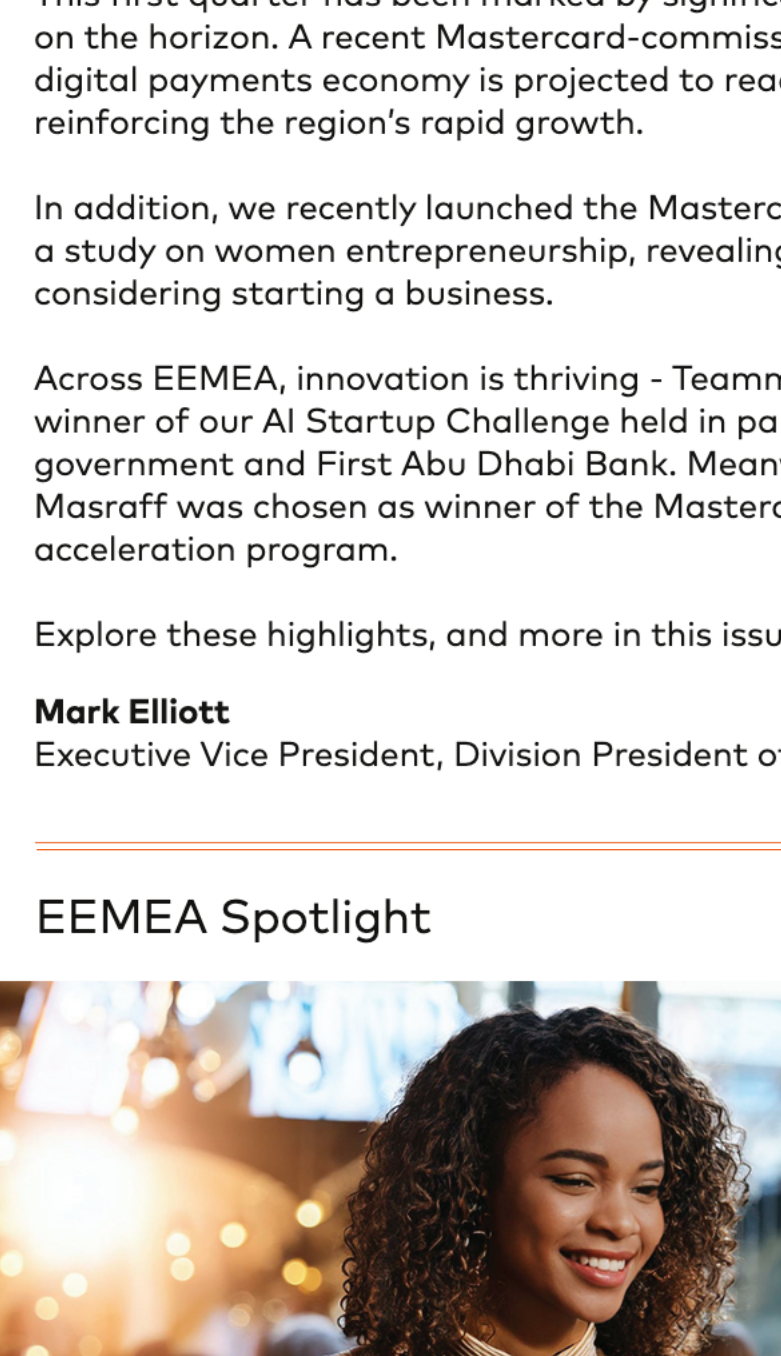


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Stay up to date on Mastercard EEMEA news

A Message from Mark Elliott, EVP, Division President of Africa, Mastercard



Welcome to the latest edition of our EEMEA Perspectives newsletter.

This first quarter has been marked by significant milestones, with even more on the horizon. A recent Mastercard-commissioned report highlights Africa's digital payments economy is projected to reach \$1.5 trillion by 2030, reinforcing the region's rapid growth.

