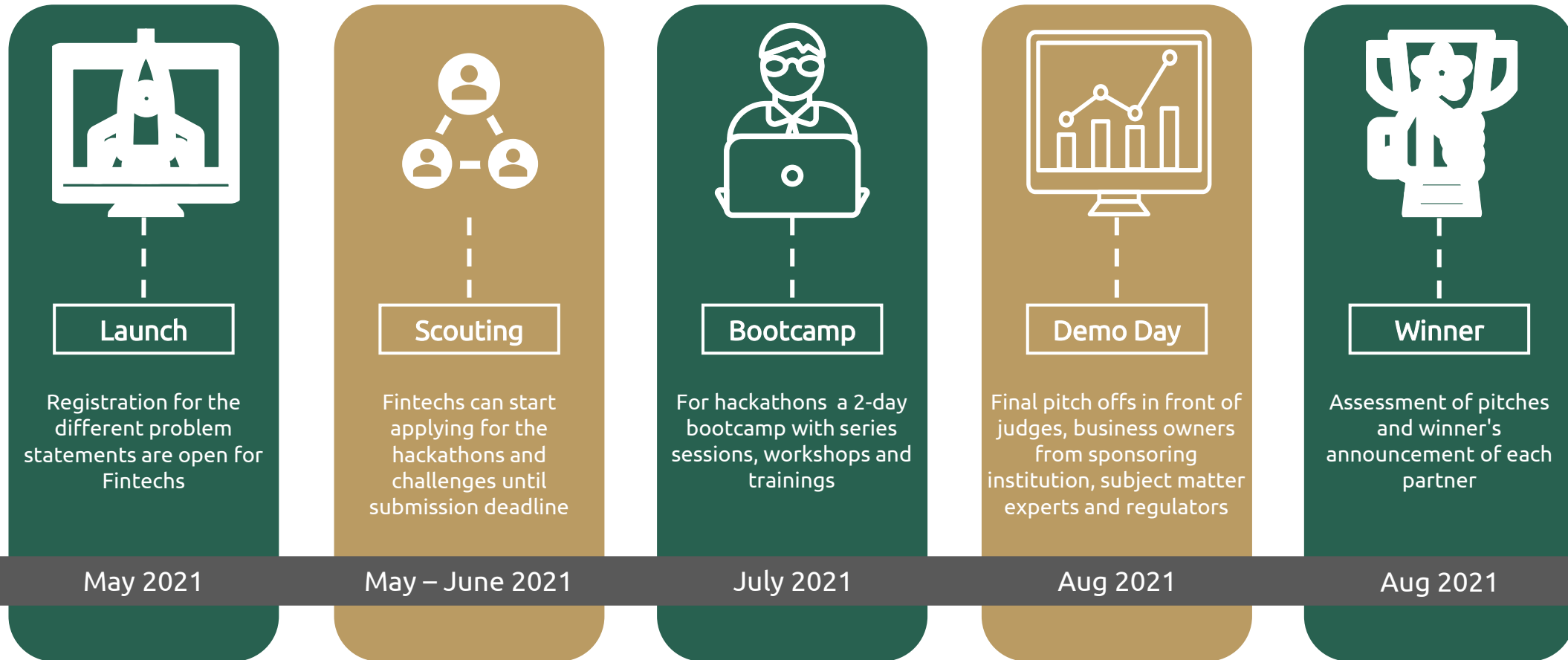


# SCA FINTECH MEGATHON

## ROUND 1 REPORT



### Round 1

### Benefits of the Megathon



Innovation



Networking



Discovery



Awareness

### Partners



Asset Management/Investment Advisory	Digital tools that asset managers can use to improve the performance of assets under management; more effective and efficient distribution strategies; improve segmentation and targeting of key customer groups
Digital Asset, Crypto Exchanges	Software and solutions that enable multi-exchange cryptocurrency trading with advanced crypto tools for managing trades, monitoring markets, and keeping track of portfolios across different exchanges
Crowdfunding	Crowdfunding platforms or solutions that enable raising funds for a project or cause through a large group of people online. Individuals or small businesses can take advantage of it to get early-stage support for their ideas.
Forex	Trading platforms or tools to allow digital and instant trading of forex, as well as other investments. The solution should also allow clients to monitor the forex markets, plan strategies, and implement it in one convenient, easy-to-use, and integrated place.
E-KYC	Electronic KYC tools to speed up the remote on-boarding of new clients and, following a risk-based approach, reduce barriers to formal financial services. Especially for the youth, women, refugees, and less literate, this can even be of high importance.
SME Financing	Improve traditional SME lending and expand SMEs' access to credit using new technologies and big data through process automation, innovative use of technology and data sharing and enhanced credit guarantee programs
Financial Inclusion	Banking the unbanked and offering women and housewives banking services. Educational tools and apps for youth, seniors on financial management
Suptech & Regtech	Financial institutions need to optimize the monitoring of individual transactions and identify deliberate misconduct during the onboarding and servicing of customers.









