



AFCM
ARAB FEDERATION OF
CAPITAL MARKETS



MANIFEST
Executive Consultancy

Fintech and Its Transformative Impact Importance of Getting Ready for the Future of Finance

Date: 23rd June

Event: Free webinar



Günsel Topbas

Finance Executive | Entrepreneur | Advisor
| Adjunct Faculty | Digital Transformation |
Blockchain & AI | Tokenisation | Digital
Asset Custody | Alternative Investments |
Sustainability | Green Finance





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Objective:

This webinar session is designed to empower AFCM members with actionable insights into how Fintech is transforming capital markets and to provide guidance for digital transformation in order to survive and thrive in a fundamentally changing market landscape. By exploring cutting-edge technologies such as AI, blockchain, and cloud computing, as well as their applications in payments, wealth management, green finance, digital assets and tokenization of real world assets, the program will equip participants with the knowledge needed to drive innovation.

Attendees will gain a strategic understanding of how Fintech is reshaping products, services, and market dynamics while addressing key challenges like investor protection, issuer expectations, and regulatory compliance. With a focus on practical frameworks and forward-looking strategies, the training aims to enable AFCM members to prepare for, innovate and lead the digital transformation, aligning with the federation's mission to create a transparent, advanced, and inclusive financial ecosystem across the Arab capital markets.

Contents:

Introduction to Fintech and The Essence of Digital Maturity

- Enabling and Disruptive Financial Technologies
 - APIs, Cloud, Artificial Intelligence & Machine Learning, DLT / Blockchain
- Specialized Use Areas of Fintech
 - Payments, Wealth Management, Sustainability & GreenFinance, Digital Assets and Tokenization
- Digital Maturity for Institutions



Fintech Re-Shaping the Financial Markets Landscape

- **New Products & Services: Enabled by Fintech**
 - AI & ML powered functionalities and services
 - DLT / Blockchain enabled products and services:
 - CryptoCurrencies, StableCoins, CBDCs
 - Digitally Native Assets
 - Tokenization of RWAs
 - Benefits & Challenges
- **Investor Demands: Institutional & Retail, Enhanced Yields, Safety & Protection**
- **Issuer Expectations: Liquidity & Broader Investor Base, Reduced Costs**

Important Role of the Key Parties to Drive the Digital Transformation

- **Financial Service Providers:**
 - New Intermediaries and Disrupters
 - Traditional Financial Intermediaries
- **Market Infrastructures:**
 - Exchanges
 - CSDs & Clearing Houses
- **Regulators**
 - Central Banks
 - Financial Markets Authorities
 - Ministries of Finance



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Broad RoadMap for Digital Transformation

Fintech Literacy & Inclusion of Staff Strategic

Executive Vision for Innovation Technology

Implementation

- Legacy & New Digital Systems
- Conventional & Digital Assets
- Embedding Artificial Intelligence and Machine Learning
- Operational Efficiency and Cost
- Data Management and CyberSecurity
- Compliance and Regulatory Aspects
- Risk Management
- Future Trends and Scalability



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Course instructor



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Günsel Topbas brings over two decades of executive management experience in Middle East and Africa (MEA) capital markets, specializing in securities services, financial technologies, and digital transformation.

As Co-Founder and Fintech Practice Lead of Manifest Executive Consultancy, a boutique firm in Dubai, he advises financial institutions and market infrastructure organizations on post-trade transformation, digital assets, and green finance.

Previously, he spent over 20 years at Citibank, most recently as Managing Director and Regional Head of Custody for the MEA region, based in Dubai DIFC, overseeing the business across 14 countries. Earlier, he led the International Department at Takasbank, Borsa Istanbul's post-trade market infrastructure institution.

A recognized thought leader and frequent speaker at major industry forums, Günsel focuses on AI and blockchain applications in financial services, asset tokenization, and fintech-driven sustainability and green finance initiatives.

In addition to his professional experience, he is actively engaged in fintech education, delivering training sessions and coaching executives on industry competencies. He also lectures on Alternative Investments at the American University of Sharjah and serves on the Digital Assets Working Group of the MENA Fintech Association.

He holds a PhD in Corporate Finance, MSc degrees in International Banking & Finance and Money & Banking, and a BSc in Computer Engineering, graduating as valedictorian.



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