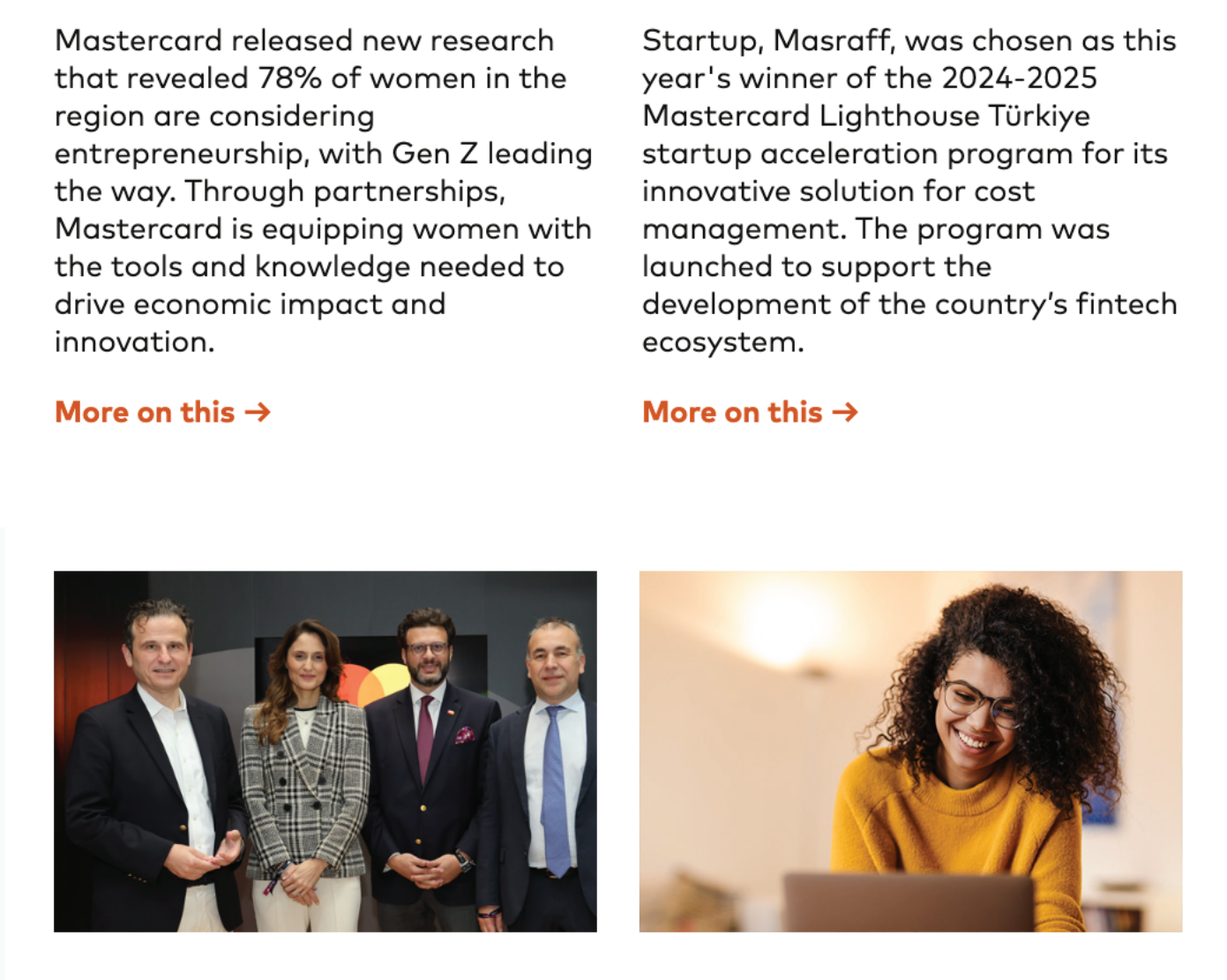
In addition, we recently launched the Mastercard SME Confidence Index and a study on women entrepreneurship, revealing that 78% of women are considering starting a business.

