



OMA EMIRATES
Let's talk Solutions

Effective Solutions • Fresh Ideas • Business Planning



01 About OMA Emirates

OMA EMIRATES LLC has been operational since 1991 in the United Arab Emirates with 100% national ownership (Al Owais Group of Companies). Operating with more than 300 staff presently in 14 countries and having an annual turnover of USD 2.5 billion.

OMA Emirates LLC is a technology-centric company, committed to providing solutions in the area of Card Personalization, Payment Issuance, Payment Acquiring and Digital Banking. OMA Emirates provides services designed to deliver a seamless customer experience across the entire lifecycle. Being the number one service provider for the payment industry in the MENA region we also provide various value-added services like E-Vouchers, Loyalty Application and various others.



Defining Success...

Digital Transformation
is the way forward ►►



Omran Sultan Al Owais

Chairman

Omran Sultan Al Owais, Chairman of OMA Emirates - Solution Gulf, began his career with Etisalat and served there for 20 years, rising to the position of CEO of Etisalat, Comtrust, currently known as eCompany. Mr. Al Owais was also a board member at one of the leading UAE banks for nine years, and served as the Managing Director for National Bank of Dubai, leading the institution through a dynamic growth phase. Currently he also is the Chairman for an Islamic Finance Company called Mawarid Finance and ADIB Merchant Services.

02 Management Profiles



Niranj Sangal

Group CEO

Niranj Sangal, Group CEO of OMA Emirates Group currently a consultant with top consulting agencies, has also consulted financial institutions in the payments industry. He has more than 25 years of experience in innovative payment technology solutions. His focus on innovation has changed the business model of the company. With a strategy of investments in foreign entities he began with acquisitions in Africa, Eastern Europe and APAC. He is also a board member on ADIB Merchant Services.

03 Global Presence



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Location

Head Office

OMA House
Building No: 28,
P.O. Box: 3314,
Opposite Saudi Mosque,
Al Soor Area, Sharjah,
UAE.
Tel : +971 6 573 0000
Fax : +971 6 573 6500

