

PERSPECTIVES

Eastern Europe, Middle East & Africa

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A message from Yasemin Bedir, EVP, Division President for Eastern Europe, Mastercard



From bold innovations to deeper community connections, the past quarter has brought exciting progress across Eastern Europe, Middle East and Africa, shaped by advances in cybersecurity, powerful partnerships, and purpose-driven innovation.

From expanding cyber resilience in Turkey and Saudi Arabia to supporting fintech growth through our Lighthouse program, we're focused on building secure, scalable solutions across the region.

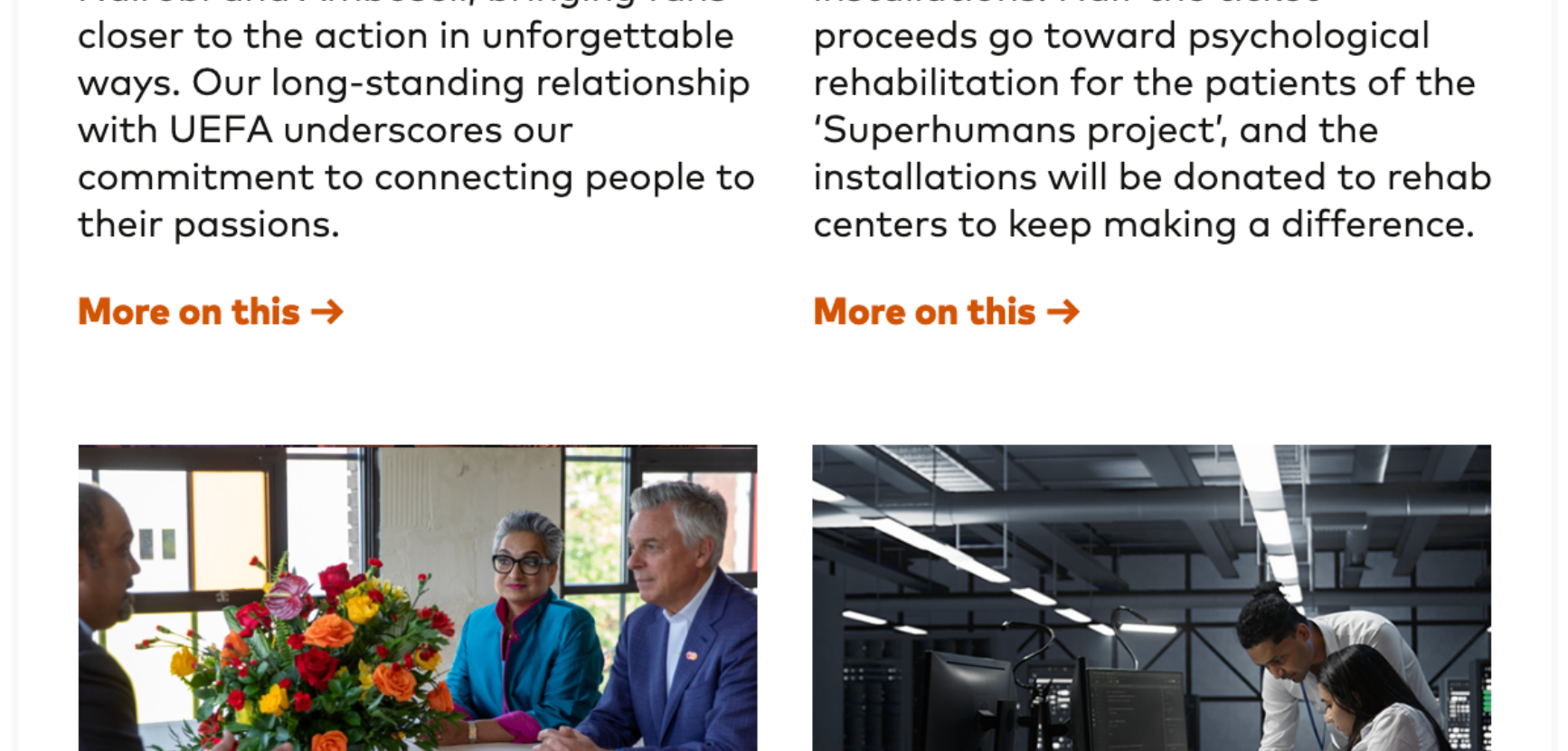
We've also continued to connect people through meaningful experiences, from unforgettable football moments in Kenya, to launching immersive spaces designed to support mental health in Ukraine.

These stories reflect the real-world impact of what we do and the strong foundation we're building for what comes next.

Yasemin Bedir

Division President for Eastern Europe, Mastercard

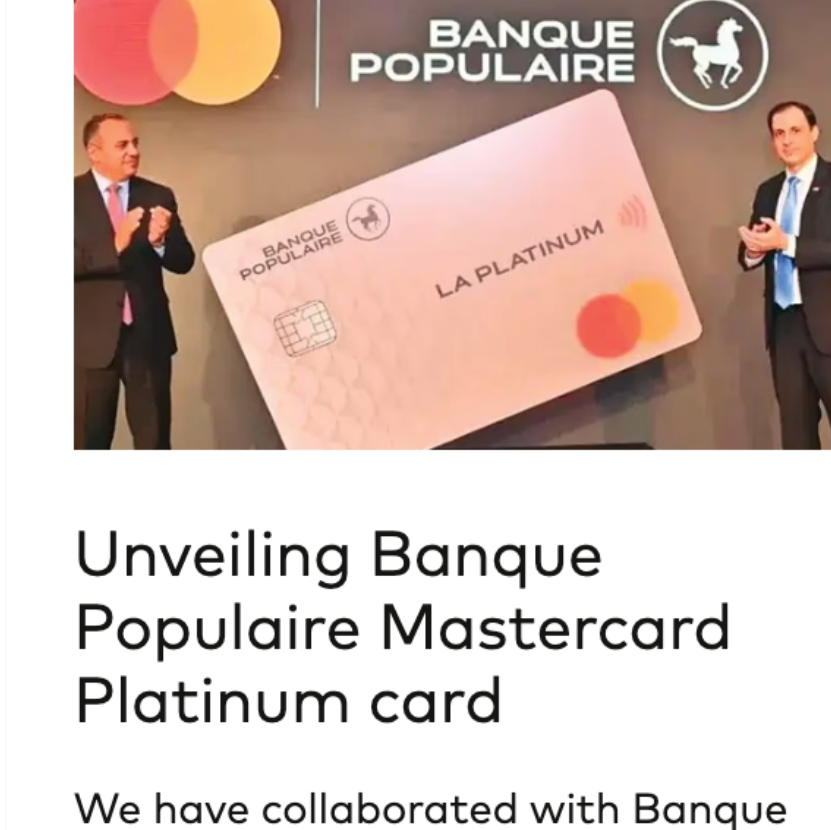
EEMEA Spotlight



Building a more secure digital future in Saudi Arabia

The Mastercard Cyber Resilience Center has been launched in Saudi Arabia to bring together key players from the financial sector and strengthen collaboration around securing commerce and payments in the Kingdom. This is the organization's first initiative of its kind in the Middle East, expanding a global network of cyber resilience centers already established in Europe and the US.