Across EEMEA, innovation is thriving - Teammates.ai was chosen as the winner of our AI Startup Challenge held in partnership with the UAE government and First Abu Dhabi Bank. Meanwhile in Eastern Europe, Masraff was chosen as winner of the Mastercard Lighthouse Türkiye startup acceleration program.

Explore these highlights, and more in this issue.

Mark Elliott
Executive Vice President, Division President of Africa, Mastercard EEMEA

EEMEA Spotlight



Digital payments economy in Africa to reach \$1.5 trillion by 2030

Mastercard commits to investment in the continent's growth, delivering meaningful scale and tangible impact. As a longstanding technology partner to Africa, Mastercard continues to strengthen its commitment to the continent's digital growth through strategic investments, public-private partnerships, and innovation initiatives that drive financial inclusion.

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Study reveals growing women entrepreneurial ambition in the region

Mastercard released new research that revealed 78% of women in the region are considering entrepreneurship, with Gen Z leading the way. Through partnerships, Mastercard is equipping women with the tools and knowledge needed to drive economic impact and innovation.

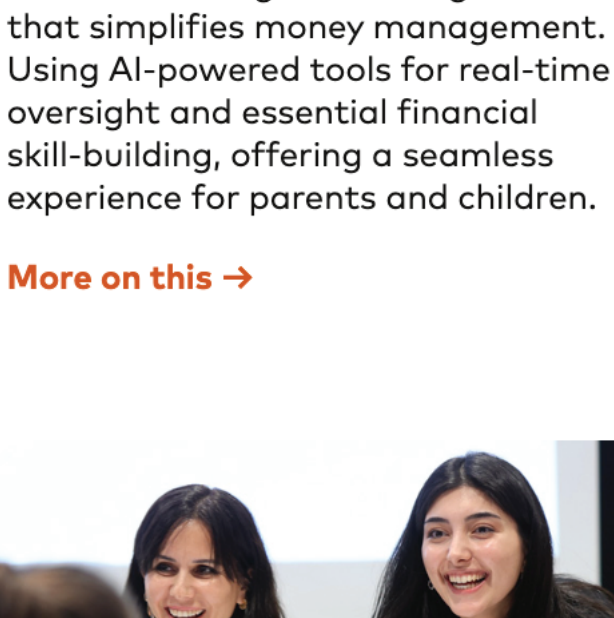
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Masraff wins Mastercard Lighthouse Turkey startup program

Startup, Masraff, was chosen as this year's winner of the 2024-2025 Mastercard Lighthouse Türkiye startup acceleration program for its innovative solution for cost management. The program was launched to support the development of the country's fintech ecosystem.

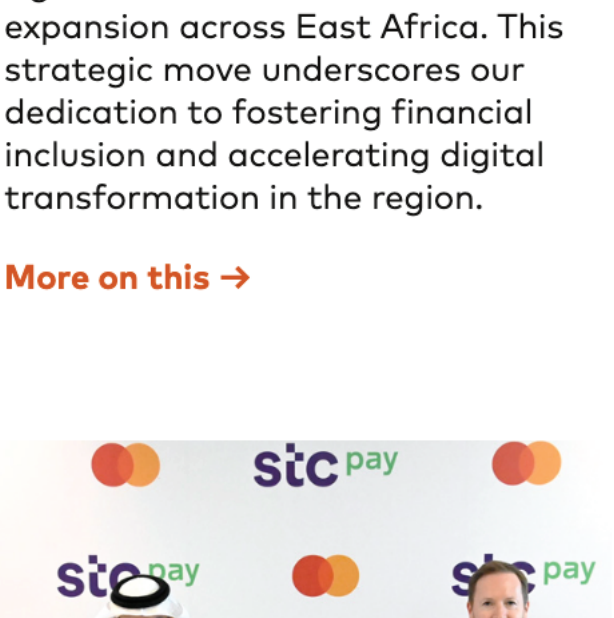
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World-First Mastercard Academy Hub to open in Doha

Mastercard has revealed its intentions to open a global Mastercard Academy Hub in Doha with the aim of enhancing skill sets for regional and global players. The world-first launch will support the objectives of the Qatar National Vision 2030.

