regulatory Sandbox <sup>35</sup>



# 200 Nationalities





BankBuddy

W W W . B A N K B U D D Y . A I



# Alumni testimonials

Participating in the DIFC Fintech Hive Accelerator Programme allowed us to fine-tune our product for the region and introduced us to all the key stakeholders in financial regulation. Our current client relationships in the UAE all stem from sessions organised under its auspices.

Aditya Bhagat  
CEO, BankBuddy.ai

The FinX For  
**GLOBAL FINTECH STARTUP OF THE YEAR**  
goes to:



# GALAXY



GALAXY

Finable

WINNER - Startup Challenge (MENA Region Participants)

USD 5000.00

New Investment: \$5000.00



Aditya Bhagat, Affinsys co-founder with the Startup World Cup award.

The second day of the World AI Show kick-started with a panel discussion on Women in AI. The





Start-up of the Year - Fintech

The Winner



BankBuddy

seamless  
AWARDS

seamless

PAYMENTS - FINTECH - ID - E-COMMERCE - RETAIL

MIDDLE EAST 2020

2169  
STARTUPS ANALYZED

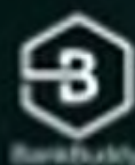
## Discover 5 Top Artificial Intelligence Solutions impacting FinTech



This Global Startup Heat Map illustrates geographical distribution of 2169 analyzed as well as 5 selected startups. Data from August 2021.

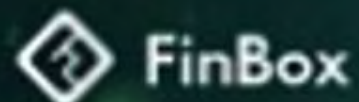
**FE XCELERATE**

## Meet the Winners of Pitch Day



Lucep

hyreo



BROUGHT TO YOU BY



# The Dubai Blueprint

Innovation's the new oil

Tech = Competitive advantage

Ecosystems = force multiplier

Recipe: AI vision + fintech guts + Dubai swagger

**THANK YOU**