
MIDDLE EAST



The Card
& Payments
Awards '26



WINNERS MAGAZINE 2026

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CONGRATULATIONS TO ALL OF OUR WINNERS



Bringing The Card & Payments Awards Middle East back for its second year has been a genuine privilege, and closing this year's programme by celebrating your achievements is something I am incredibly proud of.

The quality of entries in 2026 has been exceptional. Across banks, fintechs, networks, acquirers and technology partners, we have seen innovation, resilience and ambition at an extraordinary level. The strength of this region's payments ecosystem continues to grow, and the winners featured in this magazine represent the very best of that progress.

To be recognised here is not easy. Every entry is judged independently, with complete separation between the organisers and the judging process. Our integrity is fundamental to this platform, and recognition can only ever be achieved on merit.

I would like to extend my sincere thanks to our independent judging panel. Their expertise, professionalism and commitment ensure that every decision is made fairly and rigorously. The time they dedicate to reviewing submissions and debating outcomes is significant, and this awards programme would not be possible without their integrity and diligence.

To those who were shortlisted, reaching that stage alone reflects real excellence. The competition was strong, and every finalist should be extremely proud of their achievement.

To our winners - take a moment to celebrate. Your teams have delivered work that sets the benchmark for the industry.

Thank you to everyone who entered, supported and participated in this year's awards. We are honoured to provide a platform that recognises the innovation shaping payments across the Middle East.

Congratulations once again - and we look forward to continuing this journey together.

Michael Harty

Managing Director,
The Card and Payments Awards

A MESSAGE FROM FIS



We are proud, once again, to serve as the Prime Sponsor of The Card & Payments Awards in Dubai.

This evening embodies our collective dedication to excellence and acknowledges the remarkable achievements that have shaped the payments landscape. Together, we are embracing the pace of change, adapting and innovating to meet and exceed our customers' needs.

Tonight, let's raise our glasses to celebrate our collective success and look ahead to a future full of possibilities.

*Congratulations to all of those honoured at
The Card & Payments Awards.*

Chris Pascoulis
Senior Vice President
FIS Total Issuing™ Solutions



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Best Security or Anti-Fraud Development

WINNER

Emirates NBD

Emirates NBD Real-Time Intelligence-Driven Card Fraud Monitoring Unit



Presented by Murat Cagri Suzer - Group CEO of Network International.

DESCRIPTION

Emirates NBD excels in fraud control, balancing prevention with a seamless customer experience through innovative, automated, next-generation machine learning platforms for real-time behavioral analytics and proactive threat interdiction across all card channels. This approach has been recognized by card schemes (Visa and Mastercard), demonstrating confidence and security.

JUDGES COMMENTS

'Emirates NBD secured the win primarily because of the sheer scale of their documented impact, headlined by a massive number in avoided losses. Judges highlighted their sophisticated use of real-time intelligence, machine learning, and innovative features like geolocation tracking as key differentiators. While some technical claims regarding speed were difficult to verify, ENBD's submission stood out because it provided the most compelling and quantifiable KPIs.'

FINALISTS

Citibank UAE

Digital-powered war on fraud via anti-fraud suite of features

Emirates NBD

Emirates NBD Real-Time Intelligence-Driven Card Fraud Monitoring Unit

FlyDubai & Chargebacks911

FlyDubai & Chargebacks911: UDMS Eliminates Fraud, Reduces Chargebacks and Transforms Airline Payments

First Abu Dhabi Bank

FAB & DF Credit Card Fraud Controls – OTP & Tokenization for Secure Payments

i2c

i2c AI-Driven Fraud Risk Management Solution for Next-Gen Financial Security

Mashreq Bank

Moody's Integration





Best Marketing Campaign

WINNER

Emirates Islamic

The Amazon Emirates Islamic Mastercard Credit Card



Ahmed Nagaria - Head of Cards Business & Personal Banking.
Presented by Priyanka Lakhani - Senior VP Priority Pass.

DESCRIPTION

The Amazon Emirates Islamic Mastercard Credit Card launch redefined digital card acquisition in the region. As the first Amazon credit card in MENA, the campaign delivered a fully digital, Shariah-compliant journey, acquiring 10,000 cards in one month through a differentiated value proposition and high-intent ecosystem-led marketing.

JUDGES COMMENTS

'The win came down to measurable commercial impact outweighing creative flair. By leveraging a powerful partnership with Amazon for unmatched reach, the campaign achieved extraordinary speed and scale in a crowded UAE market. Crucially, most of the new cards issued were brand-new customers to the bank. Proving that real commercial results outweigh creative flair.'