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Redefining African leadership with 'She Is Priceless' campaign

The 'She Is Priceless' campaign in Africa highlights the extraordinary contributions women make not only as leaders but also as catalysts for meaningful change. By amplifying the voices of exceptional women, this campaign helps create role models for the next generation of leaders.

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Simplifying family finance with smarter and secure digital banking

Enhancing family finance, Mastercard and LikeCard have introduced a digital banking solution that simplifies money management. Using AI-powered tools for real-time oversight and essential financial skill-building, offering a seamless experience for parents and children.

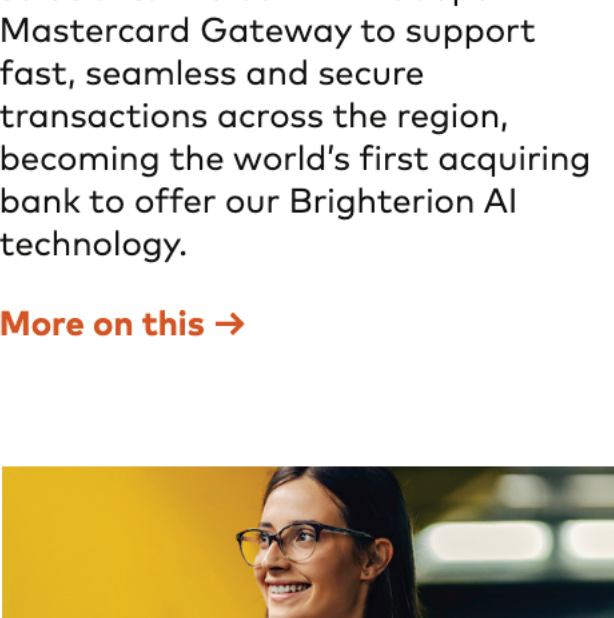
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Strengthening our commitment to Uganda with new office in Kampala

We announced the opening of our first office in Uganda, marking a significant milestone in our expansion across East Africa. This strategic move underscores our dedication to fostering financial inclusion and accelerating digital transformation in the region.

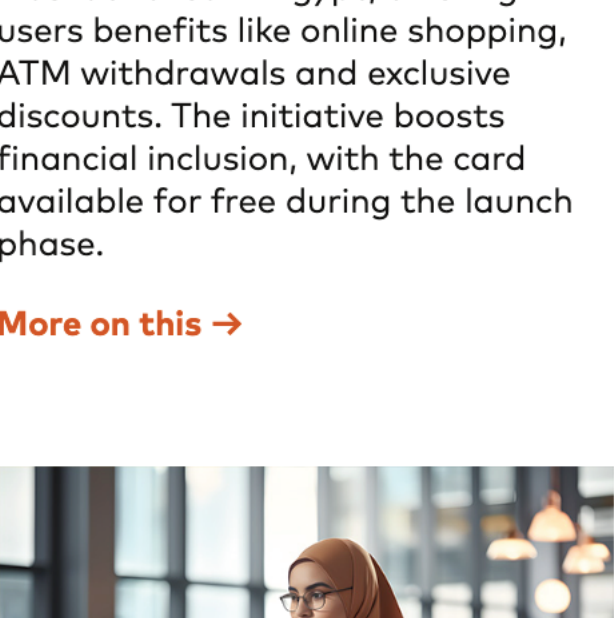
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Girls4Tech Empowers Nearly 7 Million Girls in STEM, Now Expanding to Turkey

Mastercard has launched its global Girls4Tech program in Turkey, a program that has reached approximately 7 million girls across 64 countries to date. The training, provides girls with inspiration and guidance for a successful career journey in the technology sector.

