Cash Flow Underwriting & Credit Intelligence Conference 2026

CONCEPTUALISE BY

A One-Day Executive Forum on the Future of Cash Flow Underwriting

The Future of Risk, Trust & Lending, From Credit Scores to Continuous Intelligence

19 November 2026 | Mövenpick Grand Al Bustan Dubai

Voices Driving the Future of Cash Flow Underwriting

Global Thought Leaders. Practical Insights. Transformational Strategies.

> ***"Cash flow data is no longer an alternative input — it is becoming the foundation of next-generation credit decisioning."***

Key Insights and exclusive perspectives from world-class leaders, innovators, and decision-makers shaping the evolution of cash flow underwriting, digital lending, and next-generation credit risk assessment.

Manjeet Chhabra, Managing Director, CRIF GULF (Dun & Bradstreet)
Nitin Bhandari, SVP & Head of Payit Digital Wallet, First Abu Dhabi Bank (FAB)
Don O'Shaughnessy, Advisor - SME AI/Data Governance, The Department of Government Enablement (DGE)
Prakassh Jhawar, Head - AI & ML Model Development, Monitoring & Validation, Abu Dhabi Government
Atif Ahmad, Head Data Science, eData Information Management
Aniecer Wilkinson, Grand Architect, QuintX
Barara Biro, Founder, QuintX
Mehmet Gonullu, Founder & Host, The CTO Show
Dr. Eid Alkhaldi, Country Manager – Saudi Arabia, eData Information Management
Mayur Kapur, Chief Strategy Officer, TransUnion
Tunji Durodola, Founder & CEO, pocketOne
PK Shrivastava, Founder & CEO, Daleel

Confirmation Awaiting

Dr. Moza Suwaidan, Director, Digital Transformation & Innovation, Digital Dubai
H.E. Matar Saeed Al Hemeiri, CEO, Digital Dubai Government Establishment
Anuratna Chadha, Group Chief Risk Officer, Mashreq
Fayez Bsaiso, Head of Data Platform, Ajman Bank
Catherine Chen, Head of VIP & Institutional, Binance
Manjeet Chhabra, Managing Director, CRIF Gulf (Dun & Bradstreet UAE)
Abdelaziz Alzarooni, Senior Manager – Digital Enablers, Digital Dubai
Yannick Bigot, COO, du Pay
Ali Al Ali, Senior Vice President, Strategic Partnerships, Emirates Development Bank (EDB)
Mohammad Ibrahim Parham Al Awadhi, Head of IT, Emirates Development Bank (EDB)
Fareed Basha Shaik, Program Manager, Emirates NBD
Inus du Preez, Enterprise Data Architect, Emirates NBD
Kevin Morris, Director - Data, Etihad Credit Bureau
Salam Slim, Director - Lending Solutions, FIS
Oan Ali, Chapter Lead - Enterprise Digital Architecture and Innovation, Gulf International Bank
Stuart Whent, Chief Operating Officer, Kaplan Middle East & North Africa
Nameer Khan, Founder, MENA Fintech Association
Alexey Balabay, Head of Risk, Tabby
Yannick Janssen, Acting Chief Technology Officer, Wio Bank
Andrea Cianchetti, Chief Product Officer, Al Etihad Payments
Omar Onsi, CEO / Founder, NymCard

Co-host | **Associate Partners** | **Supporting Partner** | **Organised by**

REGISTER NOW! **EMAIL** tridib.panda@tab-global.com **PHONE** +91 74999 13099 **WEB** www.thegcrd.com

Day one | Thursday 19 November 2026

08:00 – 09:00 Registration, Networking Breakfast & Executive Coffee
Banking at the Crossroads Media Studio Opens

- Executive interviews
- Podcast recordings
- Delegate insights
- Speaker interviews

09:00 – 09:10 Opening Remarks
THE FUTURE OF CREDIT INTELLIGENCE
H.E. Marwan Ahmad Lutfi (Under Discussion), Director General, Etihad Credit Bureau
Alternative: Manjeet Chhabra (Under Discussion), Managing Director, CRIF Gulf & Dun & Bradstreet UAE

Session Overview
Credit intelligence is undergoing its biggest transformation since the creation of modern credit bureaus. Alternative data, Open Finance, AI-driven decisioning and regulatory modernization are reshaping how trust, affordability and risk are measured. This opening address sets the context for the future of lending and credit ecosystems across the region.