← Sharjah



UNITED ARAB EMIRATES

05

Business Highlights

40

Integrated with Over
Software Platforms

Trusted by more
than Customers

400 +

US\$
400

Annual Volume
Million Dollars

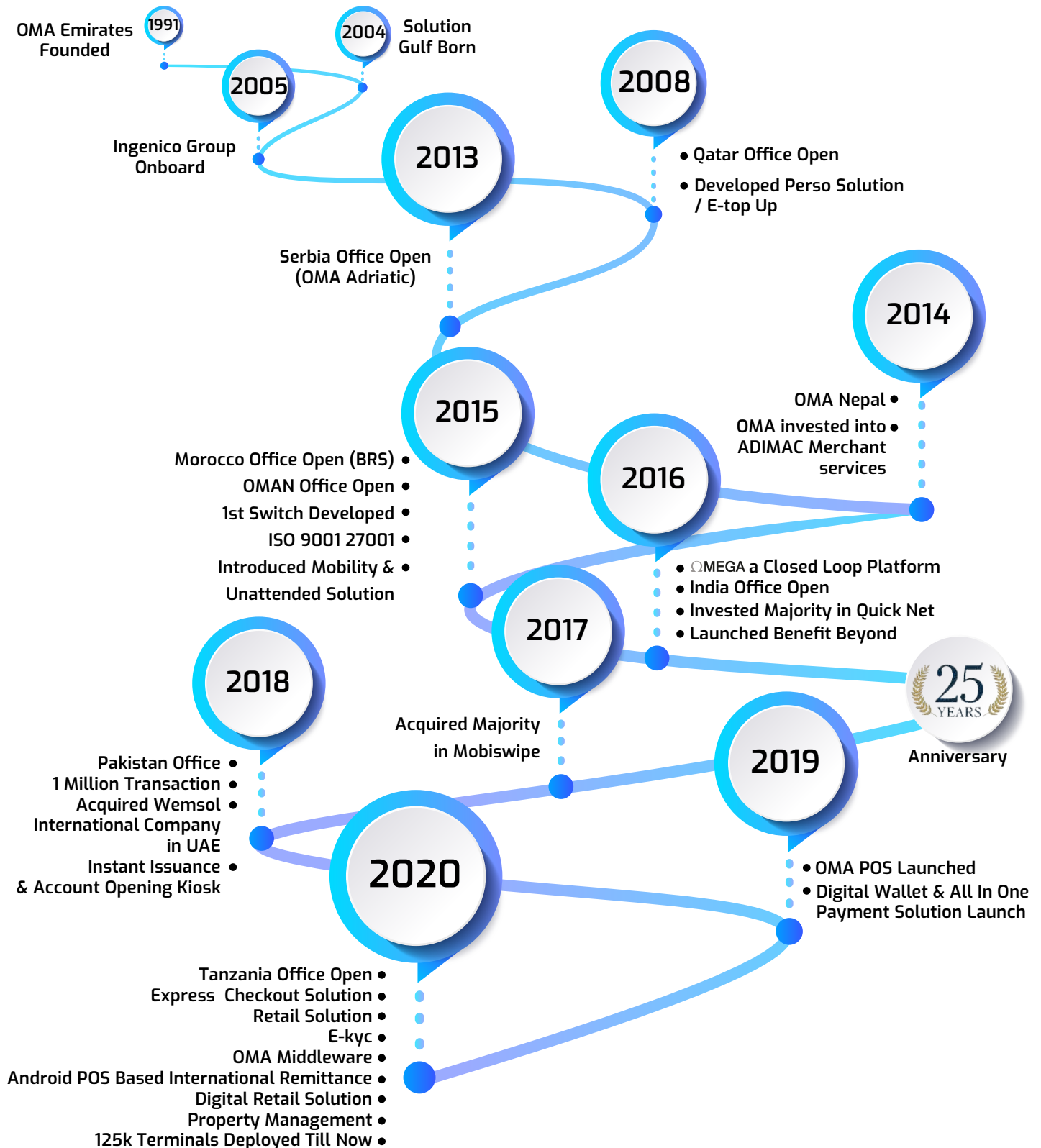
On Board Partners

250

Seamless Payment Provider

through innovative and comprehensive solutions ▶▶

06 Our Journey



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Our Achievements

- First EMV card installation in Middle East in 2002.
- First Contactless Testing in UAE.
- Biggest Service Provider in Middle East.
- The National Company in Middle East having its own product for banking & telecom companies.
- First Commercial Launch of NFC in the world with banks.
- The only company to get a complete island to work with technology.
- Exclusive deal with Carrefour and duty free for an integrated solution.
- OMA Emirates gets certified ISO 9001.
- Reseller Hot 50 Awards for Best Payment Solution Provider in 2016, 2017 & 2019.
- ICT Champions Award for Managed Services in 2016, 2017 and 2018.
- GEC Awards for Best BFSI Vendor of the Year in 2015, 2016, 2017.
- GEC Awards for Top Project Execution in Retail in 2018.
- Catalyst Awards for Best Top IT Firm to Work for in 2018.
- VAR COC Awards for Innovation in Payment Solutions in 2018.
- Enterprise Reseller of the Year Award 2019.
- Integrator ICT champion awards for Smart Terminal Brand of the Year Award 2019.





*Committed to extending
world class **solutions** through innovative research...*

08

Our Solutions

Payment Solutions

Payment Solutions consist of the Terminal Management System (TMS), POS Application and ECR Integration. TMS provides a full suite of facilities to control POS Terminals and their software. Clients are provided with graphical user interface to allow the user to define, configure and update POS parameters and tasks. The POS Terminal Application is an application that is loaded onto the POS Terminals and developed as per the specifications of the client. OMA Emirates, EFT POS Application supports all types of payment cards, provides EMV support, has a dynamic menu with multiple host routing.

EMV Solutions

EMV Solutions consists of Card Personalization Solution, Central Issuance and Branch Issuance. Central Issuance Solution is the complete solution for personalization and post-issuance management for single and multi-application smart cards. The solution supports multiple databases and complies with the EMV security standards. Branch Issuance Solution enables smart card issuance directly from the bank's branches following a successful registration or instant replacement of lost or stolen cards. Our issuance system offers full compliance with EMV standards.

