



FinovaX

Where Finance Meets Intelligence.



Credit scoring



Fraud detection



AI-powered Agents,
Digital Assistants
and chatbots

Start Your AI Journey

The Financial Services Challenge

Slow Credit Decisions

Manual underwriting processes drag on for days, while fragmented data sits trapped across legacy cores, CRMs, and disconnected channels—creating bottlenecks that cost institutions opportunities and revenue.

Fraud Blind Spots

Rising fraud losses compound as institutions lack real-time detection signals. Regulatory pressure for explainable decisions leaves compliance teams struggling with black-box legacy systems.

Digital Drop-Off

Integration projects stretch 6+ months with costly custom builds. Meanwhile, digital journeys hemorrhage customers—abandoned applications and lost engagement cost millions annually.

Introducing the Finovax AI Product Suite



AI Chatbot

24/7 intelligent customer support



Digital Assistant Agent

Automate workflows & system interactions



Fraud Detection & Prevention

Proactive monitoring & AML compliance



AI Credit & Risk Scoring

Real-time loan approvals & risk management



Cash Flow Forecasting

Accurate-predictive access & connectivity



Open Banking Integrations



Start Your AI Journey 

Our Solution: Unified AI Platform

Explainable Credit Intelligence

XAI-powered scoring delivers transparent PD/LGD models with a configurable policy engine. Decision rationales satisfy regulators while cutting approval cycles from days to hours.

Real-Time Fraud Defense

Multi-layered detection combines behavioral analytics, rule-based engines, and device fingerprinting. Catch threats instantly while maintaining seamless customer experiences.

Intelligent Digital Assistants

AI chatbots capture qualified leads, recover abandoned applications mid-flow, and drive contextual upsells—transforming engagement economics across every digital touchpoint.

Enterprise-Grade Integration

Open Banking APIs and pre-built connectors for Oracle Fusion/OIC, Temenos, Newgen, and major CRMs. Deploy via unified BFF architecture that plays nice with existing infrastructure.