ACT I - THE END OF TRADITIONAL CREDIT ASSESSMENT

09:10 – 09:35 Opening Keynote
FROM CREDIT SCORES TO CONTINUOUS INTELLIGENCE
Why Lending, Risk and Compliance Are Entering a New Era
Barbara Biro (Confirmed), Founder, QuintX

Session Overview
Financial institutions have invested trillions into digital transformation and AI, yet most organizations remain constrained by fragmented architectures, disconnected data and outdated operating models. This keynote explores why traditional approaches are struggling, how underwriting is evolving from static assessments to continuous intelligence, and why trust is becoming the most valuable asset in modern financial services.

09:35 – 10:20 Executive Panel
THE FUTURE OF RISK
Why Traditional Risk Models Are Being Challenged
Moderator: Mehmet Gonullu (Under Discussion), Founder & Host, The CTO Show

Panelists
Chris Jaques (Under Discussion), Group Chief Risk Officer, First Abu Dhabi Bank (FAB)
Anuratna Chadha (Under Discussion), Group Chief Risk Officer, Mashreq
Alexey Balabay (Under Discussion), Head of Risk, Tabby
Manjeet Chhabra (Under Discussion), Managing Director, CRIF Gulf & Dun & Bradstreet UAE

Session Overview
Economic volatility, changing customer behaviour, AI, alternative data and embedded finance are exposing the limitations of traditional risk models. This discussion explores how lenders and risk leaders are adapting their approaches to decision-making, affordability assessment and portfolio management in an increasingly dynamic environment.

10:20 – 10:35 Coffee Break [Podcast Studio Active]

ACT II - DATA, REGULATION & THE FUTURE OF CREDIT DECISIONING

10:35 – 11:20 Executive Fireside Discussion
TAKING THE PULSE OF THE REGULATORY LANDSCAPE
Open Finance, AI Governance & Future Lending
Moderator: Barbara Biro (Confirmed), Founder, QuintX

Panelists
Dr. Eid Alkhaldi (Confirmed), Country Manager – Saudi Arabia, eData
Abdulla Almoayed (Under Discussion), Founder & CEO, Tarabut
Etihad Credit Bureau/Open Banking Exec. (Under Discussion)

Session Overview
As Open Finance adoption accelerates across the Gulf, regulators, banks and fintechs face new questions around data ownership, consumer consent, explainability, AI governance and responsible innovation. This discussion examines the regulatory shifts that will shape the future of underwriting, lending and financial decisioning.

11:20 – 12:05 Executive Debate
WILL CREDIT SCORES SURVIVE?
Cash Flow Intelligence versus Traditional Credit Models
Moderator: Mehmet Gonullu (Under Discussion), Founder & Host, The CTO Show

Panelists
Barbara Biro (Confirmed), Founder, QuintX
Kevin Morris (Under Discussion), Director – Data, Etihad Credit Bureau
Alexey Balabay (Under Discussion), Head of Risk, Tabby
CRO Banking (Under Discussion)

Session Overview
If Open Finance provides real-time financial behaviour and AI can continuously evaluate affordability, what becomes of traditional credit scoring? This debate explores whether credit scores evolve, disappear, or become just one signal within a broader credit intelligence framework.

ACT III - BUILDING THE DECISION ENGINE

12:05 – 13:05 Executive Session
AI ON LIFE SUPPORT
Why AI Cannot Save Broken Architecture
Aniecer Wilkinson (Confirmed), QuintX Grand Architect

Session Overview
Many institutions expect AI to transform operations while continuing to operate on fragmented architectures, siloed data and increasingly complex technology estates. This session explores why so many transformation and AI initiatives fail to scale, why complexity has become the industry's biggest obstacle, and what a truly AI-ready operating model looks like.

