



Workshop

The Future of Money: Banking Innovation & Embedded Finance

15 – 17 February 2026 | Millennium Plaza Doha Hotel | Doha, Qatar

Day 1: Sunday 15 February 2026:

THE INNOVATION ENGINE — MODERNIZING THE BANKING CORE

Theme: Structural Trends, National Strategy, and AI Integration

08:00 - 09:00	Registration and Morning Coffee
	<u>Session 1:</u> Module 1 – The New Banking Era in Qatar <ul style="list-style-type: none">• Overview of the Third Financial Sector Strategic Plan and the road to 2030.• Global Trend: The "Death of Information Asymmetry" and the rise of hyper Personalization.
09:00 – 10:30	10:30 – 11:00 Coffee Break
11:00 – 13:00	<u>Session 2:</u> Module 2 – Structural Innovation (The "Pipes") <ul style="list-style-type: none">• Moving from legacy "cathedrals of code" to fourth-generation, cloud-native cores.• The shift from batch processing to real-time, event-driven banking architecture. Module 3 – The "Agentic" Age (The "Intelligence") <ul style="list-style-type: none">• Agentic AI: autonomous reasoning and transactions• AI in Credit & Compliance
13:00 – 13:30	13:30 – 15:00 Coffee Break
	<u>Session 3:</u> Module 4 – Activity & Case Study <ul style="list-style-type: none">• Innovation Gap Analysis (AI-first replacement strategy)• Global Case Study: JPMorgan Chase's LLM Suite
15:00	End of Day One

Day 2: Monday 16 February 2026:

THE EXTERNAL SHIFT—MECHANICS OF EMBEDDED FINANCE

Theme: Invisible Banking, Open APIs, and the "Coopetition" Model

08:00 - 09:00	Morning Coffee
09:00 – 10:30	<u>Session 1:</u> Module 1 – Defining "Invisible" Banking <ul style="list-style-type: none">• Banking as a utility• Coopetition: Banks & Fintech Collaboration
10:30 – 11:00	Coffee Break
11:00 – 13:00	<u>Session 2:</u> Module 2 – Building the API Ecosystem <ul style="list-style-type: none">• Open Banking vs. Embedded Finance• Governance assurance for third-party partnerships Module 3 – Use Cases (Retail & Logistics) <ul style="list-style-type: none">• Embedded Payments• Embedded Lending (BNPL)
13:00 – 13:30	Coffee Break
13:30 – 15:00	<u>Session 3:</u> Module 4 – Activity & Case Study <ul style="list-style-type: none">• Ecosystem Mapping (Integration into local platforms)• Global Case Study: Citigroup & Quantix
15:00	End of Day Two

Day 3: Tuesday 17 February 2026:

THE FUTURE IN ACTION—GOVERNANCE, ISLAMIC FINTECH & IMPACT

Theme: Trust, Ethics, and the Future of Execution

08:00 - 09:00	Morning Coffee
09:00 – 10:30	<u>Session 1:</u> Module 1 – Governance & Ethics in the AI Age <ul style="list-style-type: none">• Managing "Know Your Machine" (KYM) and "Know Your Agent" (KYA) risks.• Ensuring fairness and transparency in AI-enabled lending and decision-making.
10:30 – 11:00	Coffee Break

11:00 – 13:00	<p>Session 2:</p> <p>Module 2 – Behavioral Risks and Governance Red Flags</p> <ul style="list-style-type: none"> • Sharia-compliant digital assets and the tokenization of Sukuk. • Ethical finance: Integrating ESG and carbon tracking into everyday banking apps. <p>Module 3 – Future Infrastructure (CBDCs & Assets)</p> <ul style="list-style-type: none"> • QCB CBDC pilots & wholesale settlement • Tokenizing illiquid assets (Real Estate) for fractional retail investment.
13:00 – 13:30	Coffee Break
13:30 – 15:00	<p>Session 3:</p> <p>Module 4 – Challenges</p> <ul style="list-style-type: none"> • Proxy-based bias, explainability vs accuracy, Sharia-compliance drift, quantum risk <p>Module 5 – Activity & Case Study</p> <ul style="list-style-type: none"> • Pitch: Executive roadmap 2030 • Global Case Study: Wahed & Trusted Educational Output
15:00	End of Day Three

Speaker



Prof. Samir El-Masri

Digital Transformation Consultant, AI Expert, Author, CEO at Digitalization, President of Arab Society for Digital Transformation

Prof. Samir El-Masri is a leading global authority in **Digital Transformation and Artificial Intelligence**, with over 30 years of experience bridging the worlds of high-level academia, global consulting, and executive advisory. As the **Founder and President of the Arab Society for Digital Transformation** and **CEO of Digitalization**, Prof. El-Masri has driven large-scale impact across diverse sectors, including Finance, Energy, Healthcare, and Government.

A **Full Professor of AI** with a PhD and more than 150 published research papers, his academic journey includes senior leadership roles in Japan, Australia, France, and the Gulf. His corporate pedigree is equally distinguished, featuring leadership positions at global giants such as **GE (USA)**, **NTT (Japan)**, and **DWS (Australia)**.

Prof. El-Masri is the creator of the **DC-METRICS framework**, a comprehensive transformation roadmap adopted by governments and enterprises to align Mindset, Strategy, Technology, and Cybersecurity. He currently serves as a consultant to the **Digital Cooperation Organization (DCO)**, where he contributes to the G20-affiliated **Annual Digital Economy Trends Reports for 2025 and 2026**.

Recognized as the **Instructor of the Year (AI & Digital) for MENA** by New York's CertNexus (2022), he is a world-renowned keynote speaker and expert in **Generative AI, Agentic AI, and Blockchain**. He has delivered hundreds of specialized programs globally and is the author of **Digital Transformation Unlocked**, a definitive guide for the next generation of digital leaders.