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Transforming Bahrain's digital payments with seamless transactions

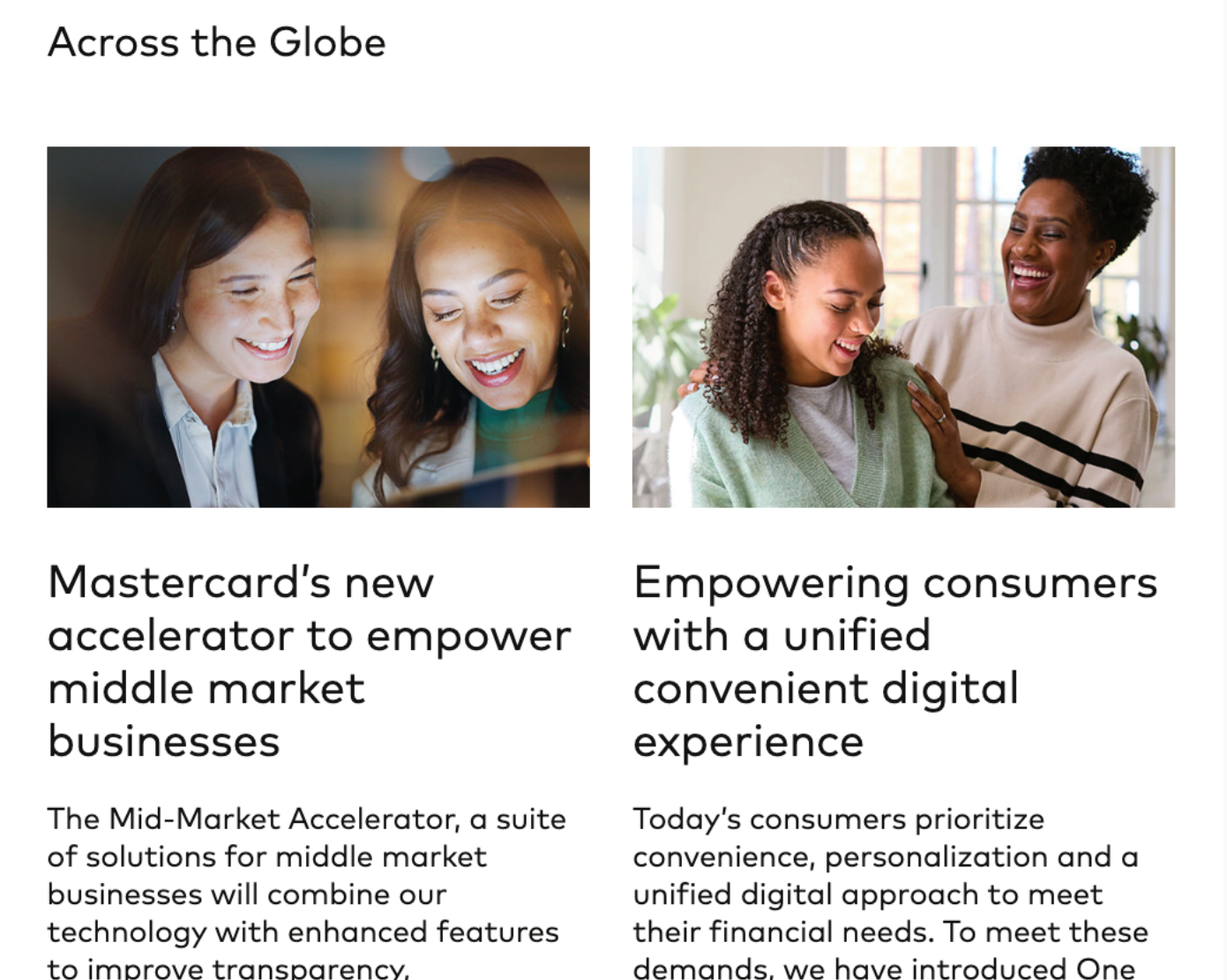
Mastercard and stc pay are set to enhance the user experience with secure transactions and innovative card products for today's digital consumers. This collaboration will streamline payments and provide added value to Bahrain's digital landscape.