FINALISTS

Citibank UAE

Citi Ultima. Fly on your terms

Emirates Islamic

The Amazon Emirates Islamic Mastercard Credit Card

Emirates NBD

Play It Like Pep: Whatever the Play, Pay with Emirates NBD Card

Emirates NBD

Bon Appetit - 10 Days. 10 AED. 1 delicious experience

First Abu Dhabi Bank

FAB McLaren Racing with Mastercard

First Abu Dhabi Bank & Reward

'Spin the Wheel' with FAB's Bonus Rewards

Mashreq Bank

Mashreq Cards Scratch & Win Campaign

Network International

Building Network International's First Always-On SME Acquisition Engine





Best Early-Stage or Future Payments Initiative

CATEGORY SPONSOR



بنك أبوظبي الأول

FAB

First Abu Dhabi Bank

WINNER

**First Abu Dhabi
Bank**

FAB Rewards Active Credit
Card

DESCRIPTION

FAB Rewards Active Card unites tokenized wearable payments, gamified wellness rewards, and personalized experiences - integrating Tappy, Mastercard/Magnati, Steppi, Collinson, IDEMIA, and Fiserv to deliver secure, seamless, lifestyle-led banking. A future-ready proposition designed for wellness-first living, embedded finance, and effortless everyday payments.

JUDGES COMMENTS

'FAB's win was driven by its genuine, differentiated tie between wellness and payments. Judges found it impressive that FAB's product ties wearables and wellness to rewards, rewarding active and fit customers in a way that meshes well with the region's broader wellness push. One judge called it unique in the financial sector, a wearable genuinely tied to steps and wellbeing rather than just being a payment gadget, standing out on innovation and wellbeing grounds even if not the strongest on customer value per se.'

FINALISTS

First Abu Dhabi Bank

FAB Rewards Active Credit Card

Mashreq Bank

Mashreq Corporate Credit Card

Neopay

Aani and Jaywan acceptance
enablement on ecommerce

Quick Topups

QuickTopUps - Borderless
Payment & Digital Commerce
Platform





Best Industry Innovation

WINNER

IDEMIA & S.Technology

sAxxess: Biometric Blockchain Security by s.Technology and IDEMIA Secure Transactions



Serigne DIA – Deputy Head and VP Strategic Growth, Payment Services MEA. Presented by Chris Pascoulis – SVP, Total Issuing Solutions, FIS.

DESCRIPTION

Developed by s.Technology and IDEMIA Secure Transactions, sAxxess combines on-card biometric authentication with blockchain-based credential protection and recovery. Built on IDEMIA's B. CHAIN technology, it removes passwords and PINs, reduces credential-related risk, and enables secure, user-controlled access to digital assets and sensitive data.

JUDGES COMMENTS

'IDEMIA's win rested almost entirely on the sheer novelty of its concept, it stood out on biometric authentication combined with blockchain-based credential protection and recovery, removing passwords and PINs and reducing credential risk - a standout from an industry innovation lens. One judge gave an extended, enthusiastic explanation of the card as a cold storage vehicle for digital identity and assets framed around NFTs and blockchain, arguing it represents where the industry is inevitably heading even though adoption isn't yet mainstream, and scored it highest for sheer innovation.'

FINALISTS

Citibank UAE

State-of-the-art pioneering device binding technology to fortify customer security

Emirates Islamic

ALPHA Youth Proposition

First Abu Dhabi Bank

Global First FAB Fitness Payment Ring & McLaren Wearables

First Abu Dhabi Bank & Collinson

Wellness Rewards: Turning Steps Rewards powered with STEPPI and Collinson

IDEMIA

sAxxess: Biometric Blockchain Security by s.Technology and IDEMIA Secure Transactions

Mashreq Bank

Instant One-Click digital credit limit increase (CLI) for credit cards

National Bank of Kuwait

Best Industry Innovation: Tap to add card+ PIN

Warba Bank

Warba Bank Dual Chip Contactless World Elite Mastercard - Your Way For Cardless





Best Credit Card or Credit Facility

WINNER

Banque Saudi Fransi

BSF Lifestyle MasterCard Credit Card



Muhammad Saqib Hussain - Head of Products Management.
Presented by Sam Sprekos - Managing Director International, Reward.

DESCRIPTION

The BSF Lifestyle Credit Card is Saudi Arabia's first fully customizable cashback card, empowering customers to choose their cashback earning rates across 5 different categories monthly. Designed for modern, digitally driven lifestyles, it delivers personalized value, flexibility, and a customer-centric experience unmatched in traditional cashback products.

JUDGES COMMENTS

'The panel's support for BSF came largely from crediting genuine product differentiation in the Saudi market. Judges voted for BSF specifically for its novelty, noting it did something genuinely different, framing the selectable-category model as a real step toward personalization, letting customer choice determine where rewards are earned rather than imposing a one-size-fits-all structure and calling it innovative. One judge added BSF's approach reflects a maturing, increasingly competitive Saudi card market worth recognizing.'

Emirates NBD

Emirates NBD Skywards Infinite Credit Card

Tabby

Tabby Visa Card

Warba Bank

Warba Bank Dual Chip World Elite Mastercard - Your Way For Cardless

FINALISTS

Aldar Properties PJSC

Darna-Emirates NBD Credit Card: When Everyday Spending Becomes a Lifestyle Story

Banque Saudi Fransi

BSF Lifestyle MasterCard Credit Card

Banque Saudi Fransi

BSF Alfursan Visa Infinite Credit Card

Blue Rewards by

Al-Futtaim Group

Blue FAB Credit Card

Citibank UAE

Citi Ultima. Fly on your terms

Dubai Islamic Bank

DIB SHAMS Covered Cards – The Only Card You Need

Emirates Islamic Bank

Emirates Islamic Skywards Black Credit Card

Emirates Islamic Bank

Amazon Emirates Islamic Mastercard World Credit Card

Emirates NBD

ENBD SHARE credit card – the ultimate lifestyle companion in UAE





Best Payment Facility

tabby Card

WINNER

Tabby

Tabby Visa Card

DESCRIPTION

A reimagined daily spending card made to flex. With no issuing or annual fees, shop anywhere Visa is accepted, get up to 40 days to pay, and split purchases into up to 8 monthly payments with no interest or hidden fees - an accessible and inclusive alternative to traditional credit cards.