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Celebrating UEFA Champions League finals with priceless viewing experiences

We marked the finale of the UEFA Champions League season with two exclusive viewing experiences in Nairobi and Amboseli, bringing fans closer to the action in unforgettable ways. Our long-standing relationship with UEFA underscores our commitment to connecting people to their passions.

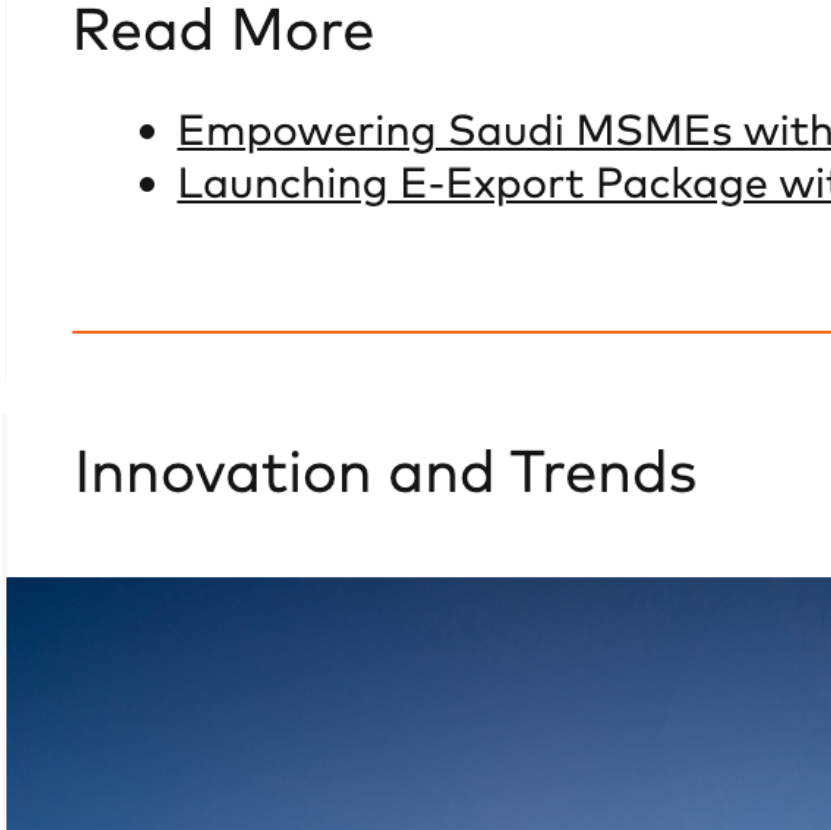
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Launching an immersive healing experience supporting mental health in Ukraine

Third Wind is an interactive journey of emotional healing for families across Ukraine, featuring 50+ installations. Half the ticket proceeds go toward psychological rehabilitation for the patients of the 'Superhumans project', and the installations will be donated to rehab centers to keep making a difference.

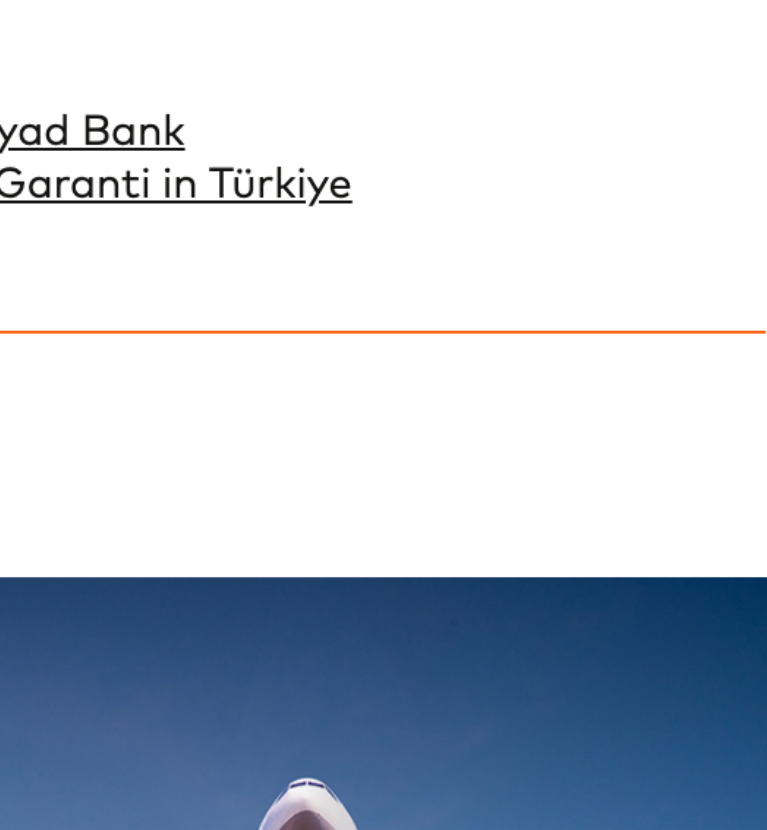
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Working with Tamkeen to launch Middle East's first Mastercard Strive initiative

We joined forces with Tamkeen to explore the launch of the first Mastercard Strive program in the Middle East, aimed at advancing financial and digital readiness for SMEs in Bahrain. The collaboration aligns with Tamkeen's 2025 strategic priorities, including enterprise digitization.