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- [Connecting small businesses to digital economy with new innovation hub in partnership with Ethiopia's Dashen Bank and Accion](#)
- [Cairo Amman Bank to leverage Mastercard Move for secure and convenient cross-border payments in Jordan](#)
- [Mastercard partners with foodpanda to boost digital payments in Pakistan, accelerating the nation's transition to a cashless economy](#)
- [Mastercard reaffirms commitment to Ghana with new office in Accra](#)

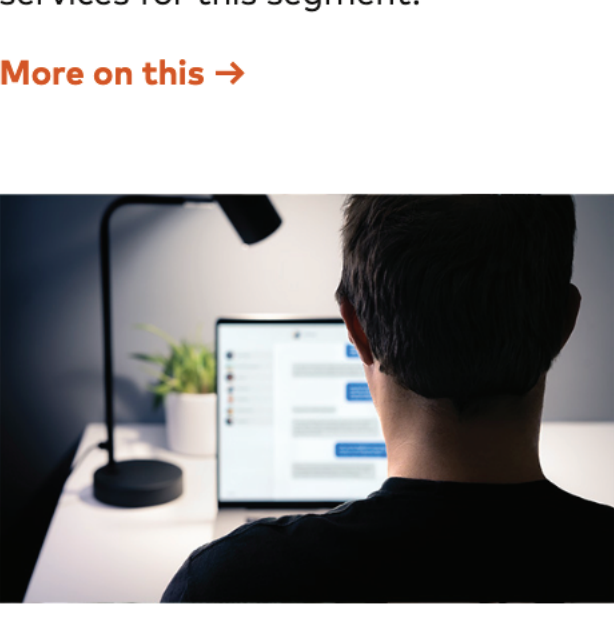
Innovation and Trends



Third edition of SME Confidence Index reveals key business trends and digital growth opportunities

Mastercard's latest edition of the SME Confidence Index 2025 highlights the crucial role of small businesses in innovation, job creation and economic resilience. As digital transformation accelerates, SMEs are embracing digital payments and financial inclusion, emphasizing the need for greater access to finance, technology and sustainable growth.

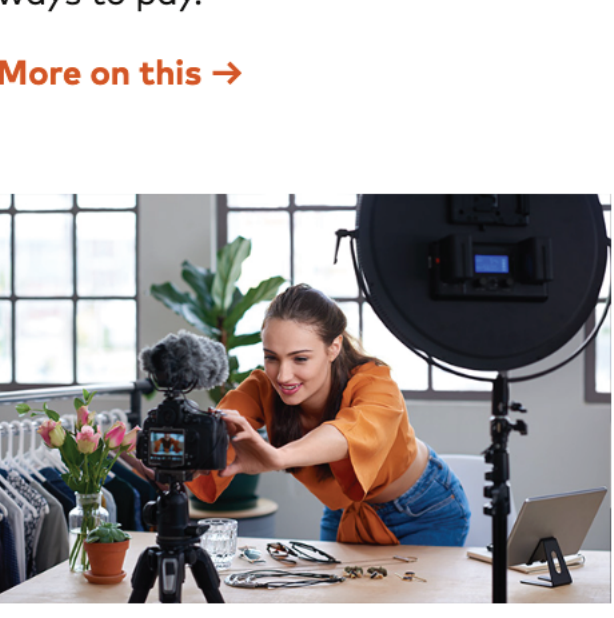
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Accelerating digital payment adoption with Emirates NBD

We partnered with Emirates NBD to enhance its digital payment solutions. The bank will adopt Mastercard Gateway to support fast, seamless and secure transactions across the region, becoming the world's first acquiring bank to offer our Brighterion AI technology.

[More on this →](#)



Unlocking financial flexibility through collaboration in Egypt

In collaboration with Money Fellows and Banque Misr, a new prepaid card was launched in Egypt, offering users benefits like online shopping, ATM withdrawals and exclusive discounts. The initiative boosts financial inclusion, with the card available for free during the launch phase.