13:05 – 13:50 Networking Lunch
Banking at the Crossroads Media Studio

- Executive interviews
- Podcast recordings
- Networking

13:50 – 14:35 Executive Debate Panel
THE DEPOSIT DISRUPTION
How Stablecoins, Wallets and Programmable Money Could Reshape Lending
Moderator: Mehmet Gonullu (Under Discussion), Founder & Host, The CTO Show

Panelists
Panagiotis Kriaris (Under Discussion), Fintech Advisor, Tokenization & Digital Assets Strategist
Catherine Chen (Under Discussion), Head of VIP & Institutional, Binance
Abdulla Almoayed (Under Discussion), Founder & CEO, Tarabut
A Senior Digital Banking Executive (Under Discussion)

Session Overview
Stablecoins, digital wallets and tokenized money are moving from experimentation into mainstream financial services. As deposits become increasingly portable and programmable, banks must reconsider funding models, customer relationships and lending economics. This session explores one of the most important strategic questions facing banking today: if deposits move into wallets, who funds lending?

14:35 – 15:20 Executive Panel
UNDERWRITING THAT NEVER SLEEPS
What Happens When Risk Assessment Becomes Continuous?
Moderator: Nameer Khan (Under Discussion), Founder, MENA Fintech Association

Panelists
Aniecer Wilkinson (Confirmed), QuintX Grand Architect
Kevin Morris (Under Discussion), Director – Data, Etihad Credit Bureau
Gerardo Carucci (Under Discussion), Former Chief Data Officer & Analytics Executive
CRO, Banking (Under Discussion)

Session Overview
The industry is moving from point-in-time assessments toward continuous monitoring of affordability, behaviour and risk. This discussion explores how underwriting changes when decisioning becomes dynamic, real-time and embedded directly into financial journeys.

15:20 – 15:35 Afternoon Networking & Refreshments Break

ACT IV - TRUST, DECISIONS & THE HUMAN CHALLENGE

15:35 – 16:00 Executive Conversation
WHO OWNS IDENTITY?
Trust, Data Sovereignty & Security in the AI Economy
Moderator: Mehmet Gonullu (Under Discussion), Founder & Host, The CTO Show

Panelists
Dr. Moza Suwaidan (Under Discussion), Director, Digital Transformation & Innovation, Digital Dubai
Tunji Durodola (Under Discussion), Founder & CEO, UrbanID Global
Alternative: Matar Al Hemeiri (Under Discussion), Chief Executive, Digital Dubai Government Establishment

Session Overview
Digital identity is becoming the foundation upon which future financial services will operate. As AI, digital wallets and programmable finance expand, questions around privacy, ownership, security, sovereignty and trust become increasingly important. This session explores who should ultimately control identity in a digital economy.

16:00 – 16:40 Executive Dialogue
THE DECISION CRISIS
Why Smart People, Smart Data and Smart Technology Still Produce Bad Decisions
Moderator: Mehmet Gonullu (Under Discussion), Founder & Host, The CTO Show

Speakers
Dr. Aakash Dil (Under Discussion), Risk Specialist, Professor & TEDx Speaker
Atif Roome (Confirmed), Grand Architect, Data Scientist, PhD, QuintX Intelligence Layer

Session Overview
Organizations increasingly rely on data, dashboards and AI, yet costly mistakes continue to occur. Through a dynamic two-person dialogue, this session explores the hidden biases behind human decision-making, the limitations of data-driven management, and why intelligence alone does not guarantee better outcomes. The discussion concludes with practical perspectives on decision intelligence, systems thinking and the future role of organizational architects.

16:40 – 17:25 Executive Panel
THE HUMAN SKILLS GAP
Why Specialists Are Being Replaced and Architects Are Becoming Essential
Moderator: Mehmet Gonullu (Under Discussion), Founder & Host, The CTO Show

Panelists
Bank HR, Financial Tech. Fintech Headhunter (Under Discussion)
Founder, QuintX Intelligence Layer
Aniecer Wilkinson (Confirmed), QuintX Grand Architect
Stuart Whent (Under Discussion), Chief Operating Officer, Kaplan Middle East & North Africa
Abdelaziz Alzarooni (Under Discussion), Senior Manager – Digital Enablers, Digital Dubai
Additional Industry Representative (TBA)

Session Overview
AI is reshaping the nature of expertise and accelerating the demand for systems thinkers capable of connecting technology, business, governance and human factors. This discussion examines the changing workforce landscape and the emergence of a new generation of transformation architects.

