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CUSTOMER VALUE LEADER

Maximizing the Price/Performance ROI for Customers

*RECOGNIZED FOR BEST PRACTICES IN THE
MIDDLE EASTERN FDP INDUSTRY*

Table of Contents

<i>Best Practices Criteria for World-class Performance</i>	3
The Transformation of the FDP Industry	3
Prioritizing operational efficiency to support customer success	5
Consultative and value-driven approach drives new customer acquisition	5
Purpose built and unified solution enhances value to customers	6
Continuous customer value with end-to-end engagement	6
Leveraging thought leadership to build brand equity	7
<i>Conclusion</i>	8
<i>What You Need to Know about the Customer Value Leadership Recognition</i>	9
Best Practices Recognition Analysis	9
Business Impact	9
Customer Impact	9
<i>Best Practices Recognition Analytics Methodology</i>	10
Inspire the World to Support True Leaders	10
<i>About Frost & Sullivan</i>	11
The Growth Pipeline Generator™	11
The Innovation Generator™	11

Best Practices Criteria for World-class Performance

Frost & Sullivan applies a rigorous analytical process to evaluate multiple nominees for each recognition category before determining the final recognition recipient. The process involves a detailed evaluation of best practices criteria across two dimensions for each nominated company. Mozn excels in many of the criteria in the FDP space.

RECOGNITION CRITERIA	
<i>Business Impact</i>	<i>Customer Impact</i>
Financial Performance	Price/Performance Value
Customer Acquisition	Customer Purchase Experience
Operational Efficiency	Customer Ownership Experience
Growth Potential	Customer Service Experience
Human Capital	Brand Equity

The Transformation of the FDP Industry

The global consumption of digital products and services has surged in recent years, leading to increase in security risk as malicious actors exploit access to the larger fraud landscape and identify more vulnerabilities. This trend has driven the adoption of fraud detection and prevention (FDP) solutions across various industries and enterprises of different sizes. According to Frost & Sullivan's latest report on the FDP industry, market growth is driven by the increasing use of advanced AI by fraudsters, the widespread adoption of AI-enabled FDP solutions by businesses, and efforts by governments and regulators to implement more effective anti-fraud measures. While fraud impacts everyone, the adoption of FDP solutions varies across regions, with North America and Europe at the forefront, followed by Asia Pacific. Latin America, the Middle East, and Africa are trailing but showing significant progress in FDP solution adoption.

The rise of digital transformation in the Middle East has made the region more susceptible to sophisticated fraud. Deepfake fraud and document forgery are emerging issues, with notable increases in counterfeit ID documents. Countries in the region such as the United Arab Emirates (UAE), Saudi Arabia, and Qatar have implemented comprehensive regulatory frameworks comprising anti-money laundering (AML) and countering the financing of terrorism (CFT) legislation to prevent fraud, money laundering, and financial crime, reflecting both international standards and region-specific risks. In support, the Central Bank of the UAE (CBUAE) has introduced enhanced AML controls for payment processors, digital banks, and virtual asset service providers (VASPs), including wallet verification and blockchain forensics. Similarly, The Saudi

Central Bank enforces fraud prevention standards that require organizations to implement and periodically review controls for both internal and external fraud, conduct fraud risk assessments, and maintain systems such as identity and access management, multi-factor authentication, and transaction limits.

Most countries in the region are members of the Financial Action Task Force (FATF) or its regional body, the Middle East and North Africa Financial Action Task Force (MENAFATF). They align their regulations with global best practices while adapting them to local risks and business environments. Companies must manage local regulations while adhering to global standards, which adds complexity to compliance operations and fraud detection necessitating real-time, automated monitoring systems. Digital ID systems are governed by stringent data protection and privacy laws, such as the UAE's Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data, which dictates how personal and biometric data can be stored and processed. The UAE's National Strategy for AI 2031 includes measures to ensure the legal and ethical deployment of artificial intelligence, focusing on consumer safety and compliance. Banks and fintech companies are encouraged to deploy AI-powered fraud detection, behavioral biometrics, and real-time monitoring systems to combat synthetic identity fraud and deepfake-enabled fraud.

Financial institutions in the Middle East handle a high volume of transactions due to the increase in cross-border payments, remittances, and e-commerce. Fraud trends in the region reflect global trends, and social engineering attacks—including authorized push payment (APP) fraud, and brand impersonation—are surging. Although the region lags global average in terms of FDP adoption, the focus on fraud prevention, AML, and KYC compliance is increasing. Key countries like the KSA and the UAE are leading the change in adopting more robust fraud prevention strategies. The focus is on integrating real-time detection technologies and AI-driven fraud prevention solutions. During the research it was evident that while most global providers have a presence in the region, it is usually a small part of their overall business.

