

## **FRA and e-Finance Launch the First Integrated Digital Payments Network for the Non-Banking Financial Sector**

**Cairo – Jan 05, 2026:** As part of the state’s digital transformation strategy and efforts to enhance the efficiency of regulatory and supervisory services, the Financial Regulatory Authority (FRA), in strategic partnership with e-Finance, announced the launch of the first integrated digital payments network in the history of Egypt’s non-banking financial sector. The platform serves as a unified electronic infrastructure enabling the secure and efficient digital settlement of all fees and charges related to the Authority’s services.

The digital payments network aims to facilitate interactions between entities operating in non-banking financial activities and the services provided by the FRA, contributing to faster business cycles, reduced reliance on paper-based procedures, improved institutional efficiency, and strengthened governance, transparency, and market discipline.

Dr. Mohamed Farid, Chairman of the Financial Regulatory Authority, stated that the launch of the digital payments network comes as part of the implementation of Egypt’s comprehensive digital transformation agenda, which represents a key pillar for supporting economic growth, enhancing market efficiency, and improving the investment climate, in line with the leadership’s vision of building a competitive, technology-driven economy.

He added that the platform represents a practical application of the Smart Regulation concept, enabling regulated entities to register electronically, view outstanding financial obligations in real time, settle payments through secure electronic channels, and track transaction histories—significantly reducing processing time while enhancing transparency and institutional discipline.

Dr. Farid emphasized that data protection and transaction stability are top priorities for the Authority, noting that the digital network provides a secure and reliable operating environment that supports investor confidence and enhances the efficiency of non-banking financial markets.

For his part, Mr. Ibrahim Sarhan, Chairman of e-Finance, stated that this partnership represents a pivotal strategic milestone in the company’s growth trajectory and a structured, scalable entry into the non-banking financial sector, one of the fastest-growing and most diversified segments of the financial system. He explained that the digital payments network goes beyond being an operational solution, serving as a core

digital financial infrastructure that can be built upon to deliver value-added services. It also opens broader horizons for cooperation with the FRA to develop larger and more integrated digital services serving market participants and regulated companies, enhancing transaction efficiency, improving user experience, unlocking sustainable growth opportunities, maximizing returns on e-Finance's investments in technology and national digital infrastructure, and reinforcing the company's role as a strategic partner to the state in advancing financial markets and nationwide digital transformation.

The platform enables supervised entities to complete electronic registration, create authorized user accounts, access FRA services, review payable financial claims, settle obligations electronically through approved banking channels, and monitor financial operations and payment histories.

The network has been developed in accordance with the highest cybersecurity and data-protection standards, incorporating multi-layer verification mechanisms to ensure transaction integrity and data accuracy, while providing a secure and seamless user experience.

The Financial Regulatory Authority affirms that the launch of the digital payments network marks a qualitative shift in the development of the technological infrastructure of regulatory services, reflecting its commitment—together with e-Finance—to adopting advanced digital solutions that enhance the competitiveness of non-banking financial markets and support the state's vision of building an integrated and sustainable