Digital Banking Enhancement

OMA Emirates enhances its Digital Banking portfolio by introducing Instant Account Opening and Card Issuance Kiosk, Digital Wallet, QR Code Payment, Biometrics and Acquiring Solution along with E-KYC to provide hassle free and convenient banking services through alternate delivery channels to customer by leveraging technology.

- Instant Account Opening and Card Issuance Kiosks: Instant Account Opening and Card Issuance Kiosk digitalizes the account opening process as per the bank's standard with a self-service option for customers to open their account instantly & avail their cards with Green PIN facility – a complete digital process.

Digital Wallet Solution

Our Digital Wallet Solution is an integrated wallet that allows the end user to link their bank accounts, credit, debit or prepaid cards, driver's license, health card, loyalty card(s) and other ID documents. The credentials can be passed to a merchant's terminal wirelessly via NFC or BLE technology. OMA Emirates' Digital Wallet Solution has been created not only for basic financial transactions but to also authenticate the holder's credentials.

QR Code Payment

OMA Emirates offers a Mobile Payment processing solution that enables individuals and businesses to make and receive payments with QR Codes. This mode is applicable to payments made on websites, physical stores, media advertising, or other scenarios.

E-KYC Solutions (Electronically Know Your Customer)

OMA Emirates E- KYC (Know Your Customer) solution is an out-of-the-box, rules-driven solution for all KYC policy requirements to support regulatory needs across multiple business verticals. Customer screening process is simplified through state-of-the-art technology combined with human expertise.

Virtual POS

Digital wallets and Contactless cards are getting more in demand, In addition to our state of the art solutions OMA Emirates introduces 'V POS'. V POS enables merchants to accept contactless payments directly on their smartphones. This solution is innovative, secure and easy to use.

OMA Digital Banking APP

OMA Digital Banking app is designed to offer fast, convenient on-the-go banking services with comprehensive functionalities.

Merchant QR APP

OMA Merchant Acquiring QR code solution allows merchants to accept payment through QR code. Proposed solution is enabled with static and dynamic QR code for cashless payment acceptance.

RPA (Robotic Process Automation)

OMA Emirates introduced Robotic Process Automation (RPA) to automate and build an automation platform for an organization's back office, front office and support their functions. RPA is the use of software with artificial intelligence (AI) and machine learning capabilities to handle high-volume, repeatable tasks that previously required humans to perform.

Biometric Solution

As part of payment transaction and security enhancement, OMA Emirates has introduced Biometric Payment Solution. The well-known biometric authentication is done through fingerprint recognition, which has proven to be a secured alternative to Pin, Signature or Passwords. Biometric enables you with a secured process to verify/authenticate an individual's identification.

Mobile E-Top up Solution

The Mobile E-Top Up solution provides E-vouchers by providing a PIN number of 12-15 digits or E-Top Up through which the recharge amount is directly sent to the phone and notify to the customer. This solution supports multi-environment processing and has advanced reporting options and in-depth logs that provide accurate analysis of every aspect of a prepaid operation.

Loyalty Application

Loyalty application enables retailers and end users to manage in-house loyalty.

Contactless Solution

This is a proven solution, compared to an ordinary card with the use of high level enhanced microchip authorization process. It enables users to pay for shopping by simply holding the card up to a terminal without taking it out of their wallet.

Near Field Communication

NFC Solution provides short-range wireless connectivity across a distance of 4 to 10 centimeters between a merchants NFC reader and customers NFC capable phone for the purpose of contactless mobile payment transaction. Multiple credit, debit and prepaid card account details can securely be stored in an electronic wallet on a mobile phone which allows users to select a payment option using a menu based user interface.

Card Personalization

OMA Emirates has the end to end card personalization solution for central issuance.

Retail Suite

OMA Retail Suite helps retailers using any CRM with customer data while linking its services and providing a mobile friendly application to work on social media. It reduces cost and improves profitability. It represents an ecosystem of web portals and Windows, Android application, which is a fully automated ERP and scalable system.