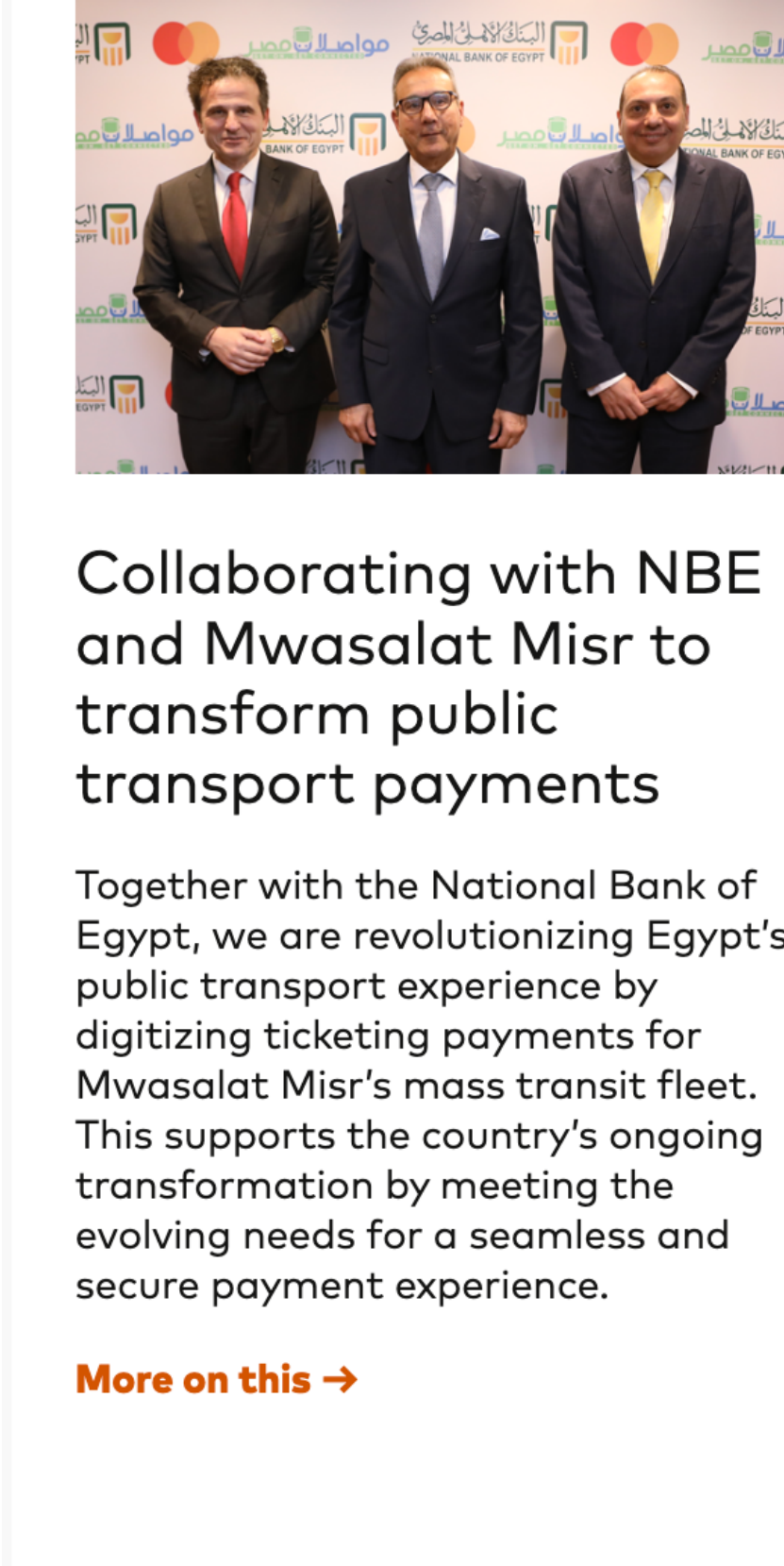
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Providing advanced cybersecurity solutions to Redington's customer network

We entered a collaboration with payment technology company Redington to deliver advanced cybersecurity solutions to its customer network in Türkiye and the CIS region. The partnership aims to strengthen companies' digital infrastructure and make them more resilient.

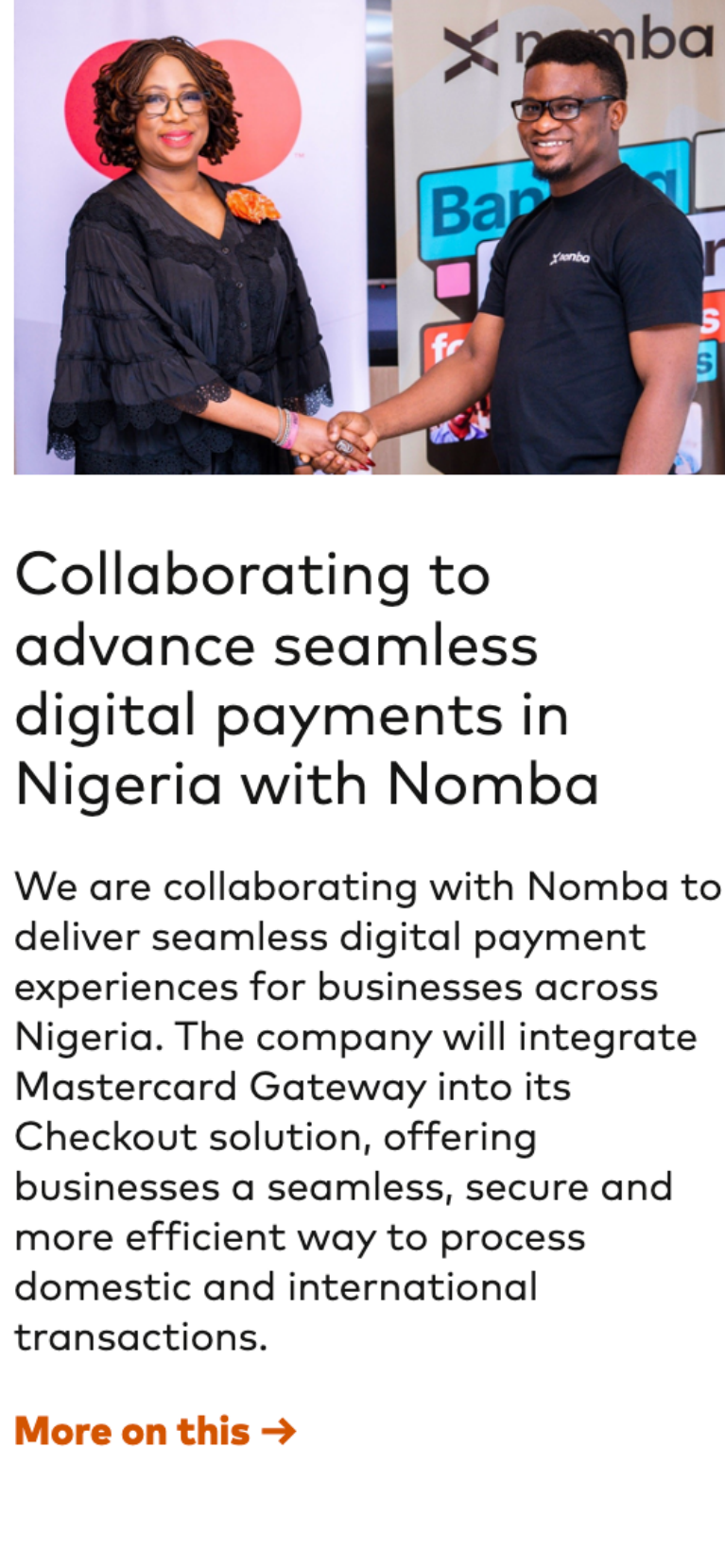
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Unveiling Banque Populaire Mastercard Platinum card