### Investors Financial Literacy and Enhancing Financial Inclusion

Unlike retail investors, institutional investors are more diverse, complex and knowledgeable and have the resources and specialized expertise for extensively researching a variety of investment opportunities. Hence there is need of a toolkit or a product based on artificial intelligence for retail investors for collecting and analyzing exchange and trading data to help fill the knowledge gap, enhance financial literacy, and facilitate better investment choices for retail / non-institutional investors.

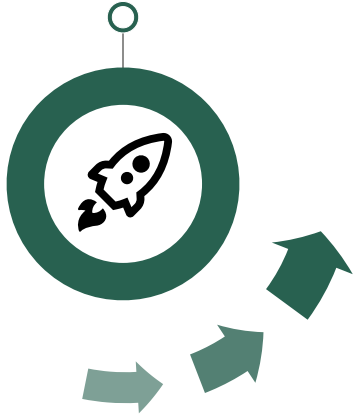


### AI for Hyper-personalized Investment Promotions/Offers

AI enables data to be processed at a far quicker rate and has an almost infinite number of applications across sectors. When used with investors, whether novice or seasoned, AI can curate and serve up the right investment promotions/offers. This allows Financial Institutions, like UAB, to offer top-notch experiences through their interactive channels. The key objective is to offer a personalized experience to their investors and ensure that promotions are finely tailored to their investment and financial goals, spending habits, demographics, and interests. This will ensure that the right product promotions are matched with customers with the corresponding risk tolerance, save customers time and effort in identifying what is most suitable for them, and, in turn, increase sales conversion.

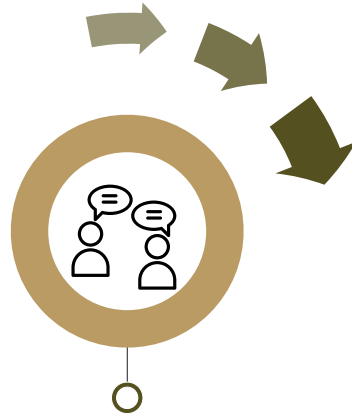
### Challenge Kick off

- Registration opened to global fintechs on Fintech Galaxy platform
- Scouting kicked off



### AskMeAnything Panel

- Panel discussion regarding the challenge problem statement
- Q&A from interested fintechs regarding the solution needed



### Submission Deadline

- Registration closed, startups screened
- Round 1 of shortlisted fintechs selected and report shared with SCA and partners



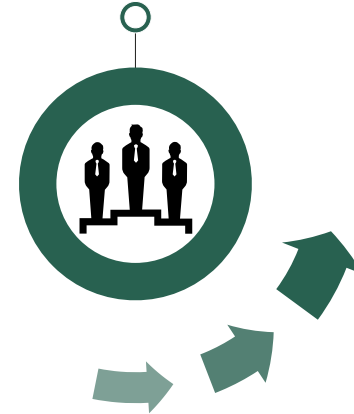
### One on One Pitches

- One-on-one private sessions with SCA & partners' Teams and judges with the fintechs
- Internal assessment and selection of finalists



### Virtual Pitch-offs & Winner Announcement

- Virtual public pitch competition with the finalists in front of the judging panel
- Fintechs were scored on the pitches
- Winner Announcement



### Current stage

### POC Phase

- Financial institution and Fintechs work closely to develop the POC





## SCA Fintech Megathon – Round 1 Social Media Posts

ADX | أبوظبي  
ADU SECURITIES EXCHANGE

SCA Fintech Megathon | AI and Automation in Financial Investments

### MEET THE JUDGES



**Mohamed Al Ali**  
Head of Listed Companies and Investment Supervision Section - Securities and Commodities Authority (SCA)



**Pooja Singh**  
International Organizations Expert - Securities and Commodities Authority (SCA)



**Omar Saleh AlSarkal**  
Manager of Market Surveillance Section - Abu Dhabi Securities Exchange



**Mamoun Ibrahim Abu Zaytoon**  
Acting Manager of Systems and Applications - Abu Dhabi Securities Exchange

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### MEET THE WINNER

Investr | United Kingdom



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SCA Fintech Megathon | ADX Innovation Challenge

Investors Financial Literacy & Enhancing Financial Inclusion

### MEET THE FINALISTS



**Bondsmart**



**Clarity**



**Investr**



**ZagTrader**

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Securities & Commodities Authority

Meet our Top Fintech Four Finalists!

