

Press Release

Deem Finance partners with Biz2X to expand data-driven embedded finance for UAE SMEs

This collaboration will accelerate access to fast, flexible, and data-driven SME financing aligned with how businesses actually trade

9 February 2026, Dubai, UAE:



Dubai, UAE – Deem Finance, part of the Gargash Group, today announced a strategic partnership with Biz2X, a global AI-powered lending platform, to expand data-driven embedded finance and bridge the SME credit gap in UAE. This collaboration will accelerate access to fast, flexible, and data-driven SME financing aligned with how businesses actually trade.

Through this partnership, Deem Finance will leverage Biz2X’s AI-driven lending platform to introduce POS-based SME financing solutions, enabling eligible merchants to access credit based on real-time sales and transaction data rather than static balance-sheet assessments. This approach allows financing decisions to better reflect true business performance and day-to-day cash-flow realities.

For many small and medium-sized businesses in the UAE, access to working capital remains one of the biggest barriers to growth, particularly for merchants whose revenues are seasonal, transaction-driven, or not easily captured by traditional banking models.

Deem’s SME proposition is built around a simple belief: many small businesses are viable, resilient, and growing—but are overlooked by traditional credit models that fail to reflect modern commerce. By embedding POS-based cash-flow insights into its credit decisioning, Deem is able to offer financing that is more transparent, more predictable, and better aligned with business cycles.

The solution delivers a fully digital onboarding journey, with rapid credit assessment and approvals typically completed within 48 hours. Repayment structures are naturally linked to sales performance, helping SMEs manage working capital with greater confidence, particularly during quieter trading periods, while retaining flexibility to scale during growth phases.

“SMEs are the backbone of the UAE economy, yet many still face barriers to accessing finance that reflects how they really operate,” said Chris Taylor, CEO of Deem Finance. “This partnership allows us to lend differently using real transaction data to offer fairer, more practical financing that moves with a business, not against it. By removing friction and improving predictability, we’re helping entrepreneurs focus on what matters most: running and growing their businesses with confidence.”

Biz2X’s globally proven platform currently powers more than US\$37 billion in SME lending worldwide, bringing advanced analytics, intelligent underwriting, and scalable digital infrastructure to financial institutions across multiple markets. “Our mission at Biz2X is to make access to credit simpler, faster, and more aligned with real business performance,” said Rohit Arora, CEO and Co-Founder of Biz2X and Biz2Credit.

“Partnering with Deem Finance allows us to bring that mission to the UAE SME ecosystem through a regulated, purpose-driven institution that understands local market realities. Together, we are enabling SMEs to access capital with greater speed, transparency, and trust.”

The Deem–Biz2X partnership represents another step in Deem Finance’s broader commitment to responsible, inclusive SME financing supporting entrepreneurs who are essential to the UAE’s economic diversification, job creation, and long-term growth.

About Deem Finance

Deem Finance, part of the Gargash Group, is a purpose-driven financial services company committed to expanding access to finance for individuals and businesses traditionally underserved by banks. Licensed and regulated by the Central Bank of the UAE, Deem delivers fair, responsible, and innovative financial solutions that empower customers to live and work with dignity and confidence.

For SMEs, Deem offers practical working-capital solutions designed around real cash-flow dynamics, digital sales, and the needs of growing businesses often overlooked by traditional banking models.

Learn more: www.deem.io

About Biz2X

Biz2X is a global SaaS platform that enables financial institutions to deliver customized, AI-powered digital lending experiences. With operations across the United States, MENA, and India, Biz2X supports scalable, automated, and intelligent lending journeys that help expand access to credit for small and medium-sized businesses worldwide.

Learn more: www.biz2x.co

Source: <https://www.zawya.com/en/press-release/companies-news/deem-finance-partners-with-biz2x-to-expand-data-driven-embedded-finance-for-uae-smes-k2ay71xt>

Other Sources:

[IBS Intelligence](#), [MEA Finance](#), [Arabiya Capital](#), [Finance World](#), [GCC Business News](#), [The Africa](#), [Zawya \(AR\)](#), [X.com](#), [25H](#), [OneArabia](#), [MENA FN](#), [WN](#), [Arqaam News Insta](#), [Arqam News](#), [nbad.com](#)