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Our Approach to Adopting AI

Building the Bank of the Future



بنك الإمارات دبي الوطني
Emirates NBD



About this report

This report describes Emirates NBD’s approach to adopting Artificial Intelligence at scale, from the foundations behind our AI leadership to the opportunities we are now pursuing. It also outlines how we identify, develop, deploy and manage AI across the bank, and how we are using it to deliver simpler, safer and more personalised banking experiences, as we continue to build a more digital, data-driven and AI-enabled bank for the future.

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“At Emirates NBD, we see AI as a catalyst for creating exceptional experiences for our customers, people and the communities we serve.”

Shayne Nelson

Group Chief Executive Officer
Emirates NBD



Why we are the region's leading AI bank

A message from our Group CEO

Artificial Intelligence is becoming a defining technology for banking, and both the UAE and Emirates NBD are committed to leading from the front.

The UAE has established itself as one of the world's most ambitious AI economies, with a clear national vision to become a **global hub for AI innovation, talent and governance**. As the UAE accelerates this agenda, Emirates NBD is proud to be setting the pace for the banking sector.

We were recently ranked the **most AI-mature bank in the Middle East and Africa by the Evident AI Index for banks**, an independent assessment across 65 indicators and four key pillars: Talent, Innovation, Leadership and Transparency. This recognition reflects years of deliberate investment and our commitment to building one of the region's most advanced AI-enabled banks.

A key reason for this achievement was our strength in talent and workforce readiness. To extend that lead, we are making significant investments in employee development, training and capability building to ensure our people have the skills, tools and confidence to succeed in an AI-enabled future. **Leadership in AI is not achieved through technology alone; it is built through the capability of our people.**

Used well, AI helps us deliver simpler, safer and more personalised experiences for customers, strengthen our fraud and financial crime controls, and make our people more effective. As adoption accelerates, maintaining trust is paramount.

We are investing in AI across customer service, compliance, fraud, collections, software engineering and enterprise productivity — not as isolated experiments, but as part of a broader transformation to build a more **digital, data-driven and AI-enabled bank**.

Our AI journey

From automation to AI-enabled banking

Over the past decade, Emirates NBD has invested in technology, digital capabilities, and advanced analytics to improve customer experiences, strengthen decision-making and increase operational efficiency. Early investments in automation, robotics and virtual assistant capabilities formed part of this foundation.

Our multi-year technology transformation created the cloud, API, data and engineering foundations we needed to support AI at scale. The establishment of the Advanced Analytics Centre of Excellence (AACoE) and School of Data Sciences marked a significant milestone in our AI delivery and talent development.

These capabilities have progressively changed how we serve our customers and operate the bank. Today, AI is embedded as a core enterprise capability. With more than **100 active AI use cases**, Emirates NBD continues to build a more digital, data-driven and AI-enabled bank for the future.



A decade of AI innovation at Emirates NBD

Before 2017

●

Building the foundations for intelligent banking
Emirates NBD's AI journey began before generative AI, with early investments in automation, robotics and intelligent service capabilities that helped digitise operations and improve customer engagement.

2017 – 2020

●

Building AI talent and becoming a data-first bank
Embarked on a multi-year technology and digital transformation to build Emirates NBD's engineering talent pool, modernise its infrastructure, introduce an Agile operating model and create the foundations for a more digital, data-driven, AI-enabled bank. Intelligent automation also expanded across business and support functions, with more than 150 robotics process automation (RPA) bots live across retail, corporate and compliance, helping improve efficiency, speed and control.

2021 – 2022

●

Embedding AI into banking
Established the Advanced Analytics Centre of Excellence (AACoE) and School of Data Sciences, strengthening Emirates NBD's ability to scale analytics, AI use cases and data-driven decision-making. Emirates NBD also expanded its API ecosystem, supporting more open, connected and innovation-led banking capabilities.

2023 – 2024

●

Scaling AI-enabled transformation and regional AI leadership
Accelerated GenAI exploration and fluency across Emirates NBD's business and support functions, opening new opportunities in enterprise productivity, customer engagement, risk, compliance and operations.

2025 – 2026

●

Scaling AI-enabled transformation and regional AI leadership
Scaled advanced analytics and frontier AI adoption across Emirates NBD's customer service, risk, compliance, collections, operations and enterprise productivity use cases. In 2026, Emirates NBD was recognised as the region's leading AI bank, reflecting years of deliberate investment in talent, innovation, digital capability and enterprise-wide AI adoption.

The AI opportunity

Where AI can create the greatest value for our customers, people and the region's financial services sector.