We have collaborated with Banque Populaire to launch the Mastercard Platinum card that will cater to the unique needs of the bank's affluent clients in Morocco. This initiative represents a significant advancement in the bank's premium offerings.

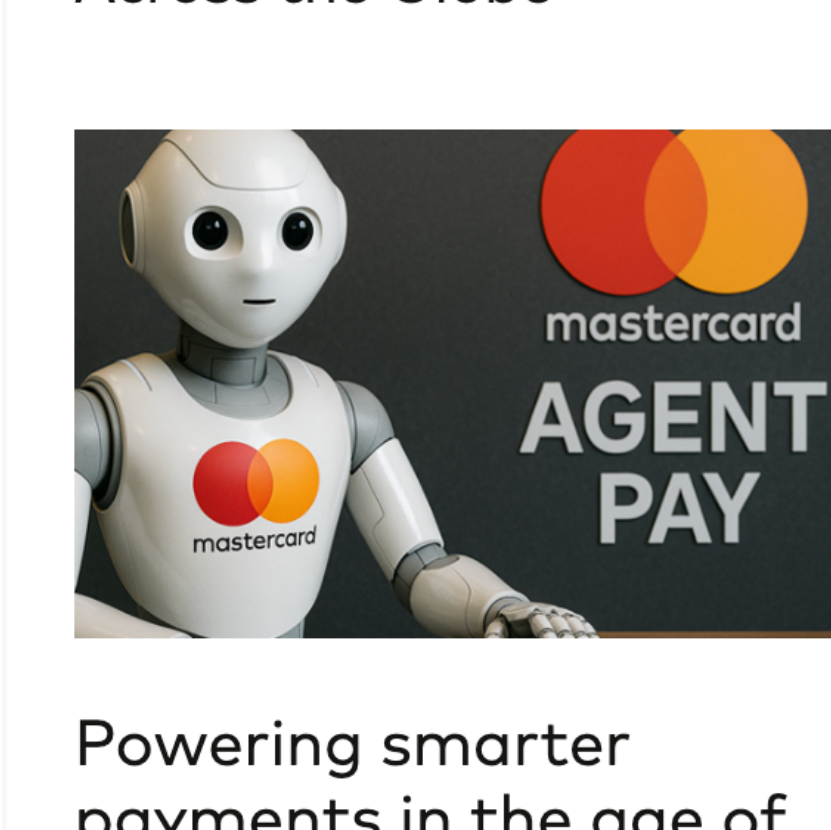
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Joining forces with EBRD's star venture program in Turkey

Our Lighthouse Turkey startup acceleration program is collaborating with the European Bank for Reconstruction and Development's Star Venture program to help fintechs build stronger go-to-market strategies and scale across the region.

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Unveiling Mastercard Fellowship Program in AI in Qatar

HEC Paris, the world's top-ranked business school for education, has become the official academic collaborator for our executive education programs in Qatar. The program to be delivered under this collaboration is the Mastercard Fellowship Program in AI.

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Advancing innovation in Azerbaijan's digital economy

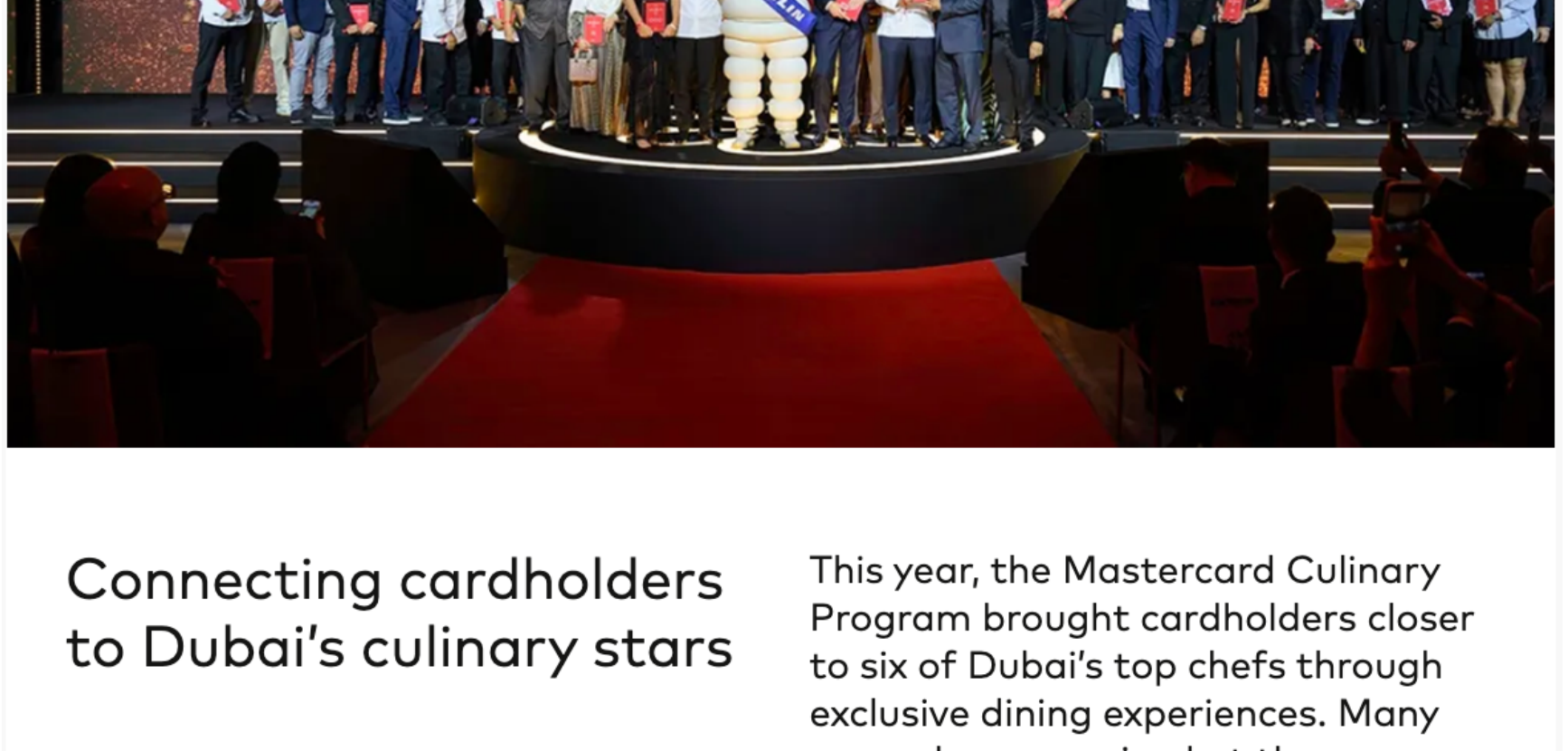
A new chapter for digital finance in Azerbaijan begins as we partner with PashaPay to boost financial access and innovation. The collaboration focuses on secure payments, cross-border capabilities, and smarter digital tools for consumers and businesses alike.

