MEDIA KIT

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Welcome to the Ziina Media Kit. Here you will find company descriptions, executive bios and headshots, key facts and figures, press releases and media coverage, brand assets and logos. For interview requests and additional information, please contact our public relations team.

Media contact

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COMPANY OVERVIEW

زينة ZIINA

Short description

Founded in 2020 by Faisal Toukan, Sarah Toukan and Talal Toukan, Ziina is a UAE homegrown consumer and business financial platform on a mission to enable financial freedom for every person in the Arab World.

Ziina Payment L.L.C. is licensed by the Central Bank of the UAE as a Stored Value Facility provider, including authorisation to conduct Exchange Business Category IV activities, and holds a Retail Payment Services Category III license.

Ziina has raised a total of US$30.35 million, with its Series A led by US-based Altos Ventures and participation from leading global and regional investors. The company is also backed by Tencent. In 2026, Ziina received the Dubai-it Award for Companies in the Field of Business from HH Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai.

Today, Ziina serves more than 500,000 consumers and businesses annually in the UAE, with annualized transaction volume exceeding $1.5 billion.

More information at ziina.com.

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Extended description

Founded in 2020 by Faisal Toukan, Sarah Toukan and Talal Toukan, Ziina is a UAE homegrown consumer and business financial platform building towards financial freedom for every person in the Arab World.

Designed around the needs of consumers and businesses, Ziina brings together financial products that make it easier to spend, receive, move and manage money. Its growing product ecosystem includes instant transfers, customizable payment links, QR code payments, Tap to Pay on iPhone and Android, the Ziina Card, available through Apple Pay and Google Pay, and Ziina Violet, a curated lifestyle membership offering benefits from UAE brands and zero foreign currency fees on global card spends.

Ziina Payment L.L.C. is licensed by the Central Bank of the UAE as a Stored Value Facility provider, including authorisation to conduct Exchange Business Category IV activities, and holds a Retail Payment Services Category III license. These regulatory approvals make Ziina the first homegrown UAE fintech to hold all three, enabling it to offer a broader range of regulated financial services to consumers and businesses.

Ziina has raised a total of US$30.35 million. Series A in September 2024 was led by US-based Altos Ventures and participation from Fintech Collective, Avenir Growth, Activant Capital, Y Combinator, FJ Labs, MEVP and Jabbar Internet Group. This global and regional investor backing supports Ziina's continued growth and product development.

In 2026, Ziina received the Dubai-it Award for Companies in the Field of Business from HH Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai, recognizing its contribution to Dubai's entrepreneurial ecosystem and its growth as a homegrown fintech.

Today, Ziina serves more than 500,000 consumers and businesses annually in the UAE, with annualized transaction volume exceeding $1.5 billion. Through its expanding financial ecosystem, Ziina continues to build world-class financial products in the region, shaped by the needs and ambitions of the Arab world.

More information at ziina.com.

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KEY FACTS & FIGURES

زينة ZIINA

Founded	Headquarters	Business category	Website
2020	Dubai, UAE	Financial services platform	ziina.com

At a glance

Annual users (consumer + business accounts)	500,000
Business owners on the Ziina platform	290,000+
Monthly active users (MAU)	100,000+
Annualized transaction volume processed	$1.5 billion+
Funding raised	US$30.35 million
Full-time employees	80
Nationalities	35

Licensing

Ziina Payment L.L.C. is licensed by the Central Bank of the UAE:

Stored Value Facility (SVF) provider	2024
Exchange Business Category IV	2026
Retail Payment Services Category III	2026

Products & services

Consumer products

- Peer-to-peer digital wallet
- Instant transfers
- Bill splitting

Business products

- Payment gateway
- Tap to Pay
- QR codes
- Ziina business card powered by Visa
- Payment links
- Multicurrency payments acceptance

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Faisal Toukan

Co-Founder & CEO

Short bio

Faisal Toukan is the Co-Founder and CEO of Ziina (YC W21), a UAE homegrown consumer and business financial platform founded in 2020. Under his leadership, Ziina has raised a total of US$30.35 million, secured three Central Bank of the UAE regulatory authorizations and grown to serve more than 500,000 customers, with annualized transaction volume exceeding $1.5 billion.

Before Ziina, Faisal co-founded Dunya Labs, a blockchain startup, and began his career at Oracle.

Faisal holds a degree in Economics from Boston College.

Full bio

Faisal Toukan is the Co-Founder and CEO of Ziina (YC W21), a UAE homegrown consumer and business financial platform founded in 2020. On a mission to enable financial freedom for every person in the Arab World, Ziina is building a modern financial services platform shaped around the needs of consumers and businesses across the region.

Faisal leads Ziina's strategic direction, product vision and organizational growth, overseeing the expansion of its consumer and business financial services. Under his leadership, Ziina has grown 4x year on year over the past three years, raised a total of US$30.35 million from leading global and regional investors and established a strong presence in the UAE's digital finance sector.