“FOCAL by Mozn (getfocal.ai) provides an AI-powered suite encompassing fraud prevention, AML compliance, and customer due diligence. It aids businesses and governments in addressing regulatory challenges and preventing sophisticated fraud schemes in the middle east region. FOCAL's real-time, AI-driven compliance and fraud prevention solutions, are especially relevant for the evolving financial services sector.”

**- Deepali Sathe,
Senior Industry Analyst**

The unique requirements and business scenarios such as the prevalence of Islamic banking, highly diverse, expatriate-heavy, and multilingual consumer base in the middle east make it imperative for global providers to partner with local companies to expand their reach. It is not often that a local vendor develops its own products and technology capable of competing with the best in the industry. Following best practices and developing competitive FDP products, Mozn stands out as a local provider with deep expertise in the prevalent business scenario. The inherent knowledge enables it to offer immense customer value with products and services customized for companies in the MENA region.

Founded in 2017, Mozn is a technology company that harnesses artificial intelligence (AI) across its product and service portfolio. Mozn's core offering includes FOCAL, an end-to-end Fraud Prevention and AML Compliance platform, and OSOS, the leading Arabic Gen AI platform. Mozn is expanding beyond the

MENA region and globally with its Saudi tech, and onboarding customers from different parts of the world. FOCAL by Mozn (getfocal.ai) provides an AI-powered suite encompassing fraud prevention, anti- money laundering (AML) compliance, and customer due diligence. It aids businesses and governments in addressing regulatory challenges and preventing sophisticated fraud schemes across the MENA region. FOCAL's real-time, AI-driven compliance and fraud prevention solutions are especially relevant for the evolving financial services sector. In addition to its AI-driven capabilities, the solution supports a seamless customer experience, reducing manual intervention and lowering fraud prevention and compliance expenses for organizations and government entities.

Prioritizing operational efficiency to support customer success

One of the biggest challenges that customers face is lack of alignment of vendor capabilities with their requirements, and the long implementation cycles that can take many months to deliver and bear effective results. FOCAL prioritizes operational efficiency to enable customer success by optimizing its infrastructure, internal processes, and product delivery. This results in faster deployments, lower maintenance overhead for clients, and continuous real-time system performance, including during high transaction loads. This reduces operational risk for customers and shortens time-to-impact when responding to fraud patterns or regulatory requirements. The architecture – built for real-time processing, low-latency decisioning, and modular expansion – allows customers to achieve scalability without performance degradation. Moreover, the automation of traditionally manual compliance tasks (e.g., audit reporting, and typology risk mapping), significantly lowers clients' internal compliance costs while improving their agility and responsiveness. Examples of FOCAL's efforts to improve operational efficiency include:

- Agentic AI for streamlined financial crime case resolution, including automating data collection from cases and customer sources, highlighting critical cases for immediate attention, recommending actions & providing summaries to support faster decisions, and generating SAR/STR reports when needed.
- An AI-driven tuning assistant that analyzes alert patterns and recommends precision-focused rule adjustments, cutting unnecessary alerts by up to 45% within the first quarter of deployment.
- A real-Time Risk Insights Engine, which is a streaming risk evaluation module capable of scoring thousands of transactions per second without batch delays, enabling faster fraud interdiction and compliance.

Aligning its product evolution with real-world customer challenges – such as reducing alert fatigue, improving regulatory readiness, and integrating region-specific typologies – has strengthened its reputation as a trusted compliance intelligence partner, leading to high referral rates and lowering acquisition costs, enhancing its growth potential significantly.

Consultative and value-driven approach drives new customer acquisition

FOCAL's customer acquisition strategy is built around a consultative, value-driven approach rather than a transactional sales model. The approach has translated into improved conversion rates, faster deployment and deeper customer loyalty – all of which have had a direct impact on its growth. FOCAL's revenue grew over 6x from 2022 to 2024, driven by new clients and increased module adoption by existing

clients. It also achieved more than 155% net revenue retention rate, and a 65% multi-product adoption rate across the customer base within the first 12 months, which enhanced margins and deepened client relationships. Client referrals fuel organic growth, accounting for 40% of new client acquisitions. Additionally, Mozn's consultative approach has shortened decision cycles.

