



## FINMALL

### UNLOCKING FINANCIAL FREEDOM

*Headquartered in Dubai, UAE, Finmall is an e-marketplace service provider focused on fintech and insurtech solutions. By creating innovative and ethical services that address the financial needs of different generations, it aims to make finance more accessible to help people manage their time, money, and effort more effectively*

**F**ormerly known as iBnk, Finmall is a fintech enterprise founded in 2023. The firm has gained immense recognition for its retail-assisted, embedded digital marketplace platform. It serves as an all-in-one B2B2C ecosystem for consumers and retailers, offering access to non-physical financial products and services such as mobile and wallet recharges, utility bill payments, flight bookings, school fees, money transfers, micro-loans, digital gold investments, and savings products.

Finmall connects service providers, including neo-digital banks, with retailers and end users, and enables cost-efficient access to essential digital financial services for underbanked communities. Its “phygital” business model, which blends physical reach with digital accessibility, allows the company to integrate underserved segments into the



broader shared economy. Through its mobile and web platforms, supported by a growing network of retail partners, it simplifies how financial institutions reach customers. Under the leadership of Dr. Mohammad Salem Omaid, Founder and CEO, the firm is redefining accessibility in financial technology through its Banking as a Service model. Expansion plans include entry into Saudi Arabia, other GCC nations, Africa, and parts of Asia within the next few years.

### OFFERING AN ARRAY OF PRODUCTS AND SERVICES

Finmall delivers a variety of everyday financial services to simplify people's lives. Its offerings include Salik and M-Parking top-ups, utility and RTA (NoI) payments, loans, money transfers, rewards and loyalty programs, flight bookings, and prepaid mobile and DTH recharges. It also supports prepaid payment instruments, ensuring secure and convenient transactions that bring multiple financial solutions together under one platform.

### ESTEEMED PARTNERS

Finmall has built strong collaborations with several reputable organisations, which reinforce its credibility and service quality. Shufti Pro, a regulated entity based in DIFC, Dubai, provides KYC, AML, CFT, and risk assessment solutions for onboarding merchants and service providers using AI-based identity verification. Travelwings enables easy domestic and international flight bookings through Finmall's marketplace.

Likewise, DING, a leading global provider of mobile top-up services, has partnered with Finmall to offer recharges and gift cards across more than 150 countries. DT ONE works with Finmall to deliver non-cash payment and digital prepaid solutions, extending reach to over 160 countries and a potential audience of five billion people.

### UPGRADING WORKFORCE TALENT

Finmall complements its customer focus with a strong commitment to its employees. The company fosters a learning-oriented environment that encourages continuous improvement and performance excellence. Teams are equipped with advanced tools and technology, along with on-the-job mentorship that supports professional and personal development, ensuring a motivated and future-ready workforce.

### DRIVING A DIGITALLY SMART FUTURE

Finmall envisions building a globally trusted phygital financial marketplace that meets a wide range of customer needs through a single, integrated platform. It aims to make approved financial products available quickly, securely, and affordably through retail stores and digital channels, ensuring every interaction is based on technology, transparency, and reliability.