

## Burgan Bank Becomes the First Bank in Kuwait to Roll Out “Click to Pay” Feature for Visa Cardholders

*Under the umbrella of its robust digital transformation strategy and commitment to elevating its banking experience through innovative solutions*



*Mr. Barrak Al-Mattar, General Manager – Information Technology at Burgan Bank*



*Mr. Manaf Al-Menaifi, Acting General Manager – Retail Banking at Burgan Bank*



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In line with its ongoing digital transformation strategy and its commitment to supporting New Kuwait Vision 2035 in establishing a digital economy, Burgan Bank, in partnership with Visa—a

global leader in digital payments—introduced its latest digital payment solution, Click to Pay. Burgan Bank is the first in Kuwait to adopt the biometrics-powered payment service. This latest digital payment feature is designed to raise the benchmark for convenient and secure payment, aligning with Burgan Bank’s commitment to provide its customers and cardholders with an elevated and seamless banking experience that responds to their modern aspirations and lifestyles.

By activating the Click to Pay service, customers can enjoy a swift, single-tap checkout experience when using their internet-enabled devices to complete online purchases through registered merchants, without the need for inserting lengthy account information or one-time passwords (OTPs).

Commenting on the launch of the new digital payment service, Mr. Manaf Al-Menaifi, Acting General Manager – Retail Banking at Burgan Bank, said: “We are committed to offering our customers the best possible banking experience at every step of their journey. In response to the market’s growing reliance on e-commerce and digital payment solutions, Burgan Bank continues to invest in the latest financial technologies and top-tier information security solutions that guarantee a seamless and secure experience for our customers with every purchase.”

He added: “In an effort to remain a top-of-wallet card provider, Burgan Bank continues to partner with market leaders that share its vision for sustainable business growth and retaining customers’ trust in the Bank as a financial partner.”

Al-Menaifi emphasized that the Bank’s ongoing partnership with Visa and other leading service providers across the region and financial markets is at the heart of its success in promptly responding to the ever-evolving market as well as the fast advancements constantly reshaping the banking landscape and the market aspirations.

Meanwhile, Mr. Barrak Al-Mattar, General Manager – Information Technology at Burgan Bank, said: “As Kuwait continues to accelerate its transition into a cashless, digital-first economy, we remain committed to playing a leading role in the local banking sector’s digital transformation. The success we have achieved in delivering convenience and robust security in every new digital service is a direct result of our strategic investment showcased in three core pillars: continuously upgrading our digital infrastructure, adopting the latest technologies, and empowering our employees to remain proficient in the latest fintech advancements. Furthermore, collaborating with market-leading partners such as Visa is a cornerstone of our strategy and a key catalyst for our digital transformation journey.”

For her part, Diane Teulery, Visa’s Head of Digital Solutions for MENA, said: “According to [Visa’s 2025 Checkout Friction Report](#), consumers in Kuwait want faster, easier, and safer ways to pay online. In fact, 75% of consumers we surveyed said they would shop more often if one-click checkout or biometrics were available. Click to Pay with biometrics delivers exactly that, reducing cart abandonment, thanks to the seamless, secure experience it offers, which works across multiple card brands. We’re proud to see Burgan Bank become the first bank in Kuwait to bring

this game-changing solution to local consumers and businesses, in line with New Kuwait Vision 2035 and the Central Bank’s digital strategy.”

In line with Burgan Bank’s rigorous data protection practices and international standards, Click to Pay is developed in adherence to FIDO authentication standards and integrated with Visa Payment Passkey Solutions, requiring customers to register their Burgan Bank Visa card once using unique identifying information, such as a phone number or email address – with an option to register more than one card. As soon as the cards are saved to the service, biometric authentication, using fingerprint or face identification, is deployed at every checkout to securely complete the transaction. In addition, Click to Pay uses encrypted tokens and secure digital codes to guarantee utmost protection for customers’ financial information and payment data.

Adding to its commitment to deploying the latest data security technologies, Burgan Bank also continues to share vital tips on the safest banking practices with its community, alerting them to the latest fraud and scamming techniques and the different means to identifying, blocking, and reporting them. This comes as part of the Bank’s ongoing support for the “Let’s Be Aware” (Diraya) financial literacy and banking awareness campaign, led by the Central Bank of Kuwait (CBK) and the Kuwait Banking Association (KBA), with the support of Kuwaiti banks.

Moreover, Burgan Bank remains one of the most committed Kuwaiti institutions to adopting the highest standards of environmental, social, and governance (ESG) banking practices. Through its active contribution to advancing digital transformation in Kuwait, Burgan Bank plays a vital role in championing sustainability and offering convenient, easy-to-adopt alternatives, such as digital payments, which reduce the waste generated from printing physical cards as well as reinforce financial inclusion in Kuwait.

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### About Burgan Bank

Established in 1977, Burgan Bank is a Kuwait-based conventional bank with a significant focus on the corporate and financial institution sectors. From its earliest days, the Bank has significantly sought to diversify its offering to cater to its growing retail and private banking customer base.

Burgan Bank has majority-owned subsidiaries, collectively known as the “Burgan Bank Group”, in the MENAT region. This Group is supported by one of the largest branch networks across the region and includes: Gulf Bank Algeria – AGB (Algeria), Tunis International Bank – TIB (Tunisia), Burgan Bank Turkey (Turkey) and United Gulf Bank (Bahrain). Furthermore, Burgan Bank has a presence in the UAE through its corporate office, Burgan Financial Services Limited.

The Bank has continuously improved its performance over the years, through an expanded revenue structure, diversified funding sources, and a strong capital base. The adoption of state-of-the-art services and technology has positioned it as a trendsetter in the domestic market and within the MENA region. Moreover, Burgan Bank’s brand has been built on a foundation of real values – trust, commitment, excellence, and progression – which serve as a reminder of the high standards to which the Bank always aspires. In fact, the Bank’s core philosophy of ‘Driven by You’ is the foundation on which its products and services are continuously developed.

Burgan Bank has achieved the LEED v4.1 O+M: EB Gold Certification for its Head Office in Kuwait City. The Bank has also obtained the ISO/IEC 27001: 2022 Information Security Management Systems certificate (ISMS), ISO /IEC



27701:2019 Privacy Information Management Systems (PIMS), ISO/IEC 20000-1: 2018 Information Technology Service Management System (ITSMS) and was re-certified with the prestigious ISO 9001:2015 Quality Management System (QMS), making it one of the few banks in the GCC and Kuwait to receive such certification for five consecutive times. At the same time, the Bank has the distinction of being the only Bank in Kuwait to have won the JP Morgan Chase Quality Recognition Award for twenty consecutive years. Moreover, in a testament to its dedication to the development of its human capital, Burgan Bank is the first bank in Kuwait to be certified as a Great Place to Work®, earning the distinct honor in 2023.

Burgan Bank is a majority-owned subsidiary of KIPCO (Kuwait Projects Company), one of the largest holding companies in the MENA region.