To promote customer value at the heart of its culture, every team is aligned to deliver measurable client outcomes. To foster a sense of ownership and accountability, teams engage directly with clients and respond directly to their requirements to enhance operational and compliance performance. Success is measured by real-world impact, such as reduced risk, improved efficiency, and stronger audit readiness for customers. FOCAL's leadership maintains clear, transparent communication through monthly town halls, sprint kickoffs, and real-time internal channels. Strategic goals are tied directly to customer outcomes, and teams are regularly shown how their work impacts client success. This consistent, mission-driven communication ensures everyone remains aligned with the vision of driving tangible and lasting value for customers. These initiatives are comparable to the best practices adopted by vendors globally and will contribute to building a competitive advantage.

Purpose built and unified solution enhances value to customers

With FOCAL, customers can access a solution purpose built for each market they operate in such as the MENA region. Its unified platform is designed to lower the total cost of ownership (TCO) by removing the need for multiple vendors in areas such as fraud, AML, device profiling, and customer due diligence. Mozn's value proposition of real-time prevention of financial crime and fraud by integrating device fingerprinting, AML monitoring, risk scoring, fraud rule evaluation, sanctions screening, and financial crime analytics into a unified framework, shortens investigation cycles and enhances detection quality. The compliance team's focus on false positives and financial crime detection reduces by up to 67%, thereby enhancing employee efficiency. The modular design allows clients to gradually scale adoption, optimizing ROI per module. FOCAL also provides managed services, enabling customers to focus on their core business. For instance, FOCAL helped a leading Saudi-based Islamic bank to improve the efficiency of its anti-fraud operations team and curb financial losses caused by money mules and scams. The bank was able to arrest the surge in fraudulent activities with rule optimization and improved its regulatory reporting. The benefits included 45% reduction in money mules, a 67% reduction in false positives, and decreased case resolution time from 72 to 12 hours.

Continuous customer value with end-to-end engagement

When customers look for vendor solutions that fit organizational requirements, they assign importance to their overall experience before making the final decision. The presence of a dedicated team or representative, focus on seamless transitioning, ability to understand IT and security stack to customize the solution are some of the other criteria that influence the purchase. Mozn has adopted many global best practices to enhance customer lifecycle experience. To ensure a seamless customer experience, subject matter experts are engaged from the discovery stage through to assessment, deployment, and integration. These experts specialize in fraud, AML, and compliance and understand the regulatory and operational requirements of the MENA region. Beginning with discovery workshops, the company conducts compliance needs assessments and risk discovery sessions to tailor solutions to the client's operational realities. Customers gain hands-on experience with the platform during the evaluation phase,

allowing them to explore its capabilities in real-world scenarios prior to making a purchasing decision. Onboarding with predefined customer KPIs ensures the first 90 days deliver measurable outcomes. Post sale, customers have the option to engage the managed services team for ongoing support, training, rule optimization, and performance tuning, for continuous value delivery via lifecycle value programs. This high-touch, expertise-driven service model and framework blends real-time support with proactive consulting that includes quarterly threat landscape briefings, automated tuning recommendations, and customized typology alerts tailored to each client's sector and geography. The open platform architecture and intuitive configuration tools empower customers to independently configure and optimize their environment. Additionally, Mozn offers fully managed fraud and AML compliance services, allowing clients to focus on their core operations while maintaining control over compliance and fraud prevention strategies.

Mozn maintains a rapid feedback-to-roadmap integration cycle, prioritizing customer-driven enhancements in product development. This co-creation model fosters client investment in the platform's growth and strengthens their long-term connection to the Mozn brand, elevating its status to that of a strategic partner. The company recently announced the addition of Agentic AI to its flagship FOCAL platform. This new solution component leverages machine learning to streamline investigations, reveal hidden patterns, and deliver explainable insights to accelerate decision-making.

Leveraging thought leadership to build brand equity

FOCAL builds brand equity by positioning itself not just as a technology provider, but as a thought leader and trusted compliance partner in the region. Other efforts include:

- Hosting events including the FOCAL Compliance Leadership Majlis consisting of CCOs of top banks from the MENA region, sharing regional threat intelligence reports and compliance best practice guides, and collaborating with regulators and industry bodies on shaping future-ready compliance frameworks.
- Reinforcing brand promise of intuitive, analyst-friendly interfaces, Arabic/Latin language support through proprietary NLP module, and demonstrable results in reducing operational burden and enhancing regulatory readiness with FOCAL's product design.
- Using FOCAL Point to serve as a dedicated center and ecosystem for banks, fintechs, insurers, government entities, industry experts, and leading data scientists. Launched in January 2025, the goal of FOCAL Point is to uncover and prevent emerging patterns in fraud, financial crime, and money laundering while enabling collaboration and knowledge sharing. This consortium will help organizations stay ahead of the evolving risks and build more resilient systems. Mozn's partnerships with top-tier law and audit firms will deliver fully integrated end-to-end compliance solutions.