JUDGES COMMENTS

'Tabby's win reflected its evolution from a niche BNPL tool into a broader payments platform with strong supporting data. Judges called it "a real success story" for offering value-added services at point of sale, noting it is gaining significant market share and clearly resonates from a customer perspective, even though it isn't a brand-new 2025 initiative. One judge pointed to the new Flex card as adding a meaningful layer, a credit-card-like format on top of the prepaid model that expands Tabby's usability beyond merchants signed up with Tabby to anywhere Visa is accepted, calling it a strong proposition. Tabby had expanded beyond a niche buy-now-pay-later tool into a full payment services provider, widening both its acceptance network and the customer base it serves, including previously credit-ineligible customers. Judges were very impressed with the supporting data. One judge emphasized that Tabby's real innovation lies in acceptance, including integration with African wallets, Alipay+, and UAE-approved stablecoins, going well beyond simple BNPL.'

FINALISTS

Mashreq Bank

Jaywan Visa co-badged debit cards

Network International

N-Genius

Tabby

Tabby Visa Card



Best Customer Service

WINNER

Mashreq Bank

Digital Servicing Capabilities
on Mobile App



Akhil Goel - Senior Vice President.
Presented by Maher Mikati - CEO Areeba.

DESCRIPTION

Mashreq considers client servicing a key part of its core value proposition for existing clients as well as new prospects, aiming to make features and capabilities available at the clients' fingertips. The team analyses customer interactions and anticipate customer behaviours to assess servicing needs and make them easily accessible.

JUDGES COMMENTS

'Mashreq's win came down to having the clearest, most quantifiable improvement in the category. One judge cited Mashreq's 2025 mobile app enhancements and deeper integration between its debit card and core banking, enabling real-time transactions, which reportedly cut call center volume and lifted NPS. Another judge noted its customer service metrics "went through the roof," reflecting constant incremental innovation in the app, with numbers that spoke for themselves, and credited strong retail leadership focused on customer outcomes.'

FINALISTS

Alfardan Exchange

Alfardan Exchange: Beacon of Customer Experience

Citibank UAE

Emergency service on mobile application's login page to stop it all

Mashreq Bank

Digital Servicing Capabilities on Mobile App

Warba Bank

Elevating Customer Experience Through Innovation and Direct Engagement





Best Prepaid Product or Programme

CATEGORY SPONSOR



WINNER

e-Khales

Rize Youth Banking Solution for Helwan University Students Based on CaaS

DESCRIPTION

Adopting CaaS, Rize equips university students with a fully-fledged, secured end-to-end financial solution intended to empower them to practice financial concepts such as budgeting, saving, and responsible spending. Rize, as an innovative solution is designed to help students build their own seamless customer experience whereby they can perform diversified financial transactions.

JUDGES COMMENTS

'RIZE's win centered on its genuine reach and financial inclusion impact in a market where similar programs have historically struggled. One judge praised it for its reach and impact, noting that while students may be required to hold the card, usage itself was not mandatory, and the scale of cards is very significant for the Egyptian market, where prior closed-loop university programs have historically failed at scale. Judges praised RIZE for financial inclusion, getting students and youth engaged early in budgeting and financial management. One judge added significance to the location, noting Helwan is not in central Cairo, so launching there pushes financial inclusion even further, with the program's plan to expand into other residential areas strengthening its impact.'

FINALISTS

Aishaya International & National Bank of Kuwait

Aura Weyay Co-branded Prepaid Card

Aishaya International & Weyay Bank - Kuwait

Aura NBK Co-branded Prepaid Card

Blue Rewards by Al-Futtaim Group

Blue Mall Gift Card – Smart Prepaid Ecosystem

e-Khales

Rize Youth Banking Solution for Helwan University Students Based on CaaS

Giftstarr

Revolutionizing Customer Engagement with Personalised Video Messaging and Seamless Backend Integration

Kuwait Finance House

KFH Reward Prepaid Card

National Bank of Kuwait

UEFA Co-Branded card



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areeba powers banks, non-banks, & fintechs with a fully owned payment infrastructure.

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Best App User Experience (CX Initiative)

CATEGORY SPONSOR

Dragonpass

WINNER

Blue Rewards by Al-Futtaim Group

Blue Rewards App



Paul Carey - Executive Vice President. Presented by Kat Breach - Regional President EMEA and Americas Dragonpass.

DESCRIPTION

Celebrating 10 years, the Blue FAB Credit Card portfolio elevates cardholders within the Al-Futtaim ecosystem, delivering unrivalled lifestyle value through its established conventional card and newly launched Islamic credit card, offering high cashback, exclusive rewards, zero fees, flexible financing and AI-driven convenience.