### The SCA Fintech Megathon Pitch



**Bluerush**



**Kasisto**



**Nerve Solutions**



**Lune Technologies**

فنتكس  
Fintech GALAXY

البنك العربي للتجارة  
UNITED ARAB BANK

هيئة الأوراق المالية والسلع  
Securities & Commodities Authority

4 top judges. One final decision! **The SCA Fintech Megathon**

Submission Deadline: July 27, 2021



**Mohamed Al Ali**  
Head of Listed Companies and Investment Supervision



**Pooja Singh**  
International Organizations Expert



**Ayman AlQudai**  
Chief Information Officer



**Salim AlKhadar**  
Head of Distribution Retail Banking

فنتكس  
Fintech GALAXY

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Meet the WINNER of our  
**SCA Fintech Megathon 2021!**













**Kasisto**

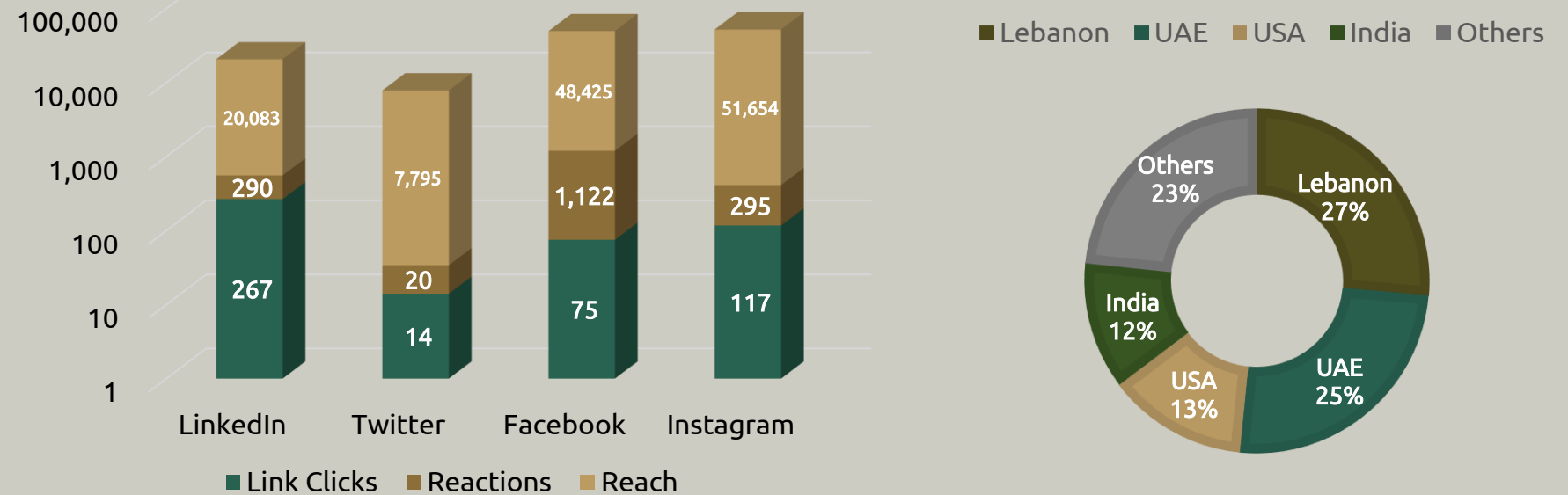
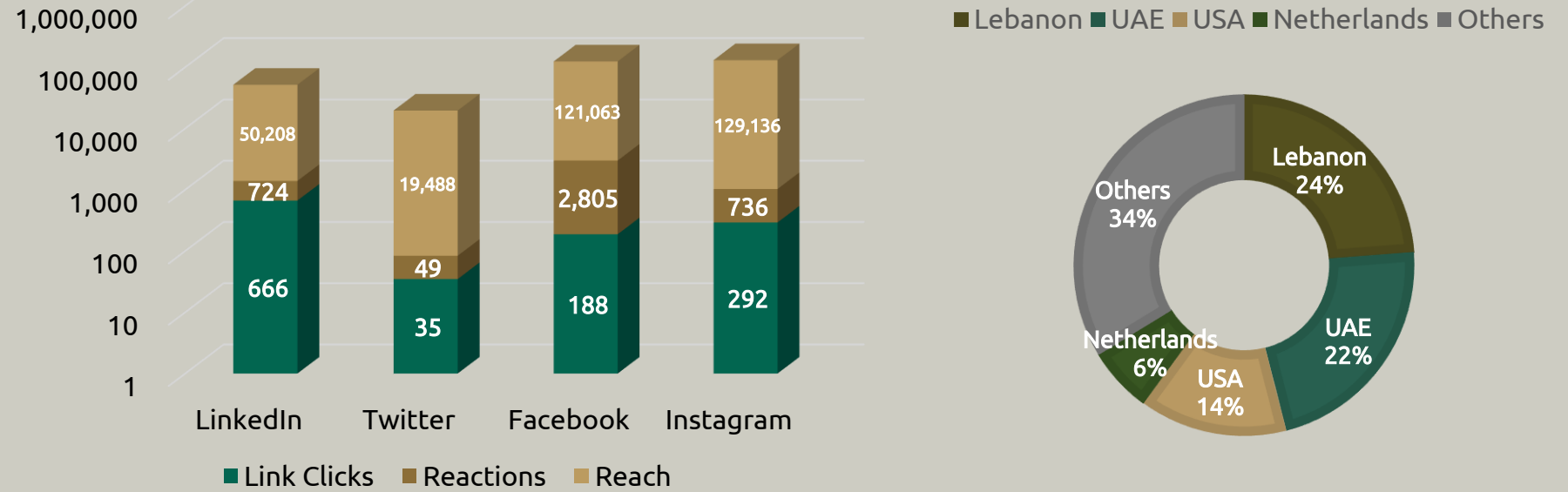
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Key Dates		<b>Challenge Start Date</b> June 1	
		<b>Submission End Date</b> July 7	
		<b>Round 1 Shortlisting</b> July 7	
		<b>Finalists Announcement</b> July 12	
		<b>Pitch Competition</b> July 15	
Stats		763 Challenge pageviews	
		9 Submissions	
		5 Shortlisted for Round 1	
		4 Finalists from 3 countries, 1 winner	