Managed Services

OMA Managed Services provides banks with onsite teams to manage Terminal and POS services, POS Network Services, ATMs, Remote IT Infrastructure and Payment Solutions. OMA Managed Solutions has no ownership costs for banks and financial institutions and provides 24/7 skilled onsite or offsite manpower. It provides them with a cost effective alternative along with the benefits of smoother card production in order for the banks to achieve better customer satisfaction. Banks can now avail the advanced technology to their full capacity with technical staff that provide services to the banks with PCI compliance standards.

Parking Solution

OMA Emirates provides unattended terminals and payment applications for acceptance of cards as a mode of payment while parking. The solution offers quick and easy payment of parking fees with hardware and software that will allow payment through credit and debit cards.

BMS (Building Management Solution)

Enhance your lease process with OMA Emirates Building Management System that offers a comprehensive range of services. These services range from individual subsystems to a group of buildings providing integrated support to owners & occupants from sourcing to listing of apartments and payment settlement.

Core Banking

"OMA Core Banking Solution" is a real time on line, secure, proven, customer centric, Business oriented, Universal Core Banking Solution covering comprehensively Banks and Financial Institutions front & back office activities: Retail, Corporate, Investment and Private Banking. It offers dynamic configurable workflows along with a set of ready to use standard APIs and wide range of micro services, as a proven leverage for successful Digital Transformation and Artificial Intelligence incorporation. More than 70 interfaces were developed as part of this implementation to enable delivery channels (web services), direct interfaces with internal existing applications (including cards management, treasury, payroll, FRS, corporate consolidation GL, AML and so on), and interfaces with external channels (such as taxation authorities, funds managers, cooperatives and paying/subsidizing parties and so on).

Digital Marketplace Solution

OMA Digital Marketplace Solution will allow you to instantly start a scalable market place. OMA platform can power all your direct and indirect go-to-market needs and channels. OMA Marketplace Solution provides a new way for retailers to interact and engage with customers by offering a broad assortment of products and services at competitive prices. It covers all the business verticals such as real-estate, pharmacies, F&B, fashions, health care, wellness, retail etc.

OMA Property Management

OMA Property Management solution offers comprehensive services to provide a seamless rental experience. This solutions will enable you to manage your real estate operations as effectively as possible. Our solution is compactable for small, medium and large scale entities. The solution covers online renewals, payments, maintenance, property advertisements, notifications, document submissions, special advertisements etc. OMA Innovative Property Management software can automate manual processes, save time, and increase productivity for the organization.

OMA Middleware

OMA Middleware is a digital technology platform designed to provide a simple environment to manage complex, heterogeneous and distributed applications. This helps the solution to be independent from the communication protocols, OS and hardware. Dynamic API gateway helps the Middleware to be the independent platform to communicate with different application. OMA Middleware is an application that integrate behind the scene allowing multiple applications to integrate and interact with each other.



**World class solutions
through innovative
research...**

09 Our Products

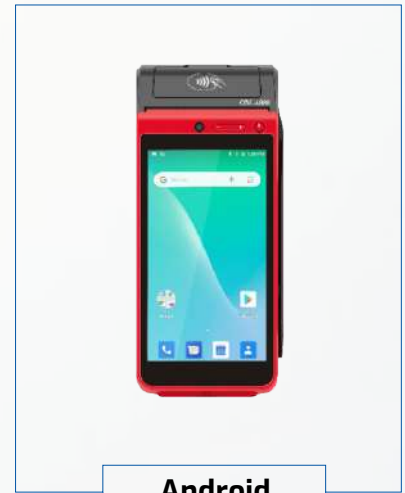
OMA POS terminals



Wireless



m-POS



Android

**The Future Begins Here
Efficiency & Simplicity**

Kiosk

Multipurpose Banking
Kiosk



Account Opening & Instant
Card Issuance Kiosk



Cash
Acceptor Kiosk



Account Opening
KYC Kiosk



Cash Acceptor & Card
Dispenser Kiosk

Trusted by leading banks and financial institutions

UAE



Qatar



Oman



Morocco



Pakistan




Serbia



India





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