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Driving resilience through innovation in Ukraine

Adaptability and innovation are key to Ukraine's recovery. By expanding cash access, launching digital solutions and forging strategic partnerships, we are strengthening the economy and remaining committed to financial inclusion.

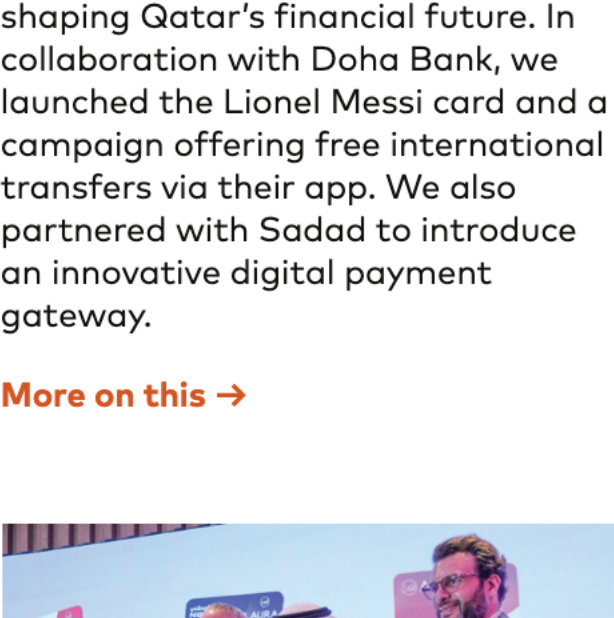
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Enhancing digital payments with seamless payout solutions

Mastercard and Checkout.com are enhancing payouts in the UAE, enabling secure fund transfers to cards. This partnership supports both consumers and businesses by setting a new standard for payment technologies in the region.

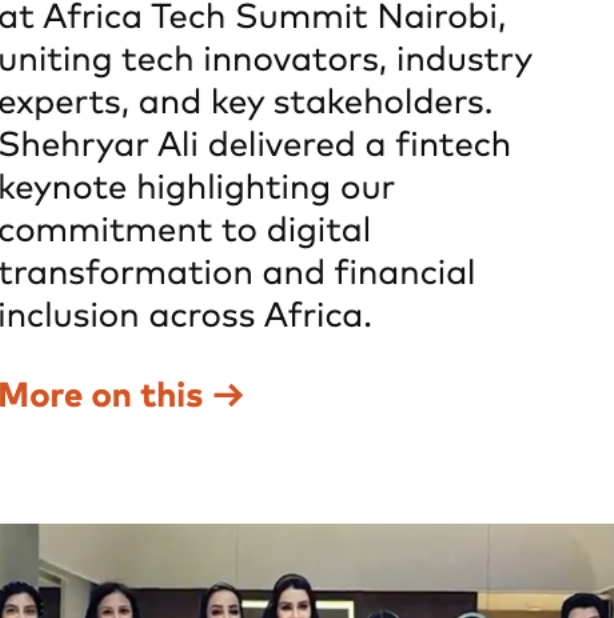
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Driving the future of enterprise payments with seamless solutions

Mastercard and Payrails have partnered to deliver seamless, flexible payment solutions for large enterprises, streamlining transactions and optimizing financial operations in the digital economy.

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MTN MoMo Uganda introduces virtual card to drive e-commerce