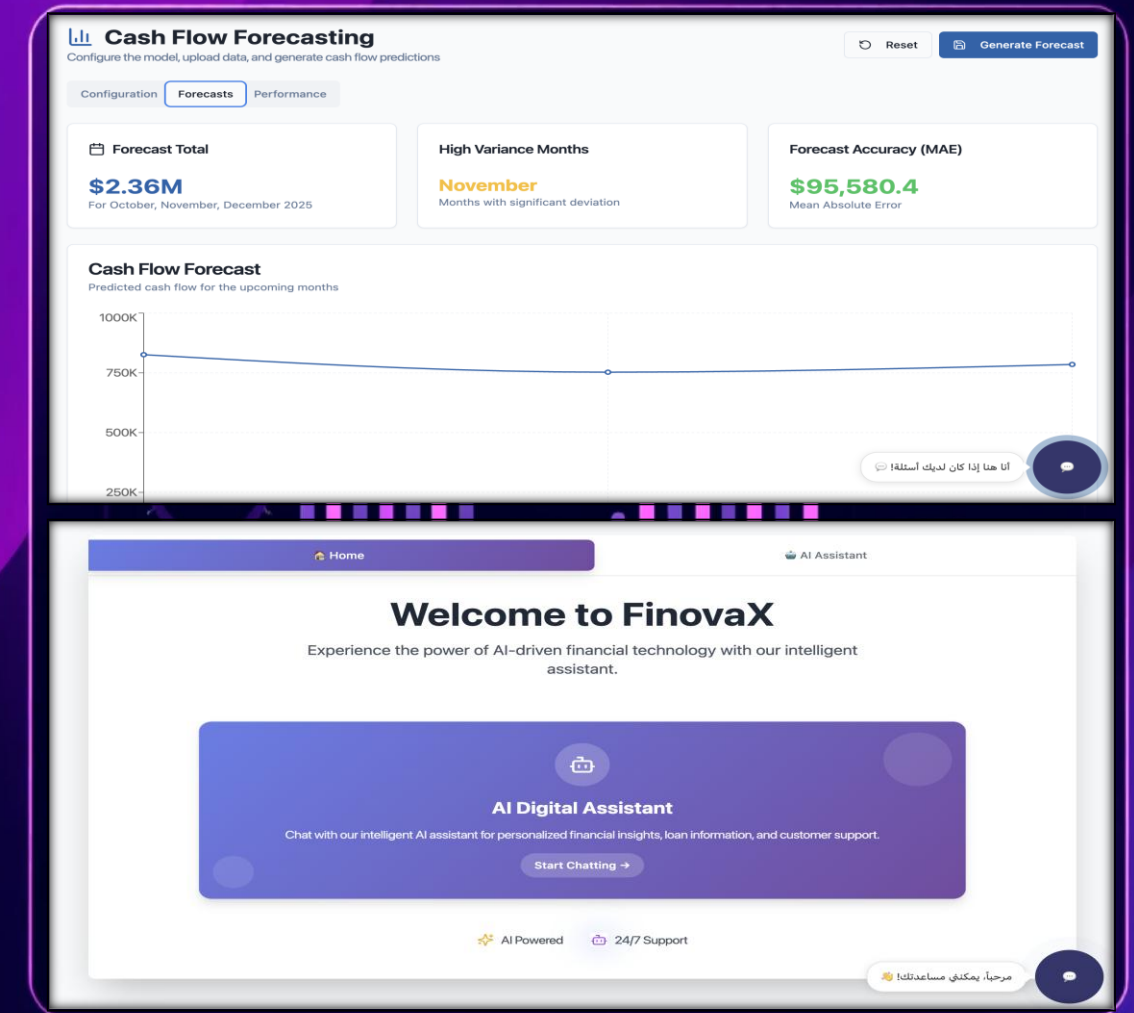
Fast Deployment, Enterprise Control

Speed to Value

Go-live in ≤ 2 weeks—not months. Choose cloud or on-premise deployment tailored for regulated financial institutions with strict data residency requirements.

Built for Compliance

Comprehensive audit trails, role-based access control, end-to-end encryption, and continuous model monitoring. Every decision documented, every action traceable.





Massive Market Opportunity

132M

Total Addressable Market

SAR annually across MENA banks, finance companies, and BNPL providers for modern AI solutions

72M

Serviceable Market

SAR focused on our core geographies: KSA, Egypt, and UAE where regulatory tailwinds accelerate adoption

4M

Year-One Target

SAR ARR serving 8–12 institutions—our realistic, achievable wedge into a rapidly expanding sector

Proven Business Model

1

Annual Subscriptions

Tiered ARR pricing per institution scales with usage and features. Predictable, recurring revenue anchors growth.

2

Integration Revenue

Setup and professional services fees accelerate deployment while building deep institutional relationships.

3

High-Margin Expansion

Usage-based add-ons drive expansion. Deep integrations create switching costs—sticky customers, sustainable margins.

Traction & Momentum

Active Market Validation

Multiple POCs underway across KSA, Egypt, and UAE with tier-one financial institutions—validating product-market fit and refining our enterprise playbook.

12-Month Trajectory

- Active POCs across KSA / Egypt / UAE, validating product-market fit.
- ARR $\approx$ SAR 4.0 M | MRR > SAR 330 K | > 10 % MoM growth projected after Q2.



Go-to-Market Strategy

01

Direct Enterprise Sales

Targeted outreach to banks, finance companies, and BNPL platforms with C-suite and risk officer engagement

02

Strategic SI Partnerships

Channel partnerships with system integrators accelerate market penetration and leverage existing customer relationships

03

Compliance-First Positioning

Messaging centered on explainability, risk governance, and regulatory alignment—speaking the language of our buyers

04

Localized Delivery

Regional deployment teams, Arabic language support, and integrations tailored to MENA banking infrastructure

05

Thought Leadership

Establish authority through speaking engagements, whitepapers, and case studies on XAI and modern risk management