Creating value for our customers, people and the UAE

AI is not new to the financial services sector. For many years, machine learning and advanced analytics have helped financial institutions interpret data, automate processes and support decisions.

The emergence of generative and agentic AI is expanding what is possible, enabling technology to understand natural language, work with unstructured information and support increasingly complex activities.

Banking brings together large volumes of data, important customer relationships and decisions that require high standards of security, resilience and accountability.

The greatest opportunity lies in combining AI with trusted data, established workflows and human expertise to address customer and business needs with greater speed, precision and consistency.

For Emirates NBD, this opportunity builds on years of investment in our people, technology and digital capabilities. These investments provide the foundation to move beyond individual applications and embed AI more broadly across the bank, improving customer outcomes, augmenting human expertise and strengthening business performance.

Our ambition is not to adopt AI for its own sake. It is to use the technology where it can make banking simpler, safer and more personalised, help our people work more effectively and support better-informed decisions.

Beyond the bank, we are also contributing to the talent, capabilities and partnerships supporting the UAE's ambition to lead in AI-enabled financial services.



Enhancing customer experiences through innovation

Creating banking experiences that are more intuitive, responsive, accessible and personalised.



Supporting the UAE's digital economy and AI ecosystem

Developing the skills, partnerships and innovation required to support the UAE's leadership in AI and financial services.



Empowering our people and transforming how work gets done

Augmenting human expertise, improving access to knowledge and creating greater capacity for judgement, innovation and customer relationships.



Strengthening risk, compliance and financial crime controls

Enabling earlier detection, more informed decisions and stronger protection, with accountable humans in control.

The following pages explore each opportunity and how Emirates NBD is adopting it at scale.

“At Emirates NBD, we are using AI to create more personalised, intuitive and seamless banking experiences for our customers.”



Marwan Hadi
Group Head of Retail Banking
and Wealth Management
Emirates NBD

Customer experience

Enhancing customer experiences

AI can make banking more intuitive, responsive and relevant across every customer interaction. At Emirates NBD, we are applying it to customer service, relationship management and onboarding to provide more consistent experiences across our digital, voice, branch and assisted channels.



Proactive and personalised services

Combining AI and data-driven insights helps us anticipate customer needs, identify relevant opportunities and provide more personalised engagement and services. Our personalised engagement capabilities are supported by appropriate consent, privacy, fairness and customer outcome controls.



Safer and more accessible experiences

AI can identify unusual activity, improve scam intervention and make banking services easier to navigate. Machine learning and GenAI are helping us strengthen customer protection and improve accessibility across channels.



Conversational banking

Virtual service agents give customers more natural ways to access information, receive support and complete requests. Our Enterprise Conversational Agent platform grounds interactions in curated knowledge, with guardrails and clear escalation to human support.



Seamless digital journeys

AI-powered document processing and intelligent workflows are already accelerating onboarding and servicing, simplifying processes and helping customers access products and services more easily.

Risk and compliance

Strengthening risk, compliance and financial crime controls

AI can improve the speed, consistency and precision of risk and compliance activities. We are applying these capabilities to improve decisioning and controls across customer due diligence, transaction monitoring, fraud prevention and regulatory intelligence, while retaining human oversight and accountability.



Transaction monitoring and screening

AI can reduce false positives, prioritise alerts and support more efficient investigation of complex activity. Machine-learning-based alerts are already enhancing AML transaction monitoring at Emirates NBD, as we continue to develop capabilities across monitoring, screening and case analysis.



Fraud, scams and cyber defence

AI-enabled analysis of behavioural, transaction, device, network and security patterns strengthens how we prevent and respond to evolving threats.



Customer due diligence

AI supports customer due diligence and risk review by bringing together information from documents, adverse media and connected entities. Using AI, document intelligence, entity resolution and relationship mapping are helping our teams conduct more efficient and informed assessments.



Regulatory and legal intelligence

AI is helping our legal and compliance teams access approved regulatory and legal knowledge more easily and respond faster and more consistently across our markets.

Our people

Empowering our people and transforming how work gets done

People are at the heart of our AI ambition. We are investing in our employees as much as our technology, building an environment where everyone can develop world-class AI skills, work with leading tools, and build the expertise that will define the future of banking.



AI-augmented judgement and knowledge

AI supports employees in navigating policies, procedures, product information and operational instructions faster, supporting better-informed decisions and stronger outcomes.



Developer productivity and engineering quality

AI is enabling a new model of software delivery. Our Emirates NBD Developer Hub helps engineers accelerate coding, testing and deployment, while improving quality and consistency.