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- [Empowering Saudi MSMEs with Riyadh Bank](#)
- [Launching E-Export Package with Garanti in Türkiye](#)

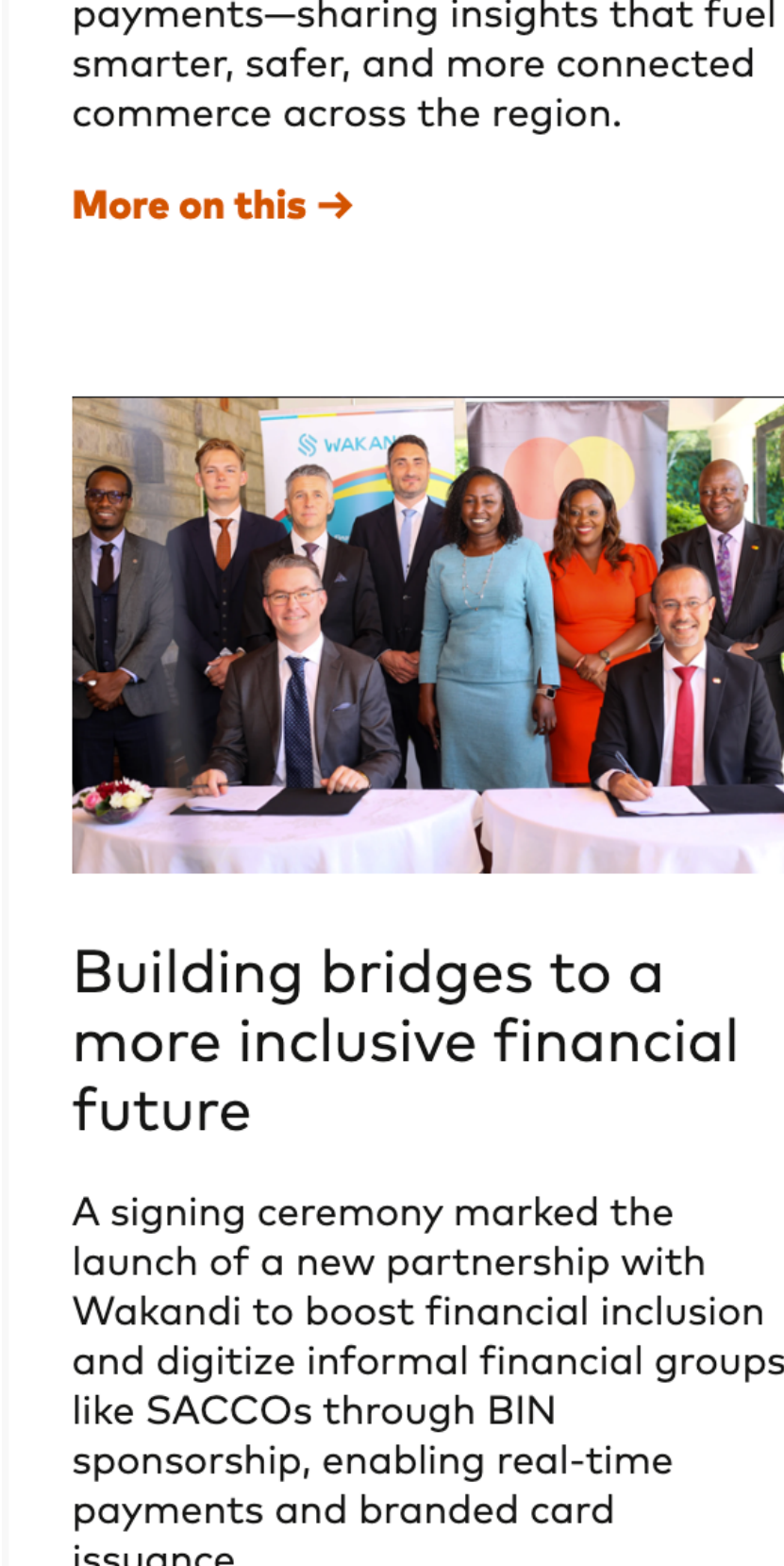
Innovation and Trends



Wellness, nature and food drive 2025 travel trends from Eastern Europe to Africa

The latest edition of our Travel Trends annual report notes that while exchange rates and geopolitical dynamics can influence consumer behavior, passions and purpose-driven motivations remain strong drivers of the travel industry. Whether drawn by Namibia's wellness retreats, Istanbul's dynamic culinary scene or Saudi Arabia's emerging leisure hubs, travelers are expanding their horizons beyond traditional hotspots.