JUDGES COMMENTS

'Blue Rewards won over the judges by combining aesthetic excellence with high-energy, data-backed evidence of growth. They were ultimately won over by its exceptional user experience and "absolutely beautiful" design philosophy. Beyond the visual appeal, the submission was lauded for providing clear usage figures and stats that validated its claims, proving that the product was as functional and popular as it was stylish.'

FINALISTS

Alshaya International & Weyay Bank - Kuwait

Aura Weyay Prepaid Card

Blue Rewards by Al-Futtaim Group

Blue Rewards App

Citibank UAE

Mobile application based authentication to combat SMS based fraud

First Abu Dhabi Bank

FAB Personal Finance Management – Smart CX for Payments

Mashreq Bank

Existing to Bank- In-App Card Sales



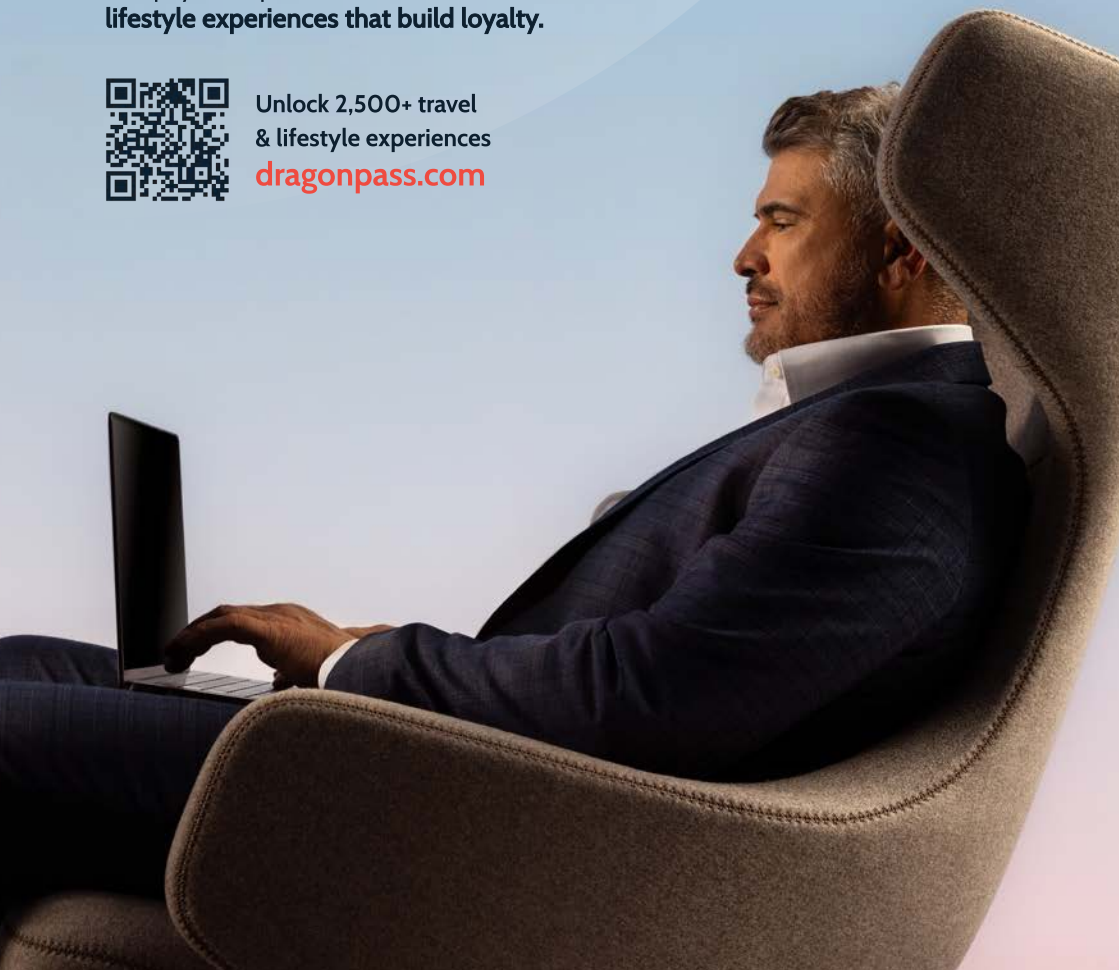


Elevating travel rewards, together.

Dragonpass partners with the world's leading banks and payment providers **to deliver valued travel and lifestyle experiences that build loyalty.**



Unlock 2,500+ travel
& lifestyle experiences
dragonpass.com





Best Application of AI or ML in Financial Services

CATEGORY SPONSOR



WINNER

Aldar Properties PJSC

End-to-End Voice-Enabled Agentic Payments



Hashem Shihab - Associate Director in Data and AI. Presented by Gina Petersen-Skyrme - Senior Vice President – Country Manager UAE and Oman Mastercard.

DESCRIPTION

Aldar launched the region's first end-to-end voice-enabled agentic payments capability. The first transaction saw a customer pay real estate service charges on the Live Aldar app using their voice and personal AI agent, shifting payments from "click to pay" to "it's already handled"; making them faster, smarter, and almost invisible.