The Investment Opportunity

Seed Round Terms

Amount Raising

SAR 1,000,000

Priced equity round

Equity Stake

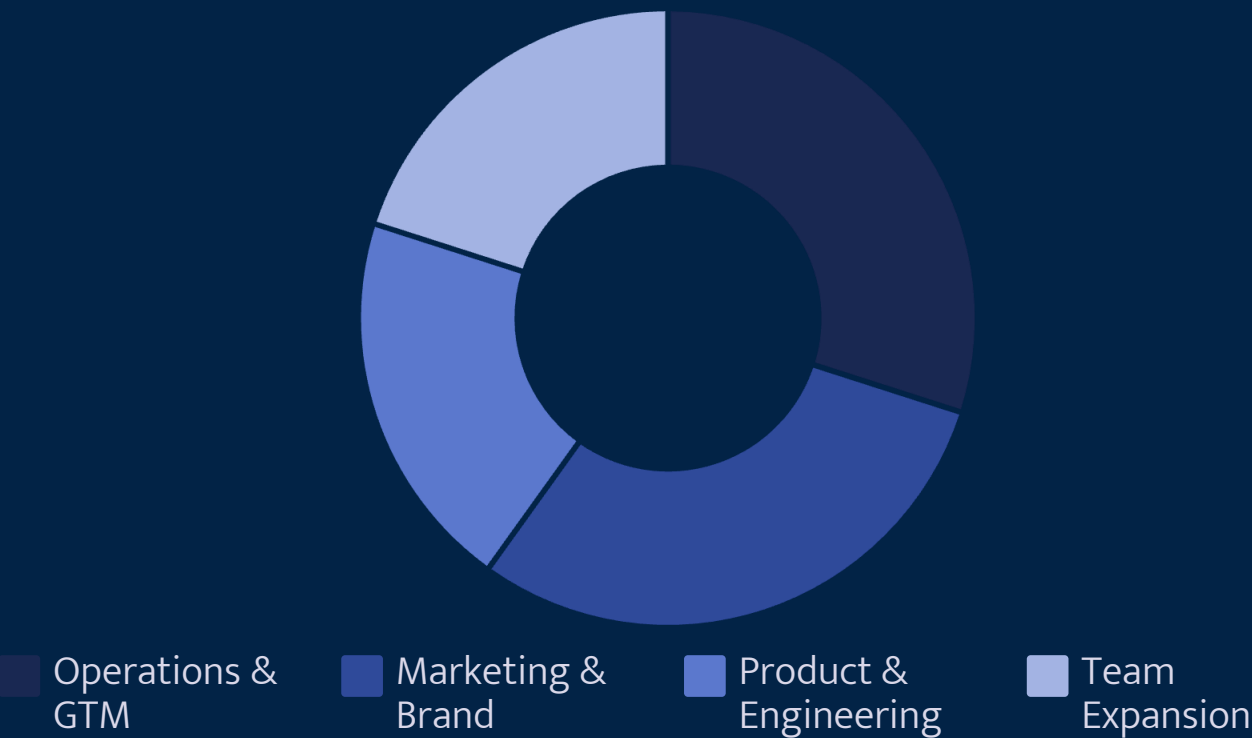
12.5%

Founder-friendly terms

 **Pre-Money Valuation: SAR 7.0M**

 **Post-Money Valuation: SAR 8.0M**

Use of Funds



Strategic allocation across GTM execution, delivery infrastructure, ML/XAI development, brand building, and scaling our world-class team.



Why FinovaX AI Wins



Urgent, Measurable Pain

We solve critical operational challenges financial institutions face daily—with clear, quantifiable ROI that CFOs and risk officers can justify immediately.



Integrated Platform Edge

Unique horizontal platform spanning credit, fraud, and digital engagement. Competitors offer point solutions—we deliver the unified infrastructure enterprises demand.



Speed & Flexibility

Fast time-to-value with deployment options (cloud/on-prem) that respect regulatory constraints. Strong data moats and partner integrations create sustainable competitive advantage.



Proven Founding Team

Seasoned operators with track records delivering enterprise AI and fintech solutions at scale. We've built this before—now we're building it better.



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