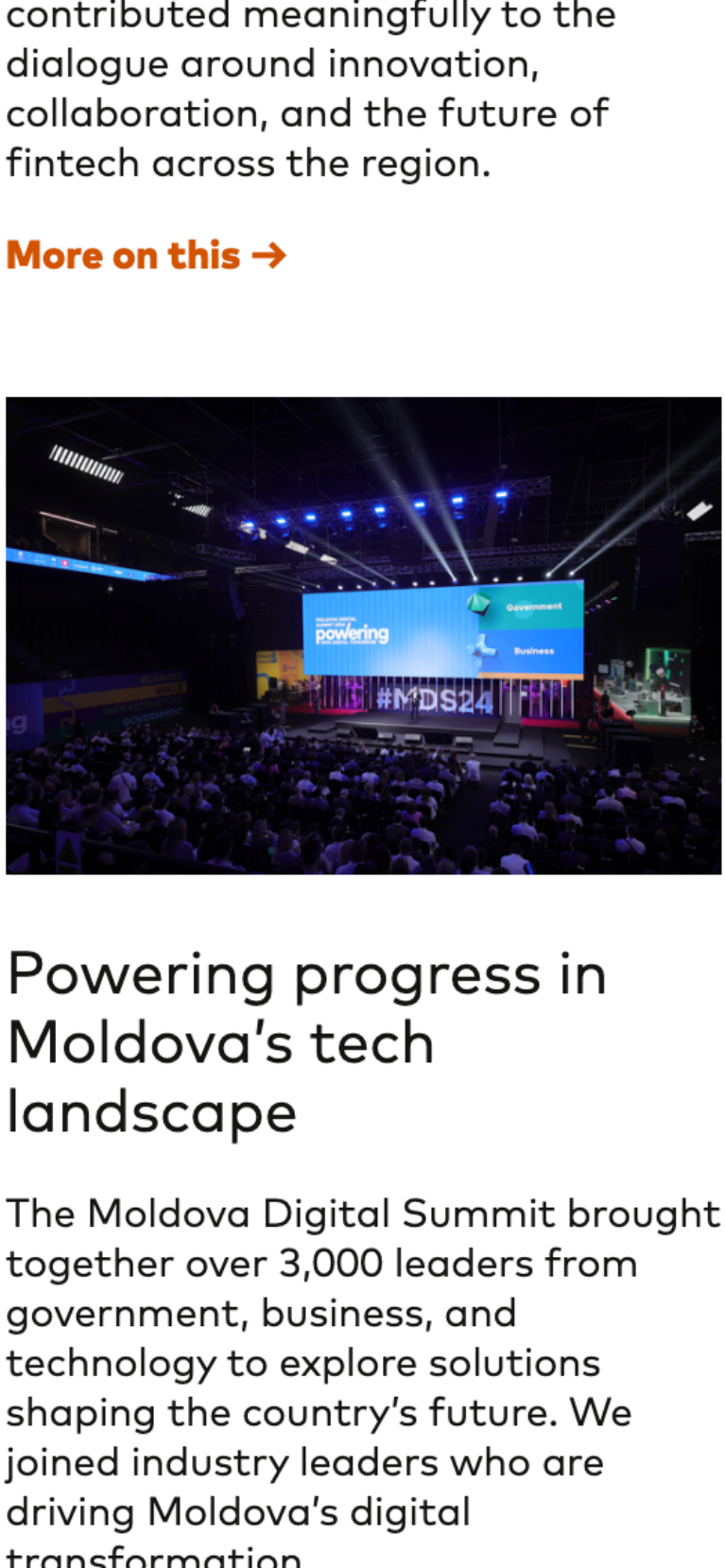
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Collaborating with NBE and Mwasalat Misr to transform public transport payments

Together with the National Bank of Egypt, we are revolutionizing Egypt's public transport experience by digitizing ticketing payments for Mwasalat Misr's mass transit fleet. This supports the country's ongoing transformation by meeting the evolving needs for a seamless and secure payment experience.

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Collaborating to advance seamless digital payments in Nigeria with Nomba

We are collaborating with Nomba to deliver seamless digital payment experiences for businesses across Nigeria. The company will integrate Mastercard Gateway into its Checkout solution, offering businesses a seamless, secure and more efficient way to process domestic and international transactions.

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UAE SMEs urged to stay ahead of rising cyber threats

Our research on cybersecurity risks facing SMEs reveals that readiness to tackle cyber threats has never been more critical to building a secure and resilient digital future. The study notes that 47% of the SMEs in the UAE have witnessed a cyberattack.

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Driving digital payment innovation in the region with Dgpays

We have joined forces with Dgpays to accelerate the adoption of innovative digital payments among consumers and businesses across the EEMEA region. As part of the collaboration, we will co-create advanced payment technologies and loyalty solutions.

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- [Smarter fraud prevention for safer customer interactions in EEMEA](#)
- [Mastercard launches Afrobeat and Amapiano Sonic anthems to deepen cultural connection across Africa](#)

Across the Globe

Powering smarter payments in the age of AI

We're powering the future of commerce with Mastercard Agent Pay, a new program enabling secure, intelligent payments through agentic AI. Partnering with Microsoft and other top platforms, we're delivering tokenized, AI-driven payment experiences that are smarter, safer, and more personal.

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Enabling stablecoin payments across borders

New collaborations with OKX and Nuvel bring seamless stablecoin spending and acceptance to consumers and merchants worldwide. As stablecoins evolve, we are enabling fast, secure payments that integrate smoothly into everyday finance to unlock their full potential.

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Unlocking easier cross-border payments through Corpay

We've strengthened our partnership with Corpay, naming them our exclusive partner for commercial cross-border payments. This gives our financial institution customers easy access to a full range of payment solutions, making cross-border transactions seamless.

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Accelerating global payments with Mastercard Move

MoneyGram is enhancing digital money transfers with Mastercard Move, enabling faster and more secure cross-border payments. Customers can send funds from any U.S. issued Mastercard card to 38 countries, with access to nearly 10 billion receiving endpoints.