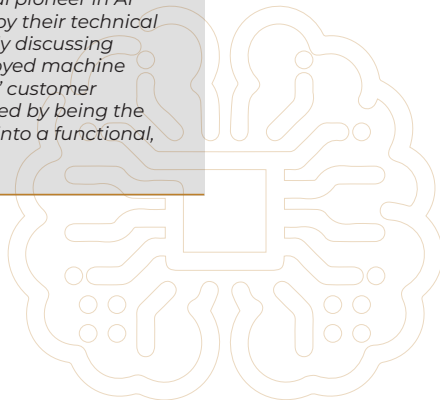
JUDGES COMMENTS

'Aldar Properties won for turning the theoretical concept of agentic commerce into a practical reality, moving beyond industry buzz to become a global and regional pioneer in AI implementation. The judges were impressed by their technical boldness, noting that while others were merely discussing these advancements, Aldar successfully deployed machine learning to create a seamless, "first of its kind" customer experience. Ultimately, their victory was secured by being the first to transform years of conceptual debate into a functional, technically advanced tool for their users.'

FINALISTS

Aldar Properties PJSC
End-to-End Voice-Enabled Agentic Payments

Mashreq Bank
Risk-Based Transaction Scoring for Frictionless In-App Journeys



We make it possible,
you make it



priceless



Unlock priority reservations and special menus at top restaurants around the world with **The Mastercard Collection.**



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Best Product Design

WINNER

Citibank UAE

Citi Ultima Credit Card



*Rajeev Garg - UAE Head of Wealth, Presented by Gina Petersen-Skyrme
- Senior Vice President – Country Manager UAE and Oman Mastercard.*

DESCRIPTION

Citi Ultima is an all-metal premium credit card for affluent UAE customers valuing luxury and refined craftsmanship. Its brushed graphite finish, minimalist front and precision cut create a distinctive aesthetic. This design elevates the payment experience reflecting Citi's premium positioning and the lifestyle expectations.

JUDGES COMMENTS

'Citi Ultima's win was driven by a shared appreciation for restraint and understated elegance over ostentation. Judges liked the simplicity of the card and that the material felt premium without needing to shout. Judges praised it for combining the right balance of product design with genuine function, also noting how elegant and understated it looks when used digitally, such as on Apple Pay. Judges agreed with the "less is more" philosophy, noting the card conveys quiet luxury throughout the whole experience, including its packaging, rather than relying on visual excess.'

FINALISTS

Alshaya International & Weyay Bank - Kuwait

Aura Weyay Co-brand Prepaid Card

Blue Rewards by Al-Futtaim Group

Blue FAB Credit Card & App Design System

Citibank UAE

Citi Ultima Credit Card

First Abu Dhabi Bank

FAB Royale

IDEMIA

IDEMIA Secure Transactions x AFAQ: Crafting Smart Metal Art World Elite Card

Mashreq Bank

Flash Cash

Mashreq Bank

Exclusively for Top Private Banking Clients – Invitation Only Card

National Bank of Kuwait

Harrods Visa Infinite Credit Card





Stay ahead of the curve

378M+

There are 378+ million cards
that run on our global network¹

\$622B

Our global network
facilitated nearly \$622B in
transaction volume²

Tap into the reach and scale of our network

For more information visit
DiscoverNetwork.com

¹ Total cards include open cards on Discover Network, DCI and network alliances. Based on information provided by network participants, and RBR Data Services published as of 2024.

² Discover Financial Services Earning Summary, 2024.

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Best POS Solution

CATEGORY SPONSOR

DISCOVER
NETWORK

WINNER

Network International

Best In-person Payments
Solution



*Pinar Al Pay - Chief Product & Marketing Officer & Sujit Unni - CTO.
Presented by Subhrajit Basu - Managing Director, Indian Subcontinent
& Middle East Discover Network.*

DESCRIPTION

N-Genius POS is a versatile, Android-powered terminal that transforms the retail payment experience. It supports secure contact and contactless transactions, multiple payment methods, and loyalty programs, providing merchants with a reliable, smart platform to streamline operations and meet modern customer payment expectations.

JUDGES COMMENTS

'NI's win was built on breadth, security, and scale rather than novelty. Judges chose NI for being more secure from a platform perspective and offering a much richer range of channels, schemes, and programs, from lending to BNPL, giving it a stronger overall cost and value proposition for merchants. One judge praised it on acceptance breadth, arguing NI accepts the widest diversity of payment types and integrations, which matters most because merchants don't want to have to turn away complex transactions. NI out-innovated and outperformed on both innovation rate and reliability, ultimately tipping the vote in NI's favor.'

FINALISTS

Geidea

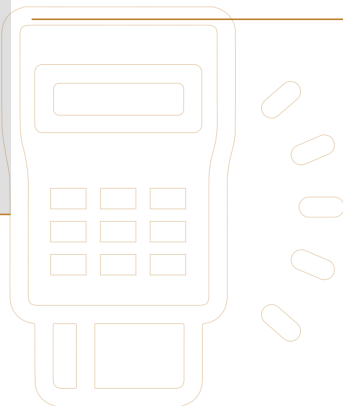
Geidea Unified POS: The Middle East's Leading All-in-One Point of Sale Solution

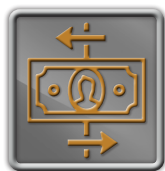
Neopay

Wireless Integrated POS Solutions for Smart Mobility & Public Services

Network International

Best In-person Payments Solution





Best Cross-Border Payments Initiative

WINNER

Vertofx

Verto



Helen Ghebrelul - Country Manager. Presented by Subhrajit Basu - Managing Director, Indian Subcontinent & Middle East Discover Network.