Key Dates		<b>Challenge Start Date</b> June 27	
		<b>Submission End Date</b> July 27	
		<b>Round 1 Shortlisting</b> July 29	
		<b>Finalists Announcement</b> August 02	
		<b>Pitch Competition</b> August 09	
Stats		694 Challenge pageviews	
		15 Submissions	
		9 Shortlisted for Round 1	
		4 Finalists from 4 countries, 1 winner	







### **Kasisto, Inc**

KAI is the industry's leading Digital Experience platform that was created to master the language of banking and finance. KAI is trained and ready to host the humanizing experiences today's customers demand, while intuitively opening doors to deeper customer engagement. From simple retail transactions to the complex demands of corporate banks and wealth management, KAI gets it.



### **BlueRush**

BlueRush offers a Software as a Service ("SaaS") based content engagement platform that enables business-to-consumer ("B2C") companies to achieve greater engagement, loyalty and conversion metrics with customers. They develop and market IndiVideo™, a disruptive, interactive personalized video platform that is built on a SaaS business model and drives return on investment throughout the entire customer engagement cycle.



### **Lune**

Lune simplifies money management and serves as a personal financial assistant that helps users save for today, tomorrow and invest in the future. Lune takes the stress out of finance by creating simple interactive tools that help users optimize their spending for the things that matter.



### **Nerve Solutions**

Nerve Solutions builds real time risk and surveillance products for capital markets allowing firms to identify and quantify risk and anomalies in live markets and take corrective actions at sub-second speeds. Nerve also provides APIs enabling trading firms to offer automated trading to their end clients

### **Bondsmart**

Bondsmart is a fractional-ownership fixed income investment platform that enables a financial institution to deliver a new, highly-differentiated, financial product to its customer base. Bondsmart has an engine that can take data and present bonds and sukuk in a clearer way for investors' research and education.



### **Clarity AI**

Clarity AI provides a tech platform for investors to manage the impact of their portfolios, leveraging big data, artificial intelligence and machine learning. By using impact, climate and sustainability risk scores, the clients, retail or institutions, can make better decisions on their investments.



### **Invstr**

Invstr is the #1 global financial education and social investing app and has been downloaded over one million times in 226 countries. Invstr's mission is to empower everyone to take charge of their financial future by democratizing investing. Invstr has a presence in New York, San Antonio, London and Istanbul



### **Zagtrader**

ZagTrader is an active platform that provides banks, brokerage companies, financial institutions with research screens that allows retail investors to see better opportunities and help them with their investing decision. The solution can be a part of a product (web/mobile) using the ZagTrader web app and mobile platform. Or it can be an out-of-the-box solution provided in form of APIs/ web screens.





