Fintech AI Advisory

FROM COMPLEXITY TO CLARITY

COMPANY PROFILE · FINANCIAL INSTITUTIONS

AI Decisions That Hold Up Under Scrutiny.

Independent advice on artificial intelligence, cloud and technology for banks, insurance companies, payment firms and fintechs across the GCC. We help you decide, build, and document every step so your regulator, auditors and board can approve it.

3× World CIO 200 **2** university AI advisory boards **60+** platforms since 2019 **12** published books

KINGDOM OF BAHRAIN & THE GCC 2026

THE REAL CHALLENGE

In Finance, Building the AI Is the Easy Part.

Most banks and financial companies already know where artificial intelligence (AI) could help them: detecting fraud, answering customers faster, reducing manual work in operations, and preparing reports. The technology for all of this exists today, and it works.

The difficult part is approval. Before an AI system goes live, a regulated institution must be able to show its regulator, its auditors and its own board three things: that customer data is protected, that the system's decisions can be explained, and that the institution stays in control if something goes wrong.

Many AI projects in finance stop at this stage. Not because the technology failed, but because these answers were not prepared early enough.

WHAT THIS PROFILE EXPLAINS

How a bank or financial company can choose the right AI projects, build them, and prepare the evidence its regulator will ask for — and how Fintech AI Advisory helps at each of these steps.

THE THREE QUESTIONS

Three Questions Your Regulator Will Ask About Any AI System.

01

Where is the customer data, and who can access it?

If an AI system uses customer data, the regulator will want to know where that data is stored, whether it leaves the institution or the country, and who can see it. When cloud services are involved, specific outsourcing rules apply. These answers often decide whether an AI project can go ahead at all.

02

Can you explain how the system reaches its decisions?

If AI is used to approve a loan, flag a suspicious transaction or answer a customer, the institution must be able to explain why it reached that result. A system that is accurate but cannot be explained will usually not be accepted.

03

What happens if the system or the vendor fails?

The regulator will ask what happens if the AI system stops working, gives wrong results, or if the company that supplies it can no longer support it. The answer — a backup plan and a way to exit the vendor — must be ready before the contract is signed, not after.

WHO YOU WORK WITH

Advice From Someone Who Has Worked Inside Regulated Finance.

01

Hands-on experience inside a bank and a fintech.

The founder of Fintech AI Advisory was an IT leader at one of the leading banks in Bahrain, responsible for its core databases and for major system projects. More recently, as chief technology officer of a Bahraini fintech start-up, he designed its cloud architecture and prepared the technical documents its regulator requires. Earlier, he ran critical databases for a national airline and for global technology service providers.

02

Independent: no products to sell you.

Fintech AI Advisory does not sell software, cloud services or implementation contracts, and takes no commission from any vendor. Its recommendations are based only on what is right for your institution.

03

The same person advises and builds.

The person who recommends a solution is also responsible for delivering it. This keeps the advice practical: every recommendation has to be something that can actually be built, and approved by your regulator.

ONE SENIOR EXPERT, SUPPORTED BY AN AI WORKFORCE

In the past, this range of work needed a full team of consultants. Fintech AI Advisory has its own AI workforce: a team of AI agents that research, analyse, draft documents and build solutions at the speed of a full consulting team. Every recommendation and every deliverable is reviewed and approved by the founder before it reaches you. You get that speed, with a senior expert making every final decision.

WHAT WE DO

Four Services That Take You From Decision to Delivery.

You can start with any one of them. Most institutions begin with the first or the second; companies applying for a licence usually begin with the second.

01 **Decide**

Choose where AI will bring real value to your institution — and where it will not. Then set the rules for using it safely: a clear policy, a named owner for each AI system, and controls that match the level of risk your board accepts.

02 **Review**

An independent expert check of a technology, cloud or AI proposal before you commit to it. This includes preparing the technical justification your regulator expects before you move systems or data to the cloud.

03 **Build**

Build the AI solutions you decided on, inside your existing security controls, with full documentation from the first day so your auditors can follow every step.

04 **Train**

Help your board and senior management understand AI risks and ask the right questions, and train your teams to run and improve the solutions after we finish.

HOW WE WORK WITH REGULATED INSTITUTIONS

Working Within Your Rules From Day One.

Banks and financial companies have strict rules about who can see their information. We work within those rules from the very beginning.

— **Confidentiality first.**
We sign a non-disclosure agreement before you share any details. In most cases, we can give our advice without needing access to your customer data or live systems.

— **Every recommendation is documented.**
Each recommendation comes with a written explanation of why it was made, so your risk, compliance and audit teams can review it and defend it to the regulator — even when we are not in the room.

— **Regulation is built in, not added at the end.**
Your regulator's requirements and data-protection law are taken into account from the first step, so problems are not discovered just before you submit.

FOR FINTECHS APPLYING FOR A LICENCE

A licence application needs detailed technical documents: your system architecture, the justification for using cloud services, and your security and data-protection policies. We prepare these with you, so you do not need to hire a full-time chief technology officer to get through licensing.

THE RECORD

Verifiable, and Worth Verifying.

Fintech AI Advisory is led by its Founder & CEO. Every figure below can be checked publicly.

3× Winner of The World CIO 200 Awards, Bahrain Edition — awards for leading technology executives

Decades Inside the systems large organisations depend on — aviation, global technology services, banking and fintech

2 Seats on university AI advisory boards — University of Technology Bahrain and Ahlia University

60+ Conferences, lectures and panels as a speaker since 2019

12 Published books on artificial intelligence and the financial markets

3 Sectors served — finance, government and education

YOUR EXPERT ADVISOR

Our founder is your expert advisor on every engagement. Regulators ask hard questions about data, risk and control, and he has dealt with them as part of his daily work — as an IT leader in a leading Bahraini bank and as chief technology officer of a fintech start-up — long before AI made these questions urgent for everyone.

FIT

Who This Is For — and Who It Is Not.

This page helps you decide quickly whether we are the right fit. The second column is as important as the first.

This is for you if

- You want to decide where AI should be used in your institution, and how to control it once it is in use.
- You have a technology, cloud or AI proposal and want an independent expert opinion before it goes to your board or your regulator.
- You are applying for a licence and need the technical documents prepared properly, without hiring a full-time chief technology officer.
- You want every decision clearly documented, so your risk, compliance and audit teams can support it.

This is not for you if

- You need a large team of consultants working on site.
- You need a legal opinion or formal regulatory advice. That should come from your lawyers and your compliance team; we work alongside them.

WE WILL TELL YOU EARLY

If you are in the second column, we will tell you honestly in our first conversation — before you spend any time on a proposal.

Start With a Conversation, Not a Proposal.

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BASED IN

Kingdom of Bahrain — serving the GCC

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