DESCRIPTION

Verto is a leading cross-border payments platform enabling UAE businesses to trade seamlessly with global markets - particularly the fast-growing and underserved UAE-Africa corridor. Through a unified tech platform, Verto allows businesses to convert, hold, receive, and send payments across 49+ currencies, eliminating the friction historically associated with emerging-market trade.

JUDGES COMMENTS

'The panel's support for Verto centered on it being a genuine, purpose-built solution addressing an underserved gap rather than an incremental improvement from an already-scaled player. One judge called it the strongest genuine cross-border initiative in the category, purpose-built for cross-border payments into Sub-Saharan African countries and well supported with usage statistics and outflow growth figures. Another judge backed Verto for eliminating the correspondent banking chain in corridors that are currently badly served and inefficient, framing it as a genuinely positive structural improvement rather than mere incremental convenience. Another judge added that Verto addresses a need not well served by others, at least as far as visible in the market today.'

FINALISTS

Emirates NBD

Wholesale Travel Payment Solution

Emirates NBD

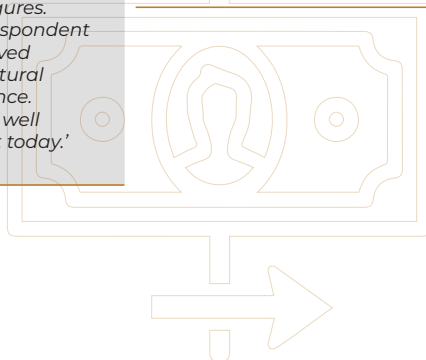
The Success of Emirates NBD Credit Card Cross Border Payments

Nium

Nium and Emirates NBD Expand Real-Time Cross-Border Payments Across the Middle East

Vertofx

Verto





Best Service to Business

WINNER

American Express Middle East

Corporate Payment Solutions



Mazin Khoury - CEO of American Express Middle East & Ihab Mawla - Vice President of Corporate at American Express Middle East and North Africa. Presented by Jossan Maalouf - SVP, Head of MEA & Head of FI Originations EMEA, Fiserv.

DESCRIPTION

American Express Middle East Corporate Payment Solutions enable organizations to manage spend with visibility, control, and efficiency. Their tools streamline T&E, procurement and supplier payments. Designed for global enterprises and regional businesses alike, the Corporate Payment Solutions help reduce operational costs while helping to inform decision-making.

FINALISTS

American Express Middle East
Corporate Payment Solutions

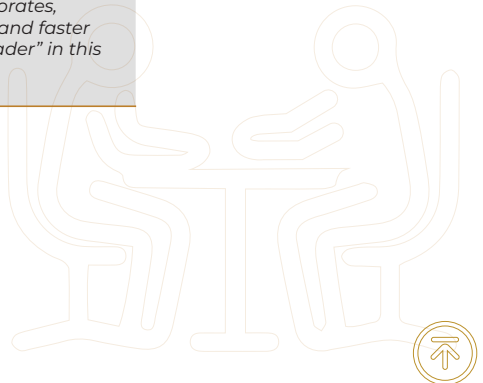
**Blue Rewards by
Al-Futtaim Group**
Blue B2B Partner Performance
Engine

Emirates NBD
Emirates NBD Business Card Fraud
Monitoring & Spend Protection

Telr
Telr Split payments & Telr Incepta

JUDGES COMMENTS

'AMEX's win reflected its comprehensive corporate offering and clear edge. Judges described AMEX's offering as a fully integrated ecosystem plugged directly into CFOs' priorities, driving savings, improving working capital, and providing advisory insight on top of automated onboarding, workflows, and integration into ERP/TMC ecosystems. AMEX was praised due to its rapidly expanding SME acceptance, unmatched data given back to corporates, new virtual card issuance, supplier-enablement tools, and faster onboarding, concluding AMEX is "by far the market leader" in this space.'



A man with a beard and mustache, wearing a dark blue blazer over a light blue shirt, stands with his arms crossed and a confident smile. He is looking slightly to his right. The background is a blurred urban setting with blue and grey tones.

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in possibility

Fiserv is proud to support The
Card and Payments Awards
Middle East 2026 and its partner,
Al Jalila Foundation.

fiserv.



Best Technology Integration

CATEGORY SPONSOR



WINNER

Mashreq Bank

Moody's Integration



Manan Jain - Vice President, Presented by Jossan Maalouf - SVP, Head of MEA & Head of FI Originations EMEA Fiserv.

DESCRIPTION

Mashreq revolutionized digital onboarding through advanced technology integration, combining Emirates Facial Recognition for secure verification, Al Etihad Credit Bureau (AECB) income analytics for intelligent credit assessment, and Moody's-powered automated business verification. This unified framework enhanced accuracy, reduced turnaround times, and set new benchmarks for seamless, secure, and data-driven digital banking experience. Together, these innovations showcase Mashreq's leadership in transforming customer experience through technology, analytics, and automation - setting new benchmarks for speed, precision, and digital excellence in consumer banking.