Ziina has secured three Central Bank of the UAE regulatory authorizations spanning Stored Value Facilities, Retail Payment Services Category III and Exchange Business Category IV, making it the first homegrown UAE fintech to hold all three.

The platform serves more than 500,000 customers, is used by one in 10 UAE SMEs and processes more than $1.5 billion in annualized transaction volume.

In 2026, Ziina received the Dubai-it Award for Companies in the Field of Business from HH Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai.

Faisal's approach to company building is grounded in discipline, execution and product-led growth. Before founding Ziina, he co-founded Dunya Labs, a blockchain startup, and began his career at Oracle.

He holds a degree in Economics from Boston College.

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Sarah Toukan

Co-Founder & Chief Product Officer

Short bio

Sarah Toukan is the Co-Founder and Chief Product Officer of Ziina (YC W21), a UAE homegrown consumer and business financial platform founded in 2020.

She leads product strategy, design and user experience across Ziina's consumer and business platforms, overseeing the development of financial products built around usability, simplicity and performance.

Under her product leadership, Ziina has achieved a 4.8-star App Store rating and received eight international design awards, including the Red Dot Design Award and the UX Design Award.

Sarah holds Bachelor's and Master's degrees in Mechanical Engineering from Stanford University.

Full bio

Sarah Toukan is the Co-Founder and Chief Product Officer of Ziina (YC W21), a UAE homegrown consumer and business financial platform founded in 2020. Ziina is building a modern financial services platform designed to enable financial freedom for every person in the Arab World.

As CPO, Sarah leads product strategy, design and user experience across Ziina's consumer and business platforms. She oversees the end-to-end product lifecycle, shaping how financial services are built, delivered and experienced, with a focus on usability, clarity and performance at scale.

Her leadership has been central to the development of the Ziina platform, which has achieved a 4.8-star App Store rating and received eight international design awards, including the Red Dot Design Award and the UX Design Award. Her approach to product development is grounded in product discipline, thoughtful design systems and customer-centric development.

Sarah brings cross-sector product experience spanning fintech in the UAE, proptech in London and autonomous vehicle technology in Silicon Valley. This breadth informs her ability to translate complex systems into intuitive, high-performing products across different environments and use cases.

Prior to Ziina, she co-founded a food and beverage business that achieved rapid commercial traction, securing placement in Harrods and serving high-profile clientele within eight months of launch. In 2021, Sarah was named one of Forbes Middle East's Top 10 Women in Tech.

She holds Bachelor's and Master's degrees in Mechanical Engineering from Stanford University.

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Talal Toukan

Co-Founder & Head of Engineering

Short bio

Talal Toukan is the Co-Founder and Head of Engineering at Ziina (YC W21), a UAE homegrown consumer and business financial platform founded in 2020. He leads Ziina's engineering organization and oversees the architecture and development of its financial infrastructure, supporting the company's growing suite of consumer and business products.

Before Ziina, Talal worked at Uber in San Francisco as part of the Uber AI team, building predictive systems for demand forecasting, pricing and marketplace behavior at a global scale.

Talal holds a BA in Computer Science from Columbia University.

Full bio

Talal Toukan is the Co-Founder and Head of Engineering at Ziina (YC W21), a UAE homegrown consumer and business financial platform founded in 2020. Ziina is building a modern financial services platform designed to enable financial freedom for every person in the Arab World.

Talal oversees the architecture of Ziina's financial infrastructure and leads the engineering organization responsible for building and scaling the company's consumer and business products. His work spans the systems, technology and engineering capabilities that underpin Ziina's financial services, supporting reliable and secure financial experiences for consumers and businesses.

Licensed by the Central Bank of the UAE across Stored Value Facilities, Retail Payment Services Category III and Exchange Business Category IV, Ziina serves more than 500,000 consumers and businesses annually in the UAE, with annualized transaction volume exceeding $1.5 billion.

Prior to Ziina, Talal worked at Uber in San Francisco as part of the Uber AI team, building predictive systems to forecast demand, pricing and marketplace behavior at a global scale. This experience informs his approach to engineering at Ziina, where he applies technical rigor and data-driven thinking to building reliable financial infrastructure within a regulated environment.

Talal holds a BA in Computer Science from Columbia University.

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Approved founder photo

L to R: Sarah Toukan, Talal Toukan and Faisal Toukan, co-founders of Ziina.

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PRESS & MEDIA

زينة ZIINA

Funding announcements

Series A	Wamda

Regulatory milestones

Stored Value Facility license	The Fintech Times
Retail Payment Services license	Wamda

Major partnerships

Virtuzone	Zawya
Dubai CommerCity	Dubai Media Office
Sharjah Media City	WAM

Product launches

Business card with Visa	Gulf News
Tap to Pay	MENAbytes
Open Finance	Zawya

Awards and recognitions

Dubai-it Award	Dubai Media Office
Forbes Fintech 50	Forbes Middle East

Feature stories

Forbes Middle East	Forbes Middle East
Ziina's Dubai-it story	Instagram
CNN Business Arabic	YouTube

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