



**Your One Stop Technology Solution Provider
For Banks & Financial Institutions**



www.gsstechgroup.com

The background is a solid blue color with a subtle, semi-transparent image of a globe on the left side and a document with text on the right side. The globe shows continents and latitude/longitude lines. The document has some text, but it is mostly illegible due to the blue tint and low contrast.

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Over \$100 Billion worth of transactions processed through our solutions across customer in over 09 countries.

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Global Presence

ABOUT GSS GROUP

We are a leading enterprise solution provider in the Banking and Financial Services space.



GSS is a privately held organisation with its International Headquarters in Dubai, UAE and Product Development houses in Chennai, India.

Since its inception in 2000, GSS has focused on building and deploying Payment Systems that cater to local/domestic payments networks. Known for its agile ethos and a fintech mindset, GSS is proud to have deployed payments systems in 9 countries across the world. We work with customers in deploying end-to-end payments solutions, process automation and workflow solutions.



VISION

To be the premier solution provider to banks and financial institutions worldwide.

ABOUT OUR CHAIRMAN



H.E. Abdulaziz Bin Shafar

Chairman of the Board

Our chairman, Abdulaziz Bin Shafar, is a well-known businessman in the UAE who is currently the CEO of ASGC Group. He is a board member of the Dubai International Arbitration Center and an owner of numerous businesses in the region.

Abdulaziz started his career at ASGC as a civil engineer and has garnered over 24 years of rich experience in the construction industry. His key decision-making skills have been instrumental in enabling the organization to achieve its strategic objectives, including the development of businesses across the entire industry supply chain spectrum.

A Civil Engineering graduate from the University of Southern California, Abdulaziz has completed the Senior Executive Leadership Program at Harvard Business School and is also a certified PMP professional.



Our Commitments,
Clarity, and Integrity
has turned our Vision
into Reality

ABOUT OUR CEO & CO-FOUNDER



Mahmoud AbuEbeid

Chief Executive Officer &
Co-Founder

Mahmoud Abuebeid, our CEO & Co-Founder, is a businessman & entrepreneur. He started his career as a civil engineer at ASGC construction group and then headed the Business Development Department at ASGC, where he garnered a lot of business for the company with prestigious award-winning clients. Mahmoud is known for his networking skills and has connections with several key figures and decision-makers across industries.

Mahmoud is the key advisor to the Group Chairman of the Construction and Holding Group, Retired Major General H. E. Mohammed Saif Binshafar. Currently, as the CEO and Co-Founder of Global Software Solutions Group headquartered in the United Arab Emirates, Mahmoud's passion for technology drives him to leverage opportunities in the fintech space. He is on the board of a number of Fintech companies. He firmly believes that ensuring customer satisfaction and high-quality delivery is the hallmark of a lasting business. He has a very engaging style of leadership and possesses deep skills in business planning, high networks, and connections.

A civil engineering and project management graduate from the American University of Sharjah, Mahmoud has earned the certificate of specialization in Entrepreneurship and Innovation from Harvard Business School and completed the Fintech course from Harvard VPAL.



The Technology space is rapidly evolving with a plethora of players and Fintechs.

Focusing on our Clients' needs made us the preferred Technology Partner

LEADERSHIP

GSS is led by a diverse and extremely talented leadership team focused on executing our strategy to improve banking and financial experiences for everyone worldwide. Here's a look at those who steer the ship.



SEKAR PONNIAH

Chief Technology Officer
& Board Member

Mr. Sekar is a serial entrepreneur with more than 30 years of experience in large scale software product development. He is a passionate technocrat, with hands-on experience in multiple domains. He founded GSS India as a product company in 2000 specializing in payments domain and expanded the product to global markets like East Africa- Kenya, Uganda, Tanzania, Rwanda and and Bangladesh

He then designed and built the Torus Low Code platform in 2012 using open-source horizontally scalable, distributed technologies and a micro services architecture. Torus was appreciated by Gartner as a unique high-productivity Low Code Platform in their Peer insights.

He has won numerous awards including Entrepreneur of the Year Award, Emerging 50 by NASSCOM and also plays a key role in academia by his contributions in designing syllabus for universities.



SALEEM AHMED

Chief Operating Officer

Saleem Ahmed: has more than 26 years of experience in Information technology with deep financial domain expertise and has worked earlier with Samba financial group in Saudi Arabia for 17 years and with First

5 years and has been instrumental in bringing to fruition several Global award-winning initiatives in these organizations while delivering core business value across the entire banking landscape.

Recently for the last 5 years, he was responsible for all aspects of Information technology across Sharjah Islamic Bank and its group businesses (including the real estate and Islamic finance businesses). He was the Chairman of the UAE Banking federation's digital committee and part of the UBF in the Arab Monetary Forum (AMF)'s fintech working group. He is the president for the MENA region for Luftcar.

Saleem has an educational background in Mechanical Engineering from College of Engineering, Guindy, Anna University in Chennai, India. He brings a wealth of experience spanning over 25 years in banking and FinTech from the Middle East. He understands the strategic aspirations of governments in the Middle East and is highly knowledgeable about AAM markets in the MENA region.



PRAVEEN SEKAR

Chief Strategy Officer
& Co-Founder

Praveen Sekar is a second-generation entrepreneur with a wealth of experience in the Payments, Banking Automation and Process Automation space. He carries a Strategic Big Picture View understanding market dynamics and leading organizational growth by identifying and executing the right strategic trajectory.

Praveen can delve into granular details to ensure overall adherence to strategy, he comes with a roll-up-your-sleeves attitude to ensure success. He carries 10 Years of experience in International Technical Sales, Strategic Alliance creation, Analyst Relations, Product Road Map Management, and overall Value selling at an Enterprise level across 4 continents. Praveen has played instrumental roles in product road map committees for the General-Purpose Low Code Dev and DevOps platform - Torus and the Veracious Banking Product Lines.

Praveen is a computer science engineering graduate from Sri Venkateswara College of Engineering, Anna University - India and has completed certifications with University of Virginia – Darden School of business and Harvard Business School.

Management Team

Our dedicated