JUDGES COMMENTS

'Mashreq's win came down to being seen as the clearest example of genuine third-party integration in the category. Judges identified Mashreq's AECB integration as the category's clearest genuine "integration", pulling credit bureau data, salary details, and risk assessment together to remove manual documentation and human decision-making entirely, making it the most applicable entry to a category specifically about integrating non-payment technology into payments. Judges also pointed out that the integration reduces fraud, since it removes the need for, and risk of tampering with, manually submitted salary certificates and bank statements.'

FINALISTS

Emirates NBD

Wholesale Travel Payment Solution

Geidea

Geidea: A Unified Omnichannel Payments Stack with Seamless POS-to-Cloud Integration

Mashreq Bank

Moody's Integration

National Bank of Kuwait

Tap to add card+ PIN





Changing Lives in the Community

WINNER

Warba Bank

Basmah Ramadan Campaign



بنك وربة
WARBA BANK

Mohannad Bo Rahamah - Director Products and Segments.
Presented by Salima Gutieva – VP & UAE Country Manager, Visa.

DESCRIPTION

Warba Bank's Basmah Ramadan Campaign donated 10% of customers' grocery spending to gift Eid toys to orphans in Kuwait. In partnership with Kuwait Food Bank and Dabdoob, the initiative transformed everyday spending into meaningful charity, supporting vulnerable children and strengthening the bank's social responsibility during Ramadan.

JUDGES COMMENTS

'Judges favored Warba because it was a straightforward, generous charitable initiative requiring nothing extra from cardholders, with a noted lift in related supermarket spend. A genuine charitable act rather than a financial-inclusion product.'

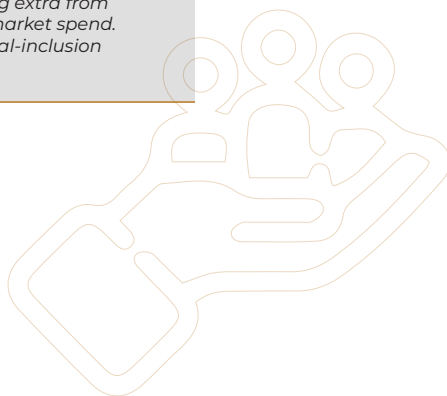
FINALISTS

eNovate

Tahawesha: Empowering Rural Women Through Digital Financial Inclusion

Warba Bank

Basmah Ramadan Campaign





Financial Inclusion Award

CATEGORY SPONSOR



WINNER

eNovate

Tahwesha: Empowering Rural Women Through Digital Financial Inclusion



Adel Mubarak - CEO eNovate.
Presented by Salima Gutieva - VP & UAE Country Manager, Visa.

DESCRIPTION

Tahwesha is a tailored digital payment service built based on village savings and loan associations model, designed for female breadwinners in rural Egyptian communities, helping them improve their financial well-being and supporting them in starting and growing small businesses to secure a stable and sustainable source of income.

JUDGES COMMENTS

'The panel's decision centered on the depth and directness of the project's inclusion impact. The judges agreed the entry stood out because it was a purposeful, large-scale financial inclusion project that successfully onboarded rural Egyptian women who had largely been excluded from the financial system, giving them access to loans and community support, and praised its strong national reach and institutional alignment as a textbook example of impactful grassroots financial inclusion.'

FINALISTS

eNovate

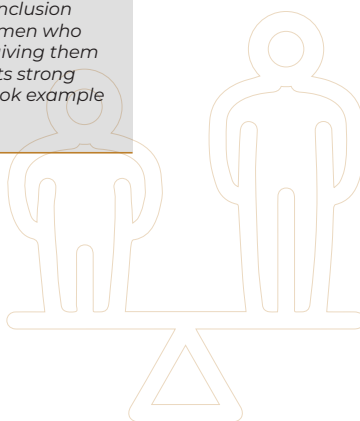
Tahwesha: Empowering Rural Women Through Digital Financial Inclusion

Tabby

Tabby Visa Card

Vertofx

Verto





VISA

Manage
spend
with Visa,
**wherever
business
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Best Achievement in Sustainability

WINNER

Mashreq Bank

Carbon Footprint Calculator



Akhil Goel - Senior Vice President Presented by Gorkem Koseoglu - Group Chief Customer and AI Officer Network.

DESCRIPTION

Mashreq Carbon Footprint Calculator, powered by Clarity AI (ecolytiq) and seamlessly integrated into Mashreq Mobile, empowers users to track, monitor and offset the environmental impact from their card transactions. By combining carbon analytics with curated sustainable projects, it turns awareness into action, helping customers make informed choices.

JUDGES COMMENTS

'Most of the panel favored Mashreq, largely on the strength of measurement and follow-through rather than the gesture alone. Judges backed Mashreq for its AI-driven "Clarity" tool and, more importantly, for being the only entrant to actually measure the behavioral change its sustainability feature achieved, unlike competitors whose biodegradable-card offerings came with no evidence of real customer impact. They added, Mashreq's approach uniquely combined a carbon-estimation feature with an in-app carbon-offset option (such as tree planting), a pairing no other entrant offered.'

