



Profile

Abdulaziz Al Jouf
Group Chairman,
CEO & Founder

Profile: (600 words)



Abdulaziz Fahad Al Jouf is a Saudi entrepreneur and the Chairman, CEO & Founder of PayTabs Group, a ground-breaking payment infrastructure company which he started in Saudi Arabia in 2014. He is a dynamic, enthusiastic, focused and a hands-on natural leader, who is dedicated to supporting and mentoring young entrepreneurs. He is a self-confessed risk-taker, always open to opportunities as they arise and making the most of them. He recognises failure not as a failing but as a lesson from which to gain invaluable experience.

Abdulaziz started work in 1999 with the oil giant Saudi Aramco where he acquired Microsoft MCP, MCA, MCSE, MCSE +S and Cisco Networking Engineering Admin CNA. He moved to the USA at the turn of the millennium where he attempted to gain a BSc in IT from the University of Nebraska at Omaha and an ECE & E from the University of Missouri-Kansas City. He later went on to attempt an MBA from the New York Institute of

Technology.

PayTabs was conceived when Abdulaziz faced problems in finding a suitable payments gateway for one of his own business startups. When he couldn't find one to meet his requirements, he typically decided to set one up himself, figuring that there would be many others with the same issues -- SME owners in the MENA region needing access to a payments' platform tailored to their requirements. He was right and soon his ingenuity caught the attention of the oil giant Saudi Aramco, and PayTabs was taken under the wing of its entrepreneurship scheme 'Wa'ed.'

Thanks to Abdulaziz's visionary leadership, today, PayTabs is an award-winning payment infrastructure company providing exceptional solutions that are simple, secure, and scalable to drive local commerce and power financial inclusion across the MENA region - one of the most successful payment orchestration powerhouses in the MENA region. So successful, indeed, that he continues to raise investment to support PayTabs' expansion in the Middle East and North Africa. He and his company have been regularly honoured by industry watchers both in the region and internationally.

Abdulaziz and PayTabs have been the recipients of awards and recognition from media giants such as The Asian Banker, Entrepreneur Middle East, Forbes, Esameyoon & MASIC. Both PayTabs and Abdulaziz have featured on cover stories in leading media publications including Forbes Middle East, Wired Magazine, and Arabian Business. Abdulaziz is regularly interviewed by international media organizations such as Bloomberg, Reuters, Sky Arabia, CNBC, and CNN Arabic to share his thoughts and views in the Fintech space.

Widely regarded as one of the architects of modern payments in the Middle East, Abdulaziz is often described by international media as the "Payment Orchestrator of the Middle East" and "The Godfather of Fintech" for his role in building payment infrastructure that today serves millions of consumers and businesses across the region.

He has also led and structured multiple strategic fintech acquisitions across MENA and emerging markets, including OGS Pay, PayTabs Egypt, TAPn'GO, and several major technology investments in

Türkiye and Azerbaijan, cementing his reputation as one of the region's most active fintech dealmakers.

In 2024, PayTabs Group, founded by Abdulaziz became the first in Arab World to be recognized as a top 100 Global Fintech Company, delivering AI powered payment technology designed and built in Saudi Arabia to the global fintech arena. In the same year, Abdulaziz was recognized by Fintech magazine as one of the top 10 fintech leaders driving financial innovation across the MENA region.

AA as he is fondly known among his peers is a husband, father, book worm, a fitness enthusiast, globe trotter and just fun to grab a coffee with.

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Forbes Middle East recognizes Abdulaziz Al Jouf and PayTabs as one of the key CEO's and payment players in the region, year after year. Abdulaziz has figured on the cover of Forbes and countless other publications including Arabian Business. He has been conferred with over 7 CEO Excellence Awards for his hallmark contributions to the fintech and payments space in the region. He regularly features in mainstream media interviews and articles, including Bloomberg, Reuters, Sky Arabia, CNBC and CNN Arabic.

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Abdulaziz Al Jouf is a US-educated, Saudi entrepreneur and the dynamic Chairman, CEO & Founder



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Background to Biography

Full Name	Abdulaziz Fahad Al Jouf
Other Names	AA, Jouf, Jeff
Current Position	Chairman, CEO & Founder, PayTabs Group
Born (DOB)	7 July
Country	Kingdom of Saudi Arabia (KSA)
Civil Status	Husband & Father
Social media links	LinkedIn – https://www.linkedin.com/in/abdulaziz-aljouf/ Facebook – https://www.facebook.com/joufaf Twitter – https://twitter.com/joufaf

Companies	• PayTabs Group • SaleTab • Extabs • Saudi Aramco
Education	• New York Institute of Technology (Attempted) MBA, E-Business • University of Missouri-Kansas City ECE & E-Commerce, Computer Engineering • University of Nebraska at Omaha (Attempted) BS, Information Technology • Al-Imam Muhammad Ibn Saud Islamic University (KSA) BA, Islamic Business
Hobbies/ Interests	Travelling, Mentoring, Reading, Fitness, Football
Others	• <i>Interviewed by Entrepreneur Middle East</i> • <i>Featured on cover of Forbes magazine</i> • <i>Featured on cover of Rowad magazine</i> • <i>Featured on the cover of Arabian Business</i> • <i>Interviewed by Bloomberg, Reuters, CNN Arabic, Arab News, Al Arabiya and Sky Arabia</i> • <i>Interviewed by Fintech Times</i> • <i>Featured on the Business Bel Arabi & Malek Maktabi Podcasts</i> • <i>Featured in the Boston Consulting Group Fintech Files Podcast</i>
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