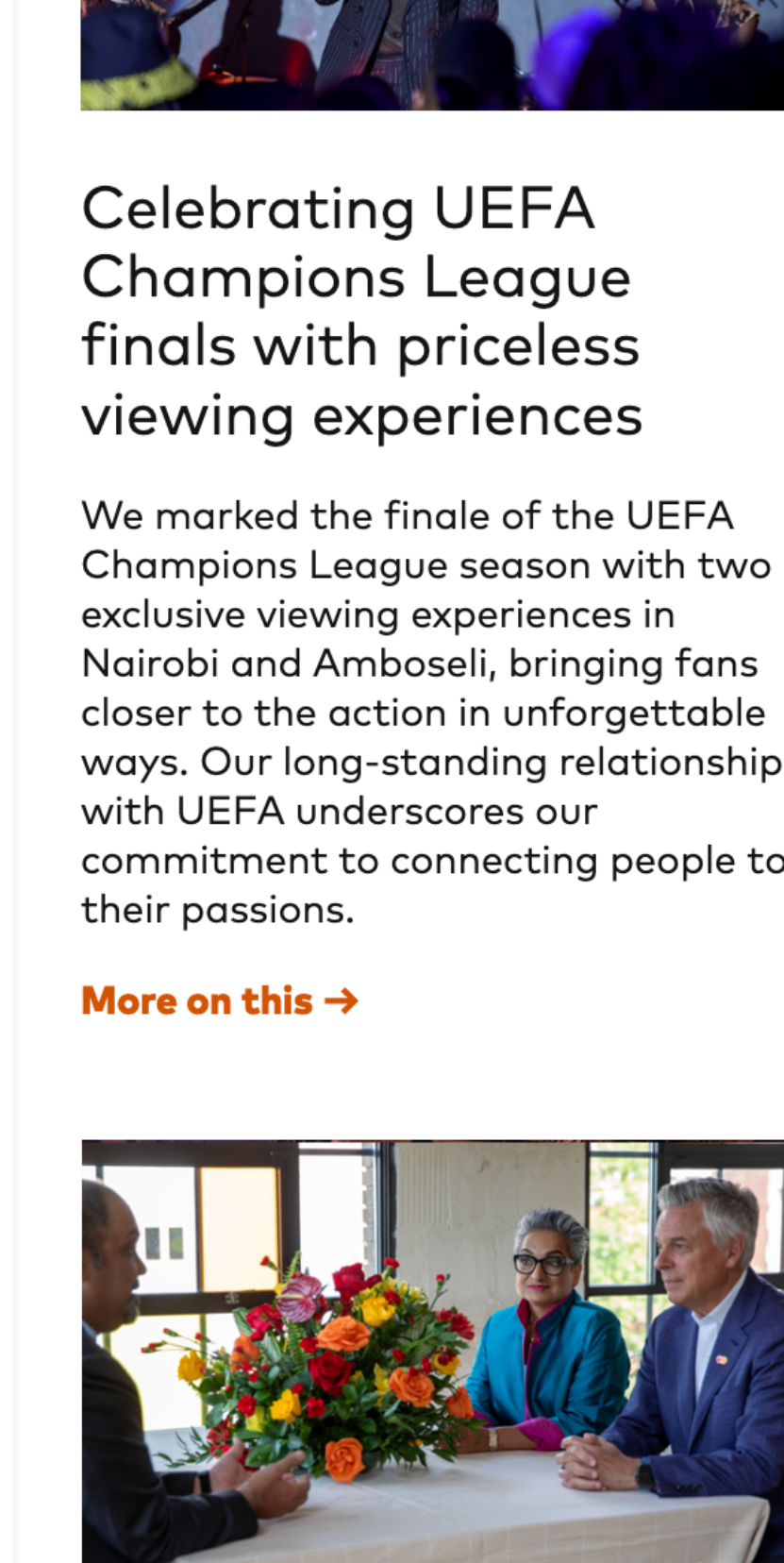
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Events during Q2 2025

Connecting cardholders to Dubai's culinary stars

This year, the Mastercard Culinary Program brought cardholders closer to six of Dubai's top chefs through exclusive dining experiences. Many were also recognized at the MICHELIN Guide Dubai 2025 gala, where Mastercard proudly returned as an official sponsor – celebrating excellence across the city's vibrant culinary scene.

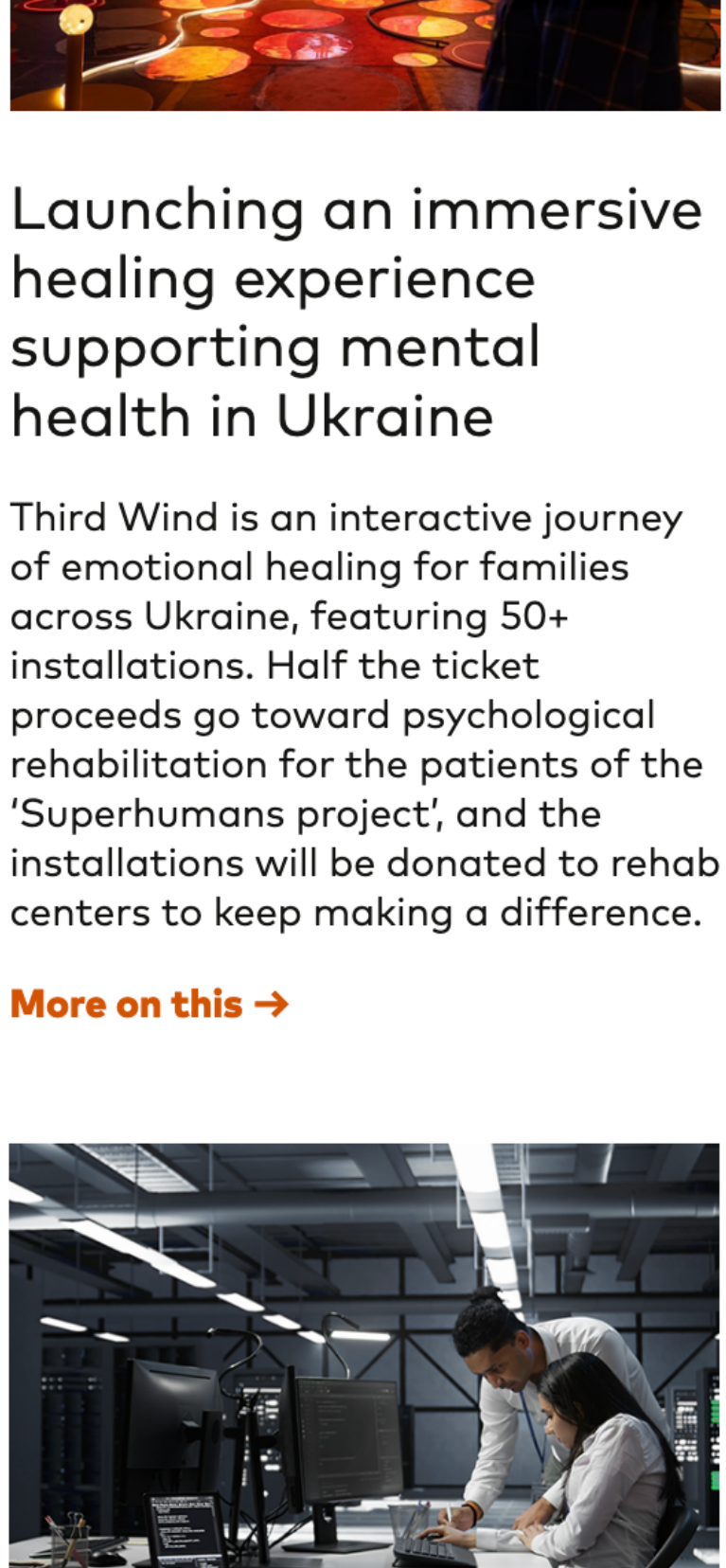
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Connecting startups and innovators to shape tomorrow's commerce

