

CREDIT & TM COLLECTIONS SUMMIT SAUDI ARABIA

Presenting Partners:



Powered By:



AGENDA

**From Riyadh to the World: Shaping
the Future of Credit and Collections**



10 – 11 December 2025



Crowne Plaza Hotel, Riyadh –
King Salman Neighbourhood

Organized By:

The future event TM



www.collectionsummit.com

DAY 1

10 December, 2025

Time	Session
12:00 PM	Registrations, Coffee, Tea & Refreshments & Open Networking
12:50 PM	Welcome note by the Organizers, Introduction to Sponsors & Partners
01:00 PM	Opening Keynote Speech: Maadi Masood Al Hajri – Chairman at Mani
01:15 PM	Opening Industry Keynote Presentation: The Kingdom Digital Transformation Developments & Progress in the Collections Industry aligning with Vision 2030: Emad Ahmed , CEO Mani International UAE
01:35 PM	Keynote Presentation: Digitization of Retail Collections:
01:50 PM	Keynote Presentation: The Rise of Credit in the Kingdom: A New Era of Financial Empowerment
02:05 PM	Opening Panel Discussion: Expanding the Kingdom's Alternative Financing Ecosystem for Consumers and Businesses. • Saudi Arabia Consumer Credit Market Trends & Drivers. • Revolving and Non-revolving Credits Panelists: • Mohammed Jader, Chief Risk Officer at Tamweel Aloula • Badr Alyamani, Chief Operating Officer at Dar Al -Tamleek • Faisal Wahid Al-Najem, General Manager of Collections Mani International. • Faisal Elchybany, Head of Special Assets Department, Credit Management Group (Bank AlJazira) • Hussein Shohdy, Director of Credit Management at Bupa Arabia
02:45 PM	Industry Keynote Presentation: Cybersecurity & Data Privacy in Collections: GCC Compliance in Practice
03:05 PM	Global Industry Perspective: Navigating Change: Emerging Trends and Regulatory Shifts in U.S. and EU Debt Collection: Presented by: Erwin Falkner, President of The International Association of Commercial Collectors.

DAY 1

10 December, 2025

Time	Session
03:20 PM	English Panel Discussion: Strategic Recovery in Saudi Lending: Embedding Collections into a Business Strategy: • Prioritize firm's strategic investments in order to address systemic gaps in collections capability. • How sales, credit and collections team need to work together for better recovery management. • Incorporating right technology strategies for effective collections and recovery
04:00 PM	Networking Coffee Break:
04:15 PM	Keynote Presentation: How AI is Reshaping the Future of Saudi Arabia Consumer Credit Market
04:35 PM	Panel Discussion: Export Credit Insurance & Risk Mitigation: • Protecting exporters against defaults and- delayed payments. Moderated by: Dr. Mahdi Credit Control Manager at Henkel Industrial Company Panelists:
05:20 PM	Keynote Presentation: The Startegic Roadmap to digital Transformation in Digital Lending & Collections : Mohamed Fathy, Head of Products and Digital Transformation at Banque Saudi Frans
05:40 PM	Tech Talks Fireside Chat: Digitizing Collections for Faster Debt Recovery: Dr. Ahmed Darwish Elsayed, Head of Digital Business Solutions (Acting) at Bank Albilad
06:00 PM	Arabic Panel Discussion: Islamic Finance & Collections: Sharia-Compliant Recovery Models Moderated by: Panelists: • Ms. Noura Al Qahtani, CEO at Mani International Debts Collections KSA • Mohammad Binhomeid -AVP – Head of Shariah Advisory General legal counsel office

DAY 1

10 December, 2025

Time	Session
06:30 PM	Fireside Chat : BNPL, Microfinance & Subscription Lending: Risk Management in Emerging Models Mohamed Fathy, Head of Products and Digital Transformation at Banque Saudi Fransi
06:50 PM	Keynote Presentation : AI, APIs, and Empathy - The New Trinity of Successful Collections in Trade
07:10 PM	Keynote Presentation reserved for Speaker/ Sponsor
07:30 PM	Closing Remarks & Open Networking

