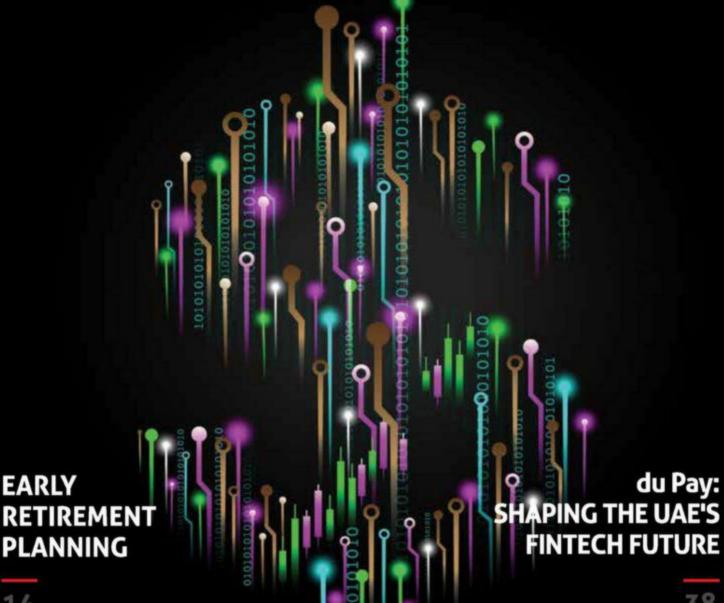
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VISA'S AI & DIGITAL PAYMENT SECURITY



## FUSE FINANCE: SIMPLIFYING GLOBAL PAYMENTS IN THE MIDDLE EAST

George Davis, Co-founder & CEO, Fuse Finance

use Finance, led by George Davis, CEO & Founder, acts as a gateway to the Middle East for global businesses, facilitating payments without needing local entities, licenses, or currencies. Their API enables instant payouts, simplifying market entry and operational efficiency. With the MENA region's fintech sector booming, Fuse's unified interface addresses challenges in cross-border transactions by eliminating the need for local teams and ensuring compliance. Unlike other payment companies, Fuse focuses exclusively on the Middle East, integrating local expertise into its product. After launching in the UAE, Fuse plans to expand to Saudi Arabia, Egypt, and Jordan.

# Can you explain what Fuse is and how it supports global payments, e-commerce, and platform businesses?

Fuse Finance acts as the gateway to the Middle East for global businesses, helping payment companies, creator economy apps, employers of record and platform businesses to make payments in and around the region without needing to focus on local entities, licenses, and currencies. Clients leverage our API (Application Programming Interface) to make instant payouts into local markets without ever having to open a bank account, set up a company, or hold local currency, allowing us to support use cases that require efficient payments.

#### Why is there a critical need for a unified interface for global companies entering the MENA market?

The MENA region's fintech landscape is experiencing a significant boom, with over 800 new fintech companies and startups - with a combined worth of \$15.5 billion - entering the market. Many of these will rely heavily on cross-border transactions, however, the MENA region faces challenges in this area due to its varied local currencies, strict regulatory standards and sophisticated payment processing systems. Each of these aspects can be streamlined by our unified interface, which does away with the requirement for distinct local teams, entities, or licenses. For international businesses entering the MENA region, this strategy guarantees effectiveness, compliance, operational simplicity and efficiency, eventually encouraging smooth market entry and greater opportunities for expansion.

### How does Fuse differentiate itself from other payment companies operating in the MENA region,

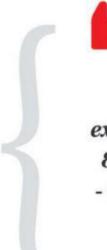
#### and what unique value proposition does it offer to businesses?

Unlike other payment companies in the region, Fuse is built explicitly to enable global businesses to access the Middle East. Most payment companies focus on the local market, enabling local businesses to process payments, and for large global cross border payment companies the Middle East is a small addition to their product set, not a focus. Fuse is different - we take a global approach, allowing us to interface with many types of businesses in a way that simplifies access to the region, whilst having a complete focus on MENA. The Middle East requires a different approach to payments in Western countries but historically accessing local expertise requires heavy investment - with Fuse this expertise is baked into the product from day one.

We believe it's possible to build a big business with a hyperfocus on this region. For Fuse, the Middle East is not just the start of a wider global expansion, it's the core of our business. As time progresses, we will increase our total addressable market not by focusing on other continents, but by increasing the ways global businesses can fund their accounts and access financial products in MENA. This focus allows us to become the global standard for moving money in the Middle East.

#### You launched in the UAE earlier this year, where is next for Fuse?

We are very excited about Saudi Arabia. KSA represents a huge opportunity for global businesses - a lot of our energy is devoted to our expansion to the Kingdom - many of our current clients are eager to launch their products in this market. We've been quietly working on several countries across the GCC and beyond, we will be launching Egypt and Jordan over the next few weeks.





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