RiseUp Summit in Egypt brought together startups and industry leaders to drive innovation. We led dynamic panels and workshops on AI, fintech, cybersecurity, and payments—sharing insights that fuel smarter, safer, and more connected commerce across the region.

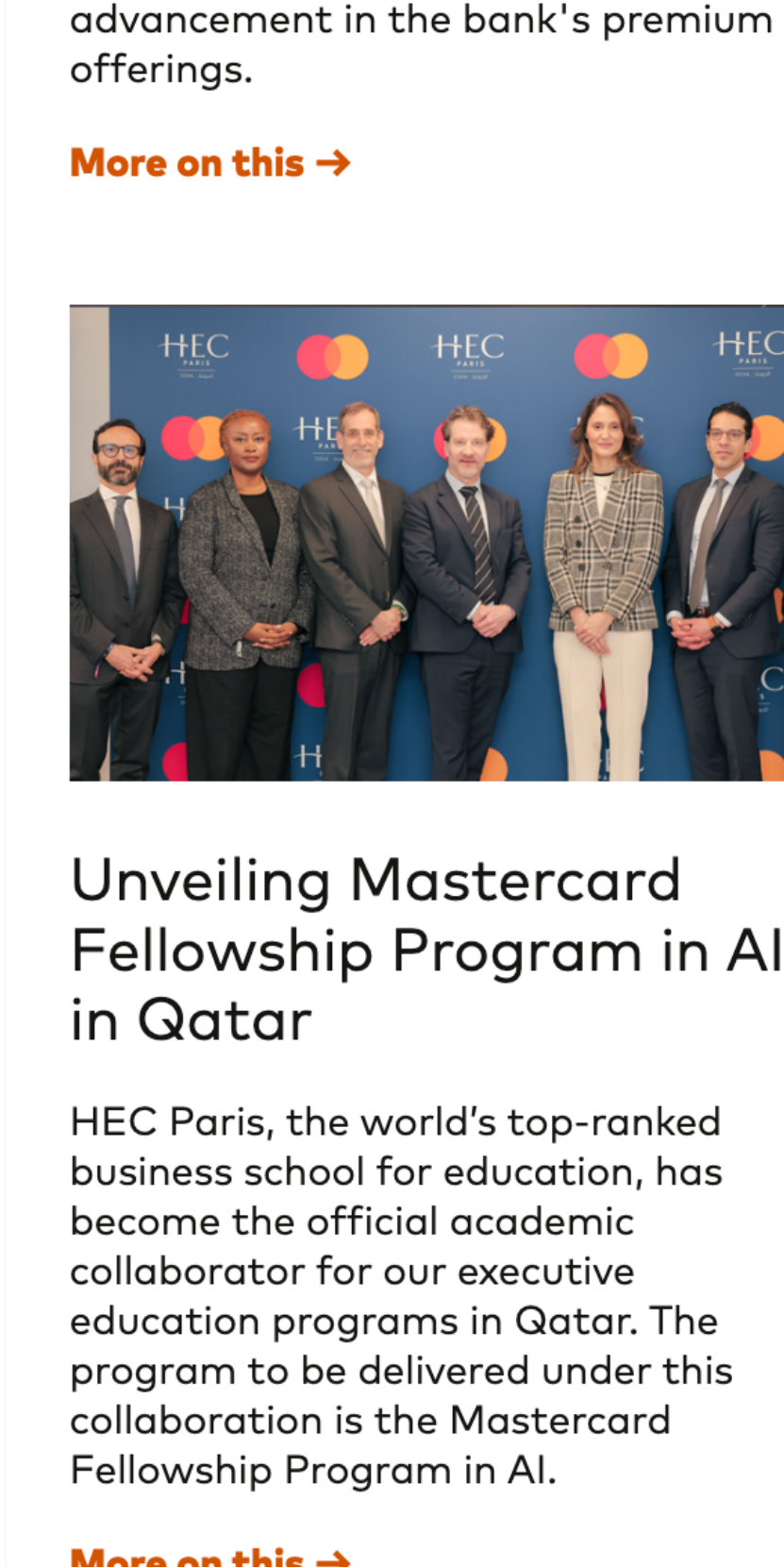
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Insights on digital banking and growth across North Africa

Reem Tannir, Country Manager for Bahrain, Jordan, Palestine, and Yemen at Mastercard, was welcomed as a distinguished speaker at the Fintech Summit. Her insights contributed meaningfully to the dialogue around innovation, collaboration, and the future of fintech across the region.

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Building bridges to a more inclusive financial future

A signing ceremony marked the launch of a new partnership with Wakandi to boost financial inclusion and digitize informal financial groups like SACCOs through BIN sponsorship, enabling real-time payments and branded card issuance.

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Powering progress in Moldova's tech landscape

The Moldova Digital Summit brought together over 3,000 leaders from government, business, and technology to explore solutions shaping the country's future. We joined industry leaders who are driving Moldova's digital transformation.

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