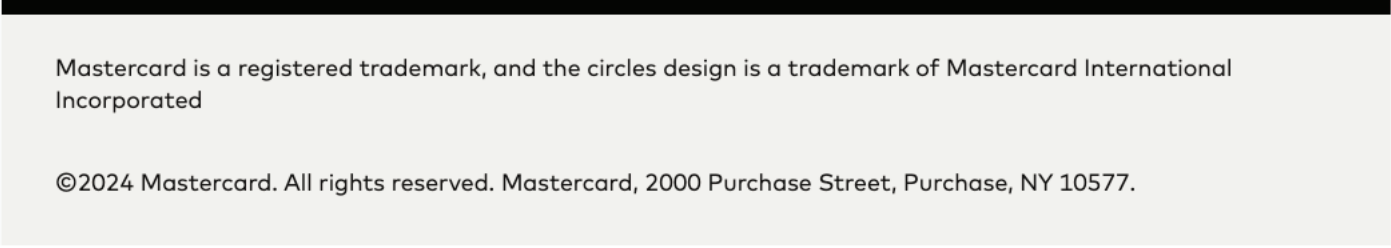
MTN Mobile Money, in partnership with Diamond Trust Bank and Network International, has launched the Virtual Card by MoMo. Powered by Mastercard, it enables users to make online payments without a physical card or bank account.

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- [Mastercard and PayTabs collaborate to empower Egypt's small and medium enterprises through private labelled digital payment solutions](#)
- [Mastercard cardholders can now add their cards to Google Wallet in Pakistan for secure and convenient transactions](#)

Across the Globe



Mastercard's new accelerator to empower middle market businesses

The Mid-Market Accelerator, a suite of solutions for middle market businesses will combine our technology with enhanced features to improve transparency, automation, and security, addressing a significant gap in tailored financial services for this segment.

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Empowering consumers with a unified digital experience

Today's consumers prioritize convenience, personalization and a unified digital approach to meet their financial needs. To meet these demands, we have introduced One Credential – a single digitally connected credential with multiple ways to pay.

[More on this →](#)

Strengthening fraud prevention across global payment systems through partnership

Mastercard and Feedzai have partnered to enhance fraud prevention, helping banks stop scams globally. By leveraging Feedzai's fraud platform, we will accelerate the rollout of Mastercard's Consumer Fraud Risk (CFR) solution, protecting consumers and businesses.

[More on this →](#)

Scaling the creator economy with confidence and innovation

Business Builder debit and credit cards are designed to empower the Creator Economy. These cards provide creators-turned-entrepreneurs with tailored tools to overcome challenges like rising costs and irregular income, helping them scale their ventures with confidence and innovation.

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Events during Q1 2025

Teammates.ai wins FAB and Mastercard AI Startup Challenge

The Artificial Intelligence, Digital Economy, and Remote Work Applications Office honored the team of Teammates.ai for winning the Mastercard and First Abu Dhabi Bank challenge for AI startups. The challenge aims to support innovation and enhance the competitiveness of the AI sector in the UAE.

Mastercard sparks Africa's digital revolution at the Tech Summit

Mastercard served as Gold Sponsor at Africa Tech Summit Nairobi, uniting tech innovators, industry experts, and key stakeholders. Shehryar Ali delivered a fintech keynote highlighting our commitment to digital transformation and financial inclusion across Africa.

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Elevating retail experiences in Kuwait by enhancing shopper convenience

We're excited to announce our collaboration with Alshaya Group, National Bank of Kuwait and Weway Bank in unveiling the Aura Mastercard credit card in Kuwait. The launch unlocks exclusive benefits across Alshaya's retail network.

[More on this →](#)

Celebrating International Women's Day with financial wellness

We hosted the 'Integrating Wellness & Financial Management' event for Saudi women on International Women's Day, offering insights and resources to empower female entrepreneurs through Mastercard's Women's Leadership Network.

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Join us at the following events in Q2 2025

- Fintech Summit Middle East | 23 April; Amman, Jordan**
Be part of the conversation at Fintech Summit ME, where we're driving discussions on the future of AI, payments, blockchain and open banking. Click [here](#) to register.
- Startups & SMEs Excellence Awards 2025 | 24 April; Manama City, Bahrain**
Be there as we support innovation and excellence, with Reem Tannir representing Mastercard on the judging panel. Click [here](#) to register.
- Seamless Middle East | 20-22 May; Dubai, UAE**
Join us at Seamless Middle East and discover the future of digital payments. Click [here](#) to register.

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