17:25 – 18:00 Closing Executive Panel
WHO WILL UNDERWRITE THE TRUST?
The Future of Credit Intelligence, Identity, Risk & Compliance
Moderator: Conference Chairperson

Panelists
H.E. Marwan Ahmad Lutfi (Under Discussion), Director General, Etihad Credit Bureau
Chris Jaques (Under Discussion), Group CRO, FAB
Dr. Moza Suwaidan (Under Discussion), Digital Dubai
Anuratna Chadha (Under Discussion), Group Chief Risk Officer, Mashreq
Manjeet Chhabra (Under Discussion), Managing Director, CRIF Gulf & Dun & Bradstreet UAE

Session Overview
The conference concludes by bringing together leaders from risk, regulation, digital identity, legal frameworks and credit intelligence to address a fundamental question: as trust becomes programmable, underwriting becomes continuous and AI becomes embedded into decision-making, who becomes responsible for underwriting trust itself?

18:00 – 18:05 Closing remarks and End of Day One

What is the Cash Flow Underwriting Conference 2026?

The credit and lending landscape is undergoing a profound transformation. New data sources, evolving regulatory expectations, open banking frameworks, and advanced analytics are reshaping how financial institutions assess risk, extend credit, and engage customers. Amid these shifts, cash flow underwriting is rapidly emerging as a critical growth strategy—unlocking new revenue opportunities while enabling more accurate, inclusive, and data-driven lending decisions across the customer journey.

The **Cash Flow Underwriting Conference 2026** is a premier executive gathering designed to explore and advance the utilisation of alternative data and cash flow intelligence in modern underwriting practices. Bringing together the industry's leading luminaries, innovators, financial institutions, fintechs, and credit risk experts, the conference will serve as a platform for meaningful dialogue, strategic collaboration, and knowledge exchange on the future of lending.

The event will feature keynote presentations, executive panel discussions, industry case studies, and expert-led sessions focused on topics such as AI-driven underwriting, open banking, embedded finance, financial inclusion, fraud prevention, digital lending ecosystems, and next-generation credit risk management.

Attendees will gain actionable insights from real-world implementations, discover emerging technologies and best practices, and engage in high-level networking with decision-makers shaping the future of underwriting and credit innovation globally.

Why You Can't Miss the Cash Flow Underwriting Conference 2026

The lending and credit landscape is evolving at unprecedented speed. Advances in cash flow analytics, open banking, AI-driven underwriting, and alternative data are reshaping how financial institutions assess risk, expand access to credit, and deliver smarter customer experiences.

The Cash Flow Underwriting Conference 2026 positions you at the forefront of this transformation — providing a unique platform to explore the strategies, technologies, regulatory developments, and innovations redefining the future of underwriting and credit decisioning.

Participants will gain invaluable insights by learning directly from distinguished practitioners, lenders, credit risk executives, product leaders, decisioning teams, cash flow data partners, regulatory authorities, fintech innovators, and technology providers who are actively driving the evolution of modern lending ecosystems.

This exclusive executive forum will enable attendees to:

- Understand how cash flow underwriting is transforming consumer and commercial lending strategies
- Explore real-world implementation case studies, adoption challenges, and measurable business outcomes
- Gain expert perspectives on regulatory frameworks, compliance considerations, and open banking developments
- Discover how AI, predictive analytics, and machine learning are enhancing underwriting precision and portfolio performance
- Learn how leading institutions are improving financial inclusion while maintaining disciplined risk management
- Evaluate emerging technologies, infrastructure solutions, and decisioning platforms supporting scalable implementation
- Build strategic partnerships and connect with senior decision-makers shaping the future of credit and underwriting innovation globally

Designed for forward-thinking financial institutions and lending professionals, the conference delivers practical insights, strategic networking, and actionable ideas to help organisations remain competitive in an increasingly data-driven and digitally connected financial environment.

Key Focus Areas

- **Emerging Use Cases** Gain practical insights into the implementation of cash flow analytics and alternative data strategies, while learning from regional and global lenders about real-world challenges, lessons learned, and successful adoption frameworks.
- **Decision Analytics Models** Explore advanced forecasting methodologies, predictive analytics, AI-powered underwriting models, and next-generation credit assessment metrics that enable deeper, more accurate evaluations of consumer and SME creditworthiness.
- **Infrastructure and Connectivity Tools** Discover the latest infrastructure solutions and connectivity tools designed to enhance flexibility, scalability, and operational efficiency through multi-source data orchestration, open banking integration, and intelligent decision-routing capabilities.
- **Regulatory Compliance Considerations** Navigate the rapidly evolving regulatory environment and understand how to maintain compliance across underwriting operations, data governance frameworks, risk management protocols, and organisational workflows.
- **Market Security and Stability** Examine emerging financing models, lending alternatives, and macroeconomic factors impacting the credit ecosystem, while exploring strategies to strengthen resilience, portfolio stability, and sustainable lending growth.
- **Connect with Leading Lenders** Engage directly with senior lending executives, credit risk leaders, fintech innovators, and industry pioneers who are actively shaping the future of cash flow underwriting, digital lending, and alternative credit assessment.