### Khalid Asad AlAmiri

Head of Financial Services & Markets Supervision Section **Securities and Commodities Authority**

Khalid Asad is the Financial Services & Investment Management Supervision Section Head at SCA having more than 11 years of experience in supervision, regulation and compliance. He holds masters degree in business administration from Canadian University.

Head of Listed Companies and Investment Supervision at the **Securities and Commodities Authority**

Mohamed Al Ali is the Head of Listed Companies and Investment Supervision Section in the Securities and Commodities Authority (SCA), he also serves as a member of the SCA Fintech Team. Mohamed joined the SCA in 2010. Prior to joining the SCA, Mohamed worked as Corporate Relationship Manager in Emirates NBD Banking Group for 3 years. Mohamed holds an MBA from IE Business School.



### Omar Saleh AlSarkal

Manager of Market Surveillance Section at **Abu Dhabi Securities Exchange**

Omar AlSarkal has 20 years' experience in Information technology and capital markets. He is the Manager of Market Surveillance Section since 2015 in ADX. Holding Bachelor's degree in Management Information Systems. Licensed EFQM assessor for 11 years in different excellence and quality awards. Certified Expert & Arbitrator in financial service like securities & exchanges. Participate in developing AGM E-VOTING the first UAE blockchain technology application in financial sector. He is the founder of "lucid pay" the first blockchain payment and settlement in tourism sector.

Head of Distribution - Retail Banking at **United Arab Bank**

Salim AlKhadar joined United Arab Bank (UAB) in December 2012 and has been excelling in various roles assigned to him with progressive career growth. He has demonstrated good people management skills, innovative approach and revamping of processes and functions. On October 1st 2020, Salim AlKhadar was promoted to take full responsibility for Retail Distribution from his previous role as Head office Branch Manager. Salim AlKhadar started his Banking career as a customer Service Executive in Emirates NBD and was recognized as the youngest branch Manager in the year 2008. He has 18 years' banking experience in UAE and considered a consistent performer in UAB Retail Banking group. He holds a Diploma Degree in Banking & Finance, from Emirates Institute of Banking and Finance.



### Mamoun Ibrahim Abu Zaytoun

Acting Manager of Systems and Applications at **Abu Dhabi Securities Exchange**

Mamoun Ibrahim Abu Zaytoun is the Acting Manager of Systems and Applications in ADX IT Department. In this capacity he is the principal staff managing different exchange software applications like the trading engine. He has a proven IT Professional leading 20+ successful project within ADX like ADX mobile app. He is master in Linux systems, Sustainable technologies & Everything-as-a-Service(XaaS). Managerial he is an excellent problem-solving, organizational, analytical and critical thinking skills. He holds bachelor degree in electrical & computer engineering.

Chief Information Officer at **United Arab Bank**

Ayman AlQudsi is the Chief Information Officer (CIO) at United Arab Bank. He joined the Bank in May 2018, bringing more than 22 years' experience in leveraging technology to drive organizational growth, performance, profitability and leading IT initiatives in support of business strategies and objectives. His prime responsibilities are to drive the Bank into Digital Transformation journey, revamping Technology, automating bank-end processes, improving our customer experience, and building the Data strategy of the future to enable AI and ML enrich our customer experience throughout our journey. Ayman has a significant experience in managing IT change and realizing efficiency through Cloud based solutions and IT Infrastructure System virtualization, consolidation, centralization and automation. Expert with hands-on experience in IT group merges and consolidation.













### Pooja Singh

International Organizations Expert at the **Securities and Commodities Authority**

Pooja is an international organizations expert working with SCA having more than 15 years of experience in regulatory compliance and policy. She is also a member of SCA Fintech Team. An avid writer, she also speaks at various regulatory panels across the UAE



		Technology /20	Innovation /20	Feasibility /20	Presentation /20	Relevancy /20	TOTAL /100
	Bondsmart	11	14	11	13	12	61
	Zagtrader	13	11	13	13	14	64
	Invstr	20	18	16	19	19	92 ✓
	Clarity AI	14	14	10	13	10	61

		Technology /20	Innovation /20	Feasibility /20	Presentation /20	Relevancy /20	TOTAL /100
	Lune App	11	11	11	13	12	58
	Nerve Solutions	13	12	11	11	11	58
	Kasisto	18	20	19	18	19	94 ✓
	Bluerush	18	17	17	16	17	85



THANK YOU!

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