At every touchpoint—product, support, events, and public communications—the company doubles down on core brand values of innovation, reliability, regional expertise, and partnership. The brand's strength has enabled rapid entry into high-value, heavily regulated sectors such as digital banks, telcos, and government payments.

Conclusion

Mozn's FOCAL end-to-end fraud prevention and AML compliance platform is a solution that has been purpose-built for the MENA region. Helping businesses and governments tackle regulatory challenges and fraud, the platform ensures real-time compliance and fraud prevention, enhances customer experience, and reduces manual intervention, cutting costs for organizations and government entities in the region. Its high-touch, expertise-driven service model and framework blends real-time support with proactive consulting to each client's sector and geography. With its strong overall performance, Mozn earns Frost & Sullivan's 2025 Customer Value Leadership Recognition in the Middle East FDP industry.

What You Need to Know about the Customer Value Leadership Recognition

Frost & Sullivan's Customer Value Leadership Recognition is its top honor and recognizes the market participant that exemplifies visionary innovation, market-leading performance, and unmatched customer care.

Best Practices Recognition Analysis

For the Customer Value Leadership Recognition, Frost & Sullivan analysts independently evaluated the criteria listed below.

Business Impact

Financial Performance: Strong overall business performance is achieved in terms of revenue, revenue growth, operating margin, and other key financial metrics

Customer Acquisition: Customer-facing processes support efficient and consistent new customer acquisition while enhancing customer retention

Operational Efficiency: Company staff performs assigned tasks productively, quickly, and to a high-quality standard

Growth Potential: Growth is fostered by a strong customer focus that strengthens the brand and reinforces customer loyalty

Human Capital: Leveraging innovative technology characterizes the company culture, which enhances employee morale and retention

Customer Impact

Price/Performance Value: Products or services offer the best ROI and superior value compared to similar market offerings

Customer Purchase Experience: Purchase experience with minimal friction and high transparency assures customers that they are buying the optimal solution to address both their needs and constraints

Customer Ownership Excellence: Products and solutions evolve continuously in sync with the customers' own growth journeys, engendering pride of ownership and enhanced customer experience

Customer Service Experience: Customer service is readily accessible and stress-free, and delivered with high quality, high availability, and fast response time

Brand Equity: Customers perceive the brand positively and exhibit high brand loyalty, which is regularly measured and confirmed through a high Net Promoter Score®

Best Practices Recognition Analytics Methodology

Inspire the World to Support True Leaders

This long-term process spans 12 months, beginning with the prioritization of the sector. It involves a rigorous approach that includes comprehensive scanning and analytics to identify key best practice trends. A dedicated team of analysts, advisors, coaches, and experts collaborates closely, ensuring thorough review and input. The goal is to maximize the company's long-term value by leveraging unique perspectives to support each Best Practice Recognition and identify meaningful transformation and impact.

VALUE IMPACT			
STEP		WHAT	WHY
1	Opportunity Universe	Identify Sectors with the Greatest Impact on the Global Economy	Value to Economic Development
2	Transformational Model	Analyze Strategic Imperatives That Drive Transformation	Understand and Create a Winning Strategy
3	Ecosystem	Map Critical Value Chains	Comprehensive Community that Shapes the Sector
4	Growth Generator	Data Foundation That Provides Decision Support System	Spark Opportunities and Accelerate Decision-making
5	Growth Opportunities	Identify Opportunities Generated by Companies	Drive the Transformation of the Industry
6	Frost Radar	Benchmark Companies on Future Growth Potential	Identify Most Powerful Companies to Action
7	Best Practices	Identify Companies Achieving Best Practices in All Critical Perspectives	Inspire the World
8	Companies to Action	Tell Your Story to the World (BICEP*)	Ecosystem Community Supporting Future Success

*Board of Directors, Investors, Customers, Employees, Partners

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is fuelled by the Innovation Generator™.

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Key Impacts:

- **Growth Pipeline:** Continuous Flow of Growth Opportunities
- **Growth Strategies:** Proven Best Practices
- **Innovation Culture:** Optimized Customer Experience
- **ROI & Margin:** Implementation Excellence
- **Transformational Growth:** Industry Leadership



the broadest range of innovative growth opportunities, most of which occur at the points of these perspectives.

Analytical Perspectives:

- Megatrend (MT)
- Business Model (BM)
- Technology (TE)
- Industries (IN)
- Customer (CU)
- Geographies (GE)

