



16th MAY 2025

THE CPT GROUP LAUNCHES MEA PRACTICE AND ANNOUNCES SENIOR ADVISOR APPOINTMENT

- The CPT Group launches a MEA practice to bring dedicated focus and specialist knowledge to the region
- Malcolm Clingham joins the CPT Group as Senior Advisor

The CPT Group, a leading international consultancy specialising in cash cycle transformation, continues to expand both its depth of specialisation and its team.

Announcing the launch of its practice focus area in the Middle East and Africa, CPT Group is demonstrating its commitment to the region. Both the Middle East and Africa have unique regional and country-level dynamics, including the banking landscape, geographic considerations, and the mix of cash cycle participants, which mean that specialised regional knowledge is key to providing expert advice and support in the transformation of the cash cycle. CPT Group's observation is that a number of markets across the Middle East and Africa are increasingly at a crossroads, with the future of how to best provide cash distribution, access, and banking services in need of deliberate decisions and action.

The launch of the MEA practice is supported by the appointment of Malcolm Clingham as Senior Advisor. Malcolm is a highly accomplished professional with some four decades of experience across international markets, particularly in Africa and the Middle East. His career spans the full spectrum of cash operations—from strategic management of ATM and POS networks to efficient CIT operations and robust Treasury functions. Malcolm has led large-scale ATM network optimisations, focusing on rationalisation, redeployment, and interchange-positive strategies to drive operational self-sufficiency.

He has pioneered Corporate and SME bulk cash banking solutions that integrate seamlessly with retail banking, and has driven digital branch transformation initiatives that enable 24/7 banking.

Malcolm has held senior leadership roles, including Group Head of Cash Management at the National Bank of Bahrain and Bahrain Islamic Bank, and Head of Cash Management at Al Rajhi Bank, the world's largest Islamic bank. His work also includes major engagements with banks in South Africa and other African nations. Malcolm holds qualifications in human resources, labour law, project management, and Islamic banking and finance. He remains committed to continuous improvement, drawing on global best practices from Europe, the UK, and the US.

With Malcolm's appointment the depth of experience of the existing CPT Team spans North America, Europe, Africa, the Middle East, and much of the APAC region.

ANNOUNCEMENT



The CPT Group

About the CPT Group:

The CPT Group is an international consultancy specialising in cash cycle transformation and optimisation, providing strategic, commercial, and operational expertise across the entire cash and payments ecosystem. Securing the cash cycle is our mission. We unlock value for central banks, commercial banks, cash management companies, ATM deployers and other essential stakeholders, to drive innovation, enhance efficiency, and future-proof the cash cycle in diverse jurisdictions worldwide.

The team brings extensive experience in cash cycle transformation, automating cash operations, overseeing program management, and defining and implementing comprehensive change initiatives for operators and participants through to national cash cycles. Their expertise spans all aspects of M&A and the creation of innovative cash products and solutions, including the design, deployment, and management of national ATM and transactional banking networks and fintech solutions that enhance cash ecosystems. From developing secure facilities and fleets that adhere to complex regulatory requirements to delivering resilient and adaptable cash infrastructure, we combine first-hand operator experience, industry insights and regulatory engagement, to lead sustainable transformation.

Our background means we have a unique mix of capability that we bring to solving our clients' challenges:

- Strategic and M&A consulting
- Coal-face operator experience with deep and direct experience in implementation
- Strong research credentials
- Within our larger network, perspectives from all angles of the cash system and across multiple geographies

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