FINALISTS

Al Baraka Islamic Bank - Bahrain

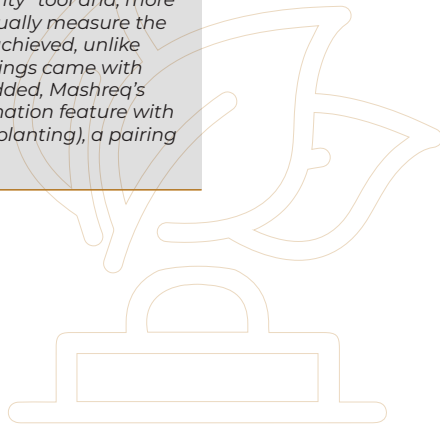
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Kuwait Finance House

Banking cards made from recycled material

Mashreq Bank

Carbon Footprint Calculator





Best Benefits or Loyalty Scheme

WINNER

Emirates NBD

noon One Credit Card: Loyalty That Delivers Real Everyday Value



Bharath Aravamudhan, Head of Cards and Personal Loan Products & Gayatri Mukul Maskai, Senior Manager – Card Partnerships. Presented by Fabio De Grazia - Chief Product Officer, Collinson Priority Pass.

DESCRIPTION

The noon One Credit Card is a fully integrated loyalty-led credit card designed around everyday customer needs. Through a year-long calendar of personalized rewards, exclusive experiences, and ecosystem-first benefits, it delivers measurable savings, higher engagement, and exceptional retention across the Noon platform.

JUDGES COMMENTS

'The panel converged on Noon largely for its mass-market reach and execution rather than pure novelty. One judge pointed to how the program had been consistently refreshed since the previous year, giving it broad appeal through cashback and customer feedback that "edged out" competitors on sheer applicability and the number of people who could actually benefit. Another judge called it the most seamless cashback offering in the industry, praising its fine balance between loyalty and cashback mechanics notably letting customers keep their cashback even when using coupons, an unusually generous, customer-centric touch in a market that typically struggles with clean redemption. Most of the judges agreed that Noon's submission stood out for being well-drafted and well-evidenced with solid metrics.'

First Abu Dhabi Bank & Reward
FAB Bonus Rewards

Mashreq Bank
Mashreq Vantage: Empowering Customers with Instant, Digital Rewards

FINALISTS

Alshaya International & National Bank of Kuwait
Aura NBK Co-brand Credit Card

American Express Middle East
The American Express Middle East Membership Rewards Program - More Ways to Pay

Blue Rewards by Al-Futtaim Group
Blue Rewards - The Lifestyle App

Dukhan, Visa & Reward
Dukhan Bank Cashback Programme

Emirates Airlines
Emirates Skywards

Emirates NBD
Emirates NBD Darna Visa Credit Card – First-of-its kind lifestyle loyalty co-branded card in Abu Dhabi

Emirates NBD
Emirates NBD U By Emaar Credit Card – Region's first retail conglomerate co-branded card

Emirates NBD
noon One Credit Card: Loyalty That Delivers Real Everyday Value





Industry Achievement Award

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WINNER

Fawry



Mariam ElSayed - Head of Non-Banking Products.
Presented by Mazin Khoury - CEO of Amex Middle East American Express.

Fawry is Egypt's premier fintech pioneer, founded in 2008 by Ashraf Sabry to bridge the gap between a cash-heavy population and a digitizing economy. Its achievement lies in revolutionizing financial inclusion, by building a massive network of "phygital" touchpoints in local kiosks. It allowed unbanked citizens to pay bills and access services digitally using cash. This innovative model propelled Fawry to become Egypt's first tech "unicorn" with a \$1 billion valuation, proving that homegrown African and Middle Eastern startups could achieve massive scale, secure a successful IPO, and fundamentally transform national infrastructure.

JUDGES COMMENTS

'Fawry's case rested on the scale and speed of its impact across the Egyptian market, Fawry is widely considered the classical example of a homegrown Egyptian payments success "very well established," having completed an IPO a few years back, and standing as a real giant in the Egyptian market. Several judges reflected on Ashraf's personal role in building the company, with one noting "there's no Fawry without Ashraf," underscoring that his individual leadership was inseparable from the company's rise.'

Nominations were not open for the Industry Achievement Award. The nominations and winners were made by the panel of judges. This special award is given to a company or individual that has had an influential impact on the industry over the past 18 months up to December 2025. The achievement is likely to have made a significant contribution to the advancement and success of any aspect of the card and payments industry.





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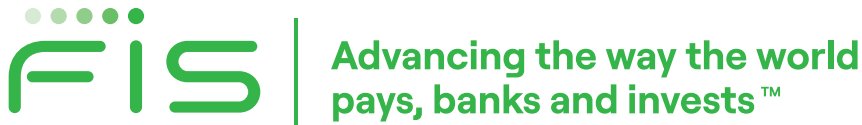
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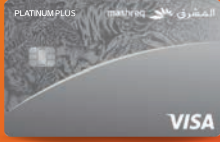
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