



## Mobily Pay

# Accelerating Digital Payments and Customer Value

Mobily Pay enables secure, seamless digital payments and financial services, strengthening Mobily's digital ecosystem while accelerating Saudi Arabia's transition toward a cashless economy.

## Strategic Focus in 2025

Expand the digital wallet proposition through new products, partnerships and enhanced user experience



Deepen customer engagement and trust through advanced security and personalization



Lay the foundation for expansion into broader fintech, B2B and government use cases



## Key Highlights in 2025

### +76% Transaction Growth

Strong acceleration in **wallet usage and payment** activity YoY

### New Mobily Pay App Launched

Redesigned experience aligned with Mobily's refreshed **brand identity**

### Saudia AlFursan Partnership

Introduced **loyalty miles redemption** via wallet and prepaid cards

### AI-Powered Fraud Detection

Deployed **real-time machine learning** to enhance security and trust





## Mobily Pay continued

**In 2025, Mobily Pay continued to strengthen its position as one of Saudi Arabia's leading digital wallets, advancing Mobily's broader digital ecosystem and contributing to the Company's growth in the financial services sector. The year marked a period of strong operational expansion, innovative product development and strategic partnerships that reinforced Mobily Pay's mission to simplify financial interactions and deliver secure, rewarding and seamless payment experiences.**

Mobily Pay remained focused on the payments and consumer segments while expanding its horizons to explore new markets in the Kingdom. Several new products were designed to enhance efficiency, expand market reach and unlock new growth opportunities. These initiatives supported the Company's overall strategy to diversify revenue streams, deepen customer engagement and strengthen its leadership in digital innovation.

### Strong Growth and Financial Performance

Mobily Pay accelerated its growth trajectory in 2025, achieving a 76% surge in transaction volumes over 2024. Customer engagement also deepened, with active wallets increasing 13% and average transaction values rising as users embraced a richer, more seamless payment experience. Enhanced features, strengthened security and an expanded service portfolio all contributed to stronger adoption, positioning Mobily Pay as a trusted, high-growth digital payments platform in the Kingdom.

A major milestone during the year was the development of a redesigned mobile application, aligned with Mobily's refreshed brand identity. This next-generation app provides a faster, more intuitive and feature-rich experience for customers. It delivers a more seamless user journey with improved navigation, faster performance and more intuitive interactions.

### Leading with Innovation and Differentiation

Mobily Pay focused on delivering more personalized, rewarding and secure digital financial experiences. As part of its long-term strategy, Mobily Pay is preparing to pursue new industry opportunities and develop fintech solutions tailored for enterprises and government entities. This shift strengthens Mobily Pay's role as an integrated financial platform capable of supporting B2B and business-to-consumer (B2C) ecosystems alike, driving wider digital payment adoption and contributing to the Kingdom's evolving financial landscape.

This year, Mobily Pay partnered with Saudia Airlines to introduce a unique service that allows users to accumulate AlFursan loyalty miles instead of cashback when using prepaid cards and wallet services. This exclusive partnership differentiates Mobily Pay in the market and delivers tangible lifestyle value that extends beyond financial benefits.

To enhance safety and trust, Mobily Pay deployed an AI-powered fraud detection system that uses machine learning to identify and prevent suspicious transactions in real time while maintaining a frictionless user experience. It also implemented the MoEngage engagement engine to deliver personalized, data-driven experiences that increase retention and satisfaction through targeted, intelligent communication.

Mobily Pay's commitment to creativity and customer connection was recognized internationally when it received the Platinum Award from the MarCom Awards for its filmmaking campaign, honoring excellence in storytelling and marketing innovation. This recognition reflects the strength of the Mobily Pay brand and its growing resonance with customers in Saudi Arabia and beyond.

### Strategic Partnerships and Ecosystem Expansion

Throughout 2025, Mobily Pay expanded its ecosystem through a series of strategic partnerships. The collaboration with Saudia Airlines launched the AlFursan loyalty integration, while partnerships with Saudi National Bank (SNB) and Arab National Bank (ANB) supported the creation of an enhanced top-up service and a new business wallet.

Mobily Pay also partnered with Quara to introduce a microfinance product for consumers, supporting financial inclusion and providing greater access to credit. Additionally, the integration of MoEngage strengthened Mobily Pay's digital engagement model, enabling deeper insights and personalized interactions across its growing user base.

### Outlook for 2026

Looking ahead, Mobily Pay will continue to build on its momentum by enhancing its product portfolio and expanding into new financial segments, including the B2B and B2C markets. Key priorities for 2026 include the rollout of the business wallet and the launch of other innovative offerings designed to empower enterprises.

With an ongoing focus on innovation, security and customer value, Mobily Pay remains at the forefront of Saudi Arabia's fast-evolving fintech landscape, playing a central role in advancing Mobily's strategic vision to drive the Kingdom's transition toward a cashless, digitally connected economy.

**Increased transaction volumes by 76% compared to 2024**

**Launched the AlFursan loyalty platform in partnership with Saudia Airlines**

