

For Immediate Release

LEAN TECHNOLOGIES AND ZIINA DELIVER THE UAE'S FIRST LIVE CUSTOMER-INITIATED OPEN FINANCE PAYMENT

Dubai, UAE, 14 January 2026: [Lean Technologies](#), the MENA region's leading financial infrastructure provider, and [Ziina](#), the UAE's homegrown consumer and business payments platform, announce the launch of the country's first live customer-initiated Open Finance payment experience under the Central Bank of the UAE's (CBUAE) Open Finance framework.

With this launch, Ziina, a licensed financial institution (LFI) through its Stored Value Facility (SVF) authorization, becomes the first entity in the UAE to execute live Open Finance payments initiated by customers. Ziina app users can now complete instant, account-to-account bank payments through regulated Open Finance APIs that connect directly to their bank accounts, giving them a faster, more transparent and secure way to move money without switching channels or relying on manual transfers.

Lean provides the regulated Open Finance infrastructure underpinning the experience, including secure connectivity, compliant payment initiation and enterprise-grade resilience. Ziina delivers the customer experience, designing a payment flow that reflects how UAE consumers expect money to move - instantly, predictably and with full trust in the underlying rails.

The launch marks the transition of Open Finance in the UAE from technical readiness to real-world application. It demonstrates that regulated API connectivity can support reliable, production-grade payment flows. The UAE's Open Finance Regulation, together with Nebras, the national Open Finance platform, and Al Tareq, the Central Bank's API framework, establishes the technical and regulatory foundation for secure connectivity, enabling licensed API providers to deliver secure, consent-based services and supporting greater innovation, competition and customer choice.

Faisal Toukan, Co-founder and CEO of Ziina stated:

"Delivering the UAE's first customer-initiated Open Finance payment marks an important step for the country's financial ecosystem. Regulated, API-driven payments, now operating at production scale, are beginning to influence expectations around speed, transparency and trust. Enabling customers to complete a bank payment directly inside the Ziina app through Open Finance reflects how forward-thinking policy can shape everyday financial behaviour. We are proud to partner with Lean Technologies to bring the vision to life."

Hisham Al-Falih, CEO of Lean Technologies commented:

"Seeing Open Finance payments live in the UAE is a meaningful moment for the market. This milestone reflects the Central Bank's vision for modern, secure financial infrastructure and shows what becomes possible when strong connectivity meets thoughtful product execution. Ziina has been an exceptional partner, and we are proud to enable the country's first live Open Finance payment experience."

Lean has played a foundational role in building Open Finance infrastructure across the UAE, working with regulators, banks and fintechs to enable secure, scalable payment and data connectivity aligned with the Central Bank's Financial Infrastructure Transformation programme. Its platform has been tested across production-grade use cases and is designed to support national-scale adoption.

Ziina's role in this milestone reflects its broader contribution to the UAE's financial landscape. The company has built a unified payments platform used by consumers and SMEs across the country, integrating account transfers, card acceptance, invoicing and everyday payment experiences into a single interface. By introducing the first customer-initiated Open Finance payment in the UAE, Ziina is extending that foundation and demonstrating how regulated connectivity can translate into simple, reliable interactions that meet the expectations of users in a rapidly digitising economy.

-ENDS-

Notes to Editors

About Lean Technologies

Lean Technologies is the leading financial infrastructure provider in the MENA region, empowering businesses to access financial data and initiate payments through a single, secure platform. Since its founding in 2019, Lean has supported more than 350 companies, processed over \$4 billion in transaction volume, connected upwards of 2 million accounts, and facilitated more than 3 million account verifications. For more information, visit www.leantech.me

About Ziina

Ziina is a UAE-based licensed fintech platform founded in 2020 by Faisal Toukan, Sarah Toukan and Talal Toukan. Built for consumers and businesses alike, Ziina provides a fast and secure way to spend, receive, and manage money. Its mission is to enable financial freedom for every person in the Arab World.

Ziina combines award-winning design with products that support everyday financial needs, including instant transfers, customizable payment links, QR code payments, Tap to Pay on iPhone and Android, and the Ziina Card available through Apple Pay and Google Pay. Its curated lifestyle membership program, Ziina Violet, offers benefits from the UAE's most loved brands and zero currency fees on global spends with the Ziina card.

Licensed by the Central Bank of the UAE, Ziina is committed to transparency, offering its services without initiation fees or hidden charges. With its user-friendly interface and growing ecosystem, Ziina serves as a trusted financial partner to over 260,000 businesses and consumers in the UAE. More information at ziina.com