Enterprise AI productivity and workforce efficiency

AI assistants are simplifying information retrieval, document analysis, summarisation and routine administrative work. Approved enterprise tools are helping our people work more efficiently and focus more of their time on customers and innovation.



Building AI skills and specialist capabilities

Role-specific AI capabilities help employees apply the technology effectively within their professional context. Structured learning pathways help employees understand opportunities, limitations, safe use, prompt techniques and accountability.

“We are building the banking capabilities our customers, partners and people need to innovate, **grow and compete in an increasingly AI-powered economy.**”

Ahmed AlQassim
Group Head of Wholesale Banking
Emirates NBD



Beyond the bank

Advancing the UAE's AI-enabled financial services ecosystem

AI is reshaping how businesses operate and how financial services are delivered across the UAE. Through our banking capabilities, talent, strategic partnerships and innovation ecosystem, Emirates NBD is helping customers benefit from new technologies while contributing to the UAE's wider AI ambitions.



Customer enablement

AI can help businesses improve productivity, commerce, payments, e-invoicing and financial operations. Through our technology and banking capabilities, we are building innovative solutions that can help SMEs and corporate clients grow in an increasingly AI-enabled economy.



Industry partnerships

Partnerships can accelerate access to advanced AI capabilities, specialist expertise and new ideas. We work with global technology companies, AI organisations and fintechs, while exploring opportunities to contribute to and benefit from open-source ecosystems.



Talent development

Emirates NBD's investment in AI capability goes beyond our own workforce. We are helping build the world-class talent needed to support the UAE's ambition to become a global leader in AI-enabled financial services.



Regulatory collaboration

Collaboration between financial institutions, regulators and industry bodies can support innovation while strengthening standards across the sector. We engage proactively with relevant authorities as AI expectations evolve.



Where we are focused

Our priority AI use cases

At Emirates NBD, we are prioritising AI where it can make banking simpler, safer and more personalised, while improving how we work. Our approach goes beyond individual tools and applications. We are embedding AI as an enterprise capability across the bank to enhance customer and employee experiences, strengthen data-driven decision-making and increase productivity at scale, from how we serve customers and manage risk to how we build, operate and deliver change.

More intelligent customer experiences

AI-powered virtual agents, onboarding, contact centre and relationship manager assistants, enabling faster, more personalised services for customers across digital, voice, branch and assisted channels.

Stronger compliance and protection

AI in compliance, intelligent customer due diligence and next-generation fraud management to help identify risks earlier, improve case prioritisation and strengthen how we protect our customers and the bank.

Smarter decisions and better outcomes

AI solutions across onboarding, credit, collections and risk, supporting better-informed decisions and helping our teams respond more quickly and consistently throughout the customer lifecycle.

Greater enterprise productivity

Enterprise AI assistants, intelligent self-service tools and agentic workflows to simplify knowledge-intensive work and enable our employees to focus on customers, specialist judgement and higher-value activities.



These priorities guide where we are scaling AI across Emirates NBD, while allowing individual use cases to evolve as technology and customer needs change.

How we build, scale and measure AI

The talent, innovation, principles, delivery lifecycle and value framework that help us take AI from opportunity to production at enterprise scale.

“AI transformation is ultimately about people. By investing in AI fluency, we are **building a workforce ready to shape the future of banking.**”



Eman Abdulrazzaq
Group Chief Operating Officer
and Group Chief Human
Resources Officer

Emirates NBD

Talent

Building world-class AI capability in our people

AI tools are only as effective as the people empowered to use them. Emirates NBD has launched a **Group-wide talent transformation focused on AI literacy, embedding structured learning pathways**, hands-on enablement and continuous capability building across the organisation, from senior executives to frontline employees.

Training includes practical exposure to AI tools in daily workflows, curated sessions showcasing real-world applications, and ongoing masterclasses. Domain experts from legal, operations, compliance, wholesale and retail banking participate in live learning sessions led by AI specialists, exploring how to design practical, accurate and high-impact use cases specific to their professional context.

This is also critical for human-in-the-loop integration, ensuring human oversight remains central in regulated and customer-facing processes, building trust, accountability and confidence across the Group.

Our approach is role-based. Employees receive learning aligned to their responsibilities, whether they are using AI in their daily work, framing use cases, assessing risk, supporting customers or building AI-enabled banking solutions.

