Intent HQ and Seed Group Highlight the Commercial Opportunity Behind the CBUAE Fraud Mandate

Intent HQ and Seed Group share their perspective on CBUAE Notice No. 2025/3057 and why the strategic opportunity for UAE banks goes beyond meeting the mandate.



IntentOne combines Edge AI and agentic decision-making to help enterprises detect, prioritize and act on revenue opportunities in real time.

DUBAI, UNITED ARAB EMIRATES, September 10, 2026 / EINPresswire.com/ -- Intent HQ and Seed Group today share their perspective on how UAE financial institutions can respond to CBUAE Notice No. 2025/3057. The mandate requires device-level behavioral fraud detection across all UAE financial institutions. Seed Group, a company of The Private Office of Sheikh Saeed bin Ahmed Al Maktoum and Intent HQ's strategic partner in the MENA region, contributed to the accompanying whitepaper as a Featured Contributor.

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> *Benjamin Haas, VP MENA, Intent HQ*

The mandate creates a choice, and the institutions moving fastest are already recognizing the opportunity within it. Device-level fraud detection captures behavioral signals at the handset: session patterns, location changes, usage anomalies. These signals detect fraud. The same signals also reveal purchase intent, churn risk, and personalization opportunities. Whether those signals remain inside a compliance system or become accessible to the wider business is determined at implementation, not after.

While the CBUAE's messaging-security directive (effective 30 April 2026) has now taken effect, many institutions are approaching this in phases, starting with standalone compliance tools that meet the regulatory requirement as a first step. The institutions moving ahead are those converting these compliance protocols into a unified behavioral layer. The pressure to act with precision is at an

all-time high: a BioCatch survey found that 62% of UAE banking leaders are battling annual fraud losses topping $5 million, accelerated by the compressed transaction windows of instant-payment networks. The institutions that consider the commercial use case at the point of optimization will build a behavioral intelligence layer that serves fraud detection and customer engagement from the same infrastructure. Institutions building this layer now are positioning themselves ahead of a second wave of investment the wider market has yet to make.

This is less a technology question than a procurement and architecture one, and where institutions choose to invest early will shape the outcome. Compliance budgets and commercial budgets are organizationally separate. Compliance teams procure under deadline pressure. Commercial teams procure on product roadmap cycles. The result is two systems built on the same underlying behavioral data that cannot share signals. The gap is not technical. It is structural.

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"The UAE continues to position itself at the forefront of digital innovation. We believe organizations that approach regulatory change as an opportunity to strengthen both resilience and commercial competitiveness will be better positioned for long-term success. Our partnership with Intent HQ reflects that vision and supports advancing this approach across the MENA region."
Hisham Al Gurg, CEO, Seed Group and The Private Office of Sheikh Saeed bin Ahmed Al Maktoum

This architectural flexibility has become even more critical following the strict enforcement of a CBUAE supervisory notice issued 17 April 2026 under the Consumer Protection Regulation and Standards, which barred financial institutions from using consumer messaging apps like WhatsApp for customer communication. This regulatory shift left marketing and product teams without secure engagement channels. With an on-device architecture, IntentOne lets banks replace these lost channels with highly personalized, compliant, in-app messaging triggered by real-time behavior at the exact macro-moment a customer demonstrates buying intent.

Intent HQ's IntentOne platform is designed for exactly this architectural choice, deploying within 12 weeks to satisfy CBUAE fraud detection requirements while making behavioral signals accessible in real time to commercial teams from a single operational layer. IntentOne separates the signal layer from the execution layer.

Estimated domestic fraud losses across UAE financial institutions reached AED 765 million between 2021 and 2023, according to the UAEFIU. A 2024 GASA/BioCatch survey found that 27% of UAE consumers lost money to scams with an average loss of US$2,194. The pressure to act is

already material. The window to act strategically is now.

The paper explores practical implementation considerations, architectural decisions and commercial use cases for UAE financial institutions responding to the mandate.

The Beyond Compliance whitepaper is available for download here.

About Seed Group

For over 20 years, Seed Group has helped global companies advance their interests across the Middle East and North Africa through regional ties. The Private Office was established by Sheikh Saeed bin Ahmed Al Maktoum.

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