Key Insights and Ideas You Will Gain

- **Understand** the current and future applications of cash flow underwriting and how alternative data is transforming lending decisions across retail, SME, and commercial banking sectors.
- **Hear** expert insights on the implementation, governance, regulatory considerations, and compliance requirements surrounding Open Banking and data-driven underwriting ecosystems.
- **Discover** how AI, predictive analytics, and real-time financial data are enabling more accurate risk assessment, faster approvals, and improved customer experiences.
- **Learn** from real-world case studies and industry success stories highlighting innovation, operational efficiencies, and underwriting best practices.
- **Build** valuable connections with senior banking executives, credit risk professionals, fintech innovators, regulators, and decision-makers from across the financial services ecosystem.

Who Should Attend

This conference is designed for senior professionals and decision-makers involved in shaping, executing, and transforming credit and underwriting strategies across financial institutions and the broader lending ecosystem.

Key Attendees Include:

- Senior executives and leaders within banks, non-banking financial institutions, and fintech companies
- Heads of credit risk, underwriting, portfolio management, and collections
- Product leaders and heads of consumer and SME lending
- Decisioning and credit policy teams responsible for underwriting frameworks and risk models
- Data, analytics, and AI/ML leaders focused on credit intelligence and predictive modelling
- Open banking, digital transformation, and platform strategy teams
- Cash flow data providers, credit bureau representatives, and financial data partners
- Regulatory and compliance professionals overseeing lending governance and risk frameworks
- Technology providers, infrastructure partners, and lending platform innovators
- Consultants and advisors working in credit risk, lending transformation, and financial services innovation

Designed as a high-level executive forum, the conference brings together those directly responsible for driving innovation, managing risk, and enabling the next generation of data-driven lending and cash flow underwriting strategies.

Benefits of Attending the Event

- **Gain Strategic Insights –** Learn the latest developments shaping cash flow underwriting, alternative data usage, open banking, and AI-driven credit decisioning, and understand how leading institutions are adapting to rapid industry transformation.
- **Enhance Decision-Making Capabilities –** Strengthen your underwriting and risk assessment frameworks by exploring advanced analytics, predictive modelling techniques, and data-led approaches that improve credit accuracy and portfolio performance.
- **Leverage Innovation & Technology –** Discover cutting-edge tools, platforms, and infrastructure enabling real-time data integration, scalable underwriting processes, and next-generation lending capabilities across the credit lifecycle.
- **Engage with Industry Leaders –** Connect with senior decision-makers, regulators, credit risk experts, fintech innovators, and practitioners from across the region and beyond who are actively shaping the future of lending and financial services.
- **Practical, Real-World Learning –** Benefit from hands-on insights, implementation case studies, and actionable methodologies shared by institutions that are successfully deploying cash flow-based underwriting at scale.
- **Expand Your Network –** Build valuable relationships with peers, advisors, data providers, and technology partners, creating opportunities for collaboration, partnerships, and long-term business growth within the evolving credit ecosystem.

Acknowledgement and Appreciation

TAB Group, as the conference organiser, extends its sincere appreciation to the diverse community of solution providers, media partners, industry stakeholders, end-users, and participants whose expertise, engagement, and collaborative contributions have been instrumental in shaping the Cash Flow Underwriting Conference 2026.

We also extend special recognition to our distinguished speakers and advisory board members, whose deep industry knowledge, strategic guidance, and thought leadership have been fundamental in developing a high-quality, future-focused agenda that reflects the evolving priorities of the global credit and lending ecosystem.

Our heartfelt gratitude goes to our valued sponsors and strategic partners for their continued trust, commitment, and support. Their partnership has made it possible to convene this premier platform, bringing together global leaders to exchange ideas, share insights, and drive meaningful progress in cash flow underwriting and data-driven lending innovation.