DAY 2

11 December, 2025

Time	Session
12:00 PM	Registrations, Coffee, Tea & Refreshments & Open Networking
12:50 PM	Welcome note by the Organizers, Introduction to Sponsors & Partners
01:00 PM	Opening Keynote presentation slot
01:20 PM	Panel Discussion: Building a Risk-Ready Collections Framework for Saudi Lending Markets • The approach to build a pro-active collections framework and how effective has it proven to be so far? • How can lenders build collections strategies that are resilient to credit cycles and macroeconomic shocks? • How are the advancements in data analytics and AI helping in making collections more robust and efficient? • How are lenders today benefiting from increased visibility and actionable insights to align their collection strategies for risk management? • With regulations evolving rapidly, how is technology helping lenders in managing compliance in collections? • How are bank-startup collaborations shaping the future of collections strategies? Moderated by: Panelists: • Ayman Alhabib, Chief Risk Officer at D360 Bank
01:50 PM	Arabic Fireside Chat: Investing in Scalable Collections Infrastructure: • Prioritizing digital tools, data analytics • Workforce training to close systemic gaps in recovery capability
02:10 PM	Industry Keynote Presentation: Revolutionizing Customer Experience in Credit & Collections in the Age of Digital:
02:30 PM	Industry Keynote Presentation: The DSO Illusion: Fixing the Cash-Flow Blind Spot (B2B) An insight into the hidden factors that distort cash-flow visibility – and how organizations can enhance predictability, reduce exposure, and build a more resilient O2C framework that empowers leaders to strengthen collections, mitigate risk, and deliver sustainable operational performance. Mousa Albahrani, MENA GM – Credit & Collection and RHQ GM at Future Pipe Industries

DAY 2

11 December, 2025

Time	Session
02:50 PM	Industry Keynote Presentation: Debt Collection in the Saudi Real-estate market : • Structured arrears communication, and regulated collection practices • Eviction delays, bounced cheques, and legal enforcement timelines. • Ethical Recovery Models & customer retention • Out-of-court settlements and mediation
03:10 PM	Arabic Panel Discussion: Behavioral Segmentation & Personalized Recovery Paths: • Identifying Behavioral Archetypes in Saudi Credit Portfolios • From high-risk defaulters to strategic delayers—how to segment beyond demographics. • Data Sources for Behavioral Segmentation • Leveraging payment history, digital engagement, and psychographic profiling. • Predictive Risk Modeling Using Behavioral Triggers • How AI flags early signs of delinquency based on customer actions Moderated by: Panelists: • Ammar Daghlal, Senior Director – Business Innovation & Customer Experience, Pio-Tech Solutions • Nadir Betrah, Director - Account Receivables and Credit Control at Tawuniya
03:30 PM	Industry Keynote Presentation: “AI & Digital Transformation: Redefining the Future of Credit Administration in Telecom & Utilities Sector:
03:50 PM	Keynote Presentation: Keynote Presentation: How Agentic Voice AI is transforming lender’s landing page. Presented by: • Motasim Zawawi, Co-Founder at Levers (YC S22) Stanford • Ammar Alkhoul, Co-Founder & CEO at Levers
04:10 PM	Keynote Presentation: Voice AI in Collections: Opportunities, Challenges, and the Path Ahead
04:30 PM	Keynote Presentation: Transformational Leadership in the Age of AI: Redefining Credit & Collections
04:50 PM	Networking Coffee Break

DAY 2

11 December, 2025

Time	Session
05:00 PM	Keynote Presentation: Reserved for Speaker/Sponsor
05:20 PM	Arabic Panel Discussion: Digitizing Legal Operations in Collections: How lenders optimize Legal Recovery" Panelists: • Mohammed Almoqhim, Director of Legal Affairs • Abdullah Al Othaim Investment Co.
06:00 PM	Awards Ceremony: Honoring Excellence • Join us as we celebrate the achievements of professionals who have not only mastered the complexities of collections, risk, legal, lending, fraud, debt but have also paved the way for sustainable growth and stability in the financial landscape.
06:45 PM	Closing Remarks & Open Networking
07:00 PM–8:00 PM	Gala Dinner & Executive's Meet

Organized By:

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