In 2026, Emirates NBD accelerated this transformation through the **Emirates NBD AI Academy**, a dedicated learning hub

ROLE	FOCUS
All Employees	AI literacy and safe-use guidance
Leaders	Responsible AI decision-making
Technologists	AI/ML engineering, data analytics, evaluation and security
Risk Teams	AI risk and control assessment
Product	Use-case framing and outcome monitoring
Frontline	Customer service augmentation

that supports every stage of AI capability, from awareness and data literacy to prompt engineering, AI governance and advanced AI concepts. This builds on long-term investment in future skills, including the **School of Data Sciences, AI Skills Benchmark Framework, Get Future Ready, executive AI programmes, communities of practice, hackathons and AI clinics.**

A key partner in this effort is the **Dubai Future Foundation's One Million Promoters initiative**, which is helping our people build practical prompt engineering skills and confidence with generative AI tools. **Our investment in AI talent supports the UAE's ambition to build one of the most AI-capable financial services workforces in the world.**



Innovation

Pioneering AI-enabled banking in the UAE and beyond

Innovation at Emirates NBD brings together in-house engineering capability, fintech and technology partnerships, strategic investment and research to identify and develop technologies that can create meaningful value for customers and the bank.

Partnerships are central to this approach. We work with fintech companies, global technology organisations, government entities, universities and other ecosystem partners to identify, test and implement new capabilities. From proof-of-value engagements and strategic collaborations to long-term partnerships and venture investment, our focus is on accelerating innovation, de-risking adoption and helping successful solutions progress towards enterprise scale.

**AI-enabled developer capabilities**

Our Emirates NBD Developer Hub is one integrated engineering ecosystem, giving engineers access to reusable components, APIs, standards and AI-enabled tools across the software delivery lifecycle, helping our agile squads build innovative banking solutions faster and more consistently.

**Fintech and technology partnerships**

We work with fintechs and global technology partners to identify, test and implement technologies that can improve customer experiences, increase efficiency and accelerate digital transformation.

**Strategic investment and venture capital**

Established in 2023, the Emirates NBD Innovation Fund is the Group's strategic Corporate Venture Capital arm. It invests in companies with strategic relevance to Emirates NBD spanning fintech, banking technology and enterprise technology.

**Research, talent and ecosystem development**

We collaborate with government entities, leading universities and research institutions to explore emerging technologies, develop future-ready talent and support national innovation priorities. Through our National Digital Talent Incubator (NDTI), we also support the next generation of UAE fintech entrepreneurs, helping promising ideas develop into scalable businesses that contribute to the UAE's innovation economy.

“At Emirates NBD, AI is a core capability embedded in how we operate, and our focus is on scaling it responsibly to create smarter, simpler and more human banking experiences.”



Neeraj Makin
Group Head of Strategy,
Analytics and Venture Capital
Emirates NBD

Transparency

Our AI principles

How we design, develop, use and monitor Artificial Intelligence

AI helps make everyday banking simpler, safer and more responsive to our customers' needs. These eight principles guide every AI initiative across Emirates NBD. They apply throughout the AI lifecycle, including systems developed by us or provided by our partners.

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|---|---|
| <p>1 Accountability & Human Oversight
Every AI system has an accountable human owner. People, not algorithms, remain in charge, with oversight matched to the potential impact of each decision.</p> | <p>5 Lawful & Purposeful Use
Every use of AI has a legitimate, approved purpose and complies with applicable laws, regulations and our own policies. AI is used only within the scope for which it was approved.</p> |
| <p>2 Fairness & Consumer Protection
Our AI is designed to treat customers fairly. We work to prevent discrimination, bias, manipulation and unsuitable targeting.</p> | <p>6 Safety, Security & Resilience
Our AI systems are built to be reliable and secure against error, misuse and attack. When something fails, systems fall back safely so customers can continue to bank with confidence.</p> |
| <p>3 Privacy & Data Stewardship
The data used by our AI is accurate, relevant and appropriately protected throughout its lifecycle. Personal data is processed only as permitted and never used beyond its intended purpose.</p> | <p>7 Proportionate Control
The greater the potential impact of an AI system, the stronger the controls around it. Governance is concentrated where the risk to customers and society is highest.</p> |
| <p>4 Transparency, Auditability & Traceability
We are clear about when and how AI is used. Decisions are documented so they can be reviewed, audited and, where appropriate, explained or reconstructed to customers, auditors and regulators.</p> | <p>8 Continuous Improvement
We monitor our AI performance and keep improving it – learning from operational data, feedback, market developments, complaints, incidents and changes in technology, regulations and customer expectations.</p> |

A note on sustainability

AI has an environmental footprint, from the compute behind large models to the data that supports them. We consider this as part of our broader approach to technology and sustainability as we continue to scale AI across the Group.

A living framework

As AI evolves, so does our understanding of how best to use it. These principles reflect our approach today. We will keep refining them as the technology matures, as our own capabilities grow, and as expectations change.

Our AI delivery lifecycle

How we take every AI idea from concept to bank-grade production

Every AI use case at Emirates NBD follows a structured path from idea to production, while ensuring business outcomes, architecture, security, compliance and engineering operations are considered at every stage.

Our five-stage lifecycle takes AI ideas from initial concept through incubation, pilot, production and ongoing operation, with readiness gates determining when a solution is ready to progress.

Five Stages

Stage 1

Discover and onboard

We frame the problem, screen the risk, and establish the foundations.

Business outcomes A clear problem statement with measurable success criteria, owned by an accountable business sponsor.	Architecture, security, and compliance A policy, privacy, and data-classification screen, with the idea mapped to the regulatory and Group standards that apply.	Engineering operations Data scoping and a technical spike on the Leap AI Platform, with the environment provisioned through the Developer Portal.
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Gate 1 Feasibility A use case advances once the value case, data availability and classification, and an initial risk screen are confirmed.

Stage 2

Incubate (Proof of Concept)

We prove the value and set a baseline for the controls.

Business outcomes A performance baseline, agreed performance measures, and an identified pilot group.	Architecture, security, and compliance A risk-tiered control baseline and an evaluation plan covering grounding, safety and bias.	Engineering operations Built on the Leap SDK using approved, secure patterns, with every model accessed through the Agent Gateway.
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Gate 2 Pilot-ready A use case passes when evaluation results clear the agreed threshold, required security and privacy approvals are in place and a pilot plan is ready.
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Stage 3

Pilot

We move to a controlled rollout with real users and real telemetry.

Business outcomes A controlled release to the pilot group, with adoption and impact tracked throughout.	Architecture, security, and compliance A targeted design review for higher-risk or novel patterns, with human-in-the-loop oversight wherever needed.	Engineering operations Observability on by default, supported by a runbook and a tested rollback plan.
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Gate 3 Production-ready A use case passes when it meets its performance targets, the residual risk has been formally accepted, and a support model is defined.
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Stage 4

Production and adoption

We launch, scale, and embed the solution in the business.

Business outcomes

Scale-up to the target users, supported by adoption activity and hypercare through the early stages of production.

Architecture, security, and compliance

Go-live controls verified in the live environment, with clear incident and escalation paths.

Engineering operations

Least-privilege access, with performance and cost tuned as usage grows.

Gate 4

Scale

A use case passes when it meets its targets, its required controls are in place, and continuous evaluation is live.

Stage 5

Operate and evolve

The solution settles into steady-state operations under continuous governance.

Business outcomes

Benefits tracked and outcomes evaluated over time.

Architecture, security, and compliance

Periodic risk reviews, model drift monitoring, and time-bound management of any exceptions.

Engineering operations

Cost and latency monitored and optimised, model refreshes planned and clear retirement criteria established.

Safeguards engineered into the platform

AI solutions developed through our enterprise AI engineering environment use the Emirates NBD Leap AI Platform, providing standard patterns, controls and observability for secure and consistent deployment.



Data residency and privacy

Data residency and privacy by design, enforced at the platform layer.



Portability

A provider-agnostic architecture that supports flexibility as models and technologies evolve.



Evaluation and security review

Standard evaluation and security review templates for every use case.



Observability and audit

Full observability and audit trails by default on every request.



Guardrails and content safety

Central model access, guardrails, and content safety through the Agent Gateway.



Outcomes

How we measure AI value

Scale matters, but it is not how we ultimately measure AI success. The number of pilots, models or users indicates progress, but AI creates value only when it improves customer outcomes, business performance and employee effectiveness.

We assess both the value AI delivers and our ability to sustain and scale it over time, using the same customer, operational and business outcomes that guide our broader technology and digital transformation.

Value delivered		
	Customer outcomes	How AI makes banking simpler, faster, safer, more accessible and more personalised for our customers.
	Business and operational value	How AI improves productivity, efficiency, revenue opportunities and the capacity of the organisation.
	Employee impact and adoption	How effectively our people use AI, develop relevant capabilities and redirect their time towards higher-value work.
Ability to sustain and scale value		
	Risk and control	How effectively AI operates within our standards for accuracy, fairness, privacy, security and human accountability.
	Enterprise capability and ecosystem	How successfully we scale AI across Emirates NBD while strengthening talent, partnerships and innovation, and contributing to the wider AI ecosystem.
	Technology performance and platform maturity	How reliably and efficiently we can deploy, operate and adapt AI as technologies and models evolve.



AI for Intelligent Banking Experiences and Empowered People

Explore our latest AI case studies,
innovation insights and partnerships at:
emiratesnbd.com/en/innovation



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