OMA Emirates – Mobiswipe Company Profile

About OMA Emirates - MobiSwipe

OMA Emirates is a technology-centric company, committed to providing solutions in the area of Card Personalization, Payment Issuing Systems and Payment Acquiring Systems. It has operated since 1991 in the United Arab Emirates with a 100% partnership through the Al Owais Group of Companies with more than 400+ staff and annual business of more than $1.5 billion. As a leading service provider for the payment industry in the Middle East, OMA Emirates provides value added services like E-vouchers, E-wallet Solutions, Loyalty Application, Fuel Management System and various others. They represent high profile companies mainly in Banking, Automation Equipment, Custom-made Banking Software Products, System Integrator, Smart Card based solutions, Computer Stationery and Card Accessories.

MobiSwipe is Highly Secured mPOS Solution that enables Merchants to accept Credit & Debit Card Payments Anywhere & Anytime by using their Smart Phone or Tablet loaded with MobiSwipe Application that gets connected to the EMV Certified Pocket-Size Card

Reader.

MobiSwipe is PCI-DSS and PA-DSS Certified as mandated by Reserve Bank of India and is MasterCard Preferred mPOS Partner and Visa Ready Partner.

The MobiSwipe Advantage

- **Flexible**: Various Models of Android Smart phone are compatible with our solution.
- **Powerful**: Merchant can use the application for multiple purposes beyond just card payments. MobiSwipe will Customize and Integrate as per Merchant's requirement.
- **Paperless Transaction**: Receipts are sent as an email attachment or a link is provided through SMS for downloading from our web server.
- **Customer Web Portal**: Access to our web portal will be provided to merchants to manage users, reports etc.
    o Username and password required to access the web portal.
    o Merchants can download reports at their convenience

Card Transaction Flow

- The Mobile Phone and Card Swiping Device combination acts as an mPOS.
- The Consumers will have the option to pay by Credit or Debit Card.
- The Merchant will use either the Magnetic Swipe or Chip Card Dip Option on the Card Reader Device followed by Pin Entry on the Pin Pad.
- Transaction will be routed to Bank's Switch to VISA/MasterCard/RuPay who will approve or decline the transaction based on the response from the Card Issuer Bank.
- If approved, cardholder will sign for the transaction on the Mobile Touch Screen.
- The Cardholder's Mobile Number is mandatorily captured (Email ID is Optional) so that an Electronic Receipt can be sent to the Customer.
- Optional Bluetooth connected Printer can also be provided for Instant Receipt Prints.
- At 10.30 pm every day; MobiSwipe App will automatically settle the Batch for the day and the Merchant's Bank Account will be credited the Next Working Day after deducting the Transaction Fees / MDR.
- NEFT charges applicable for Non Corporation Bank Current Accounts.

Data and Application Security

- MobiSwipe will encrypt the track inside the Card Swiper. This encrypted data is passed on to the Mobile Application.
- MobiSwipe application is password protected. The password is validated by the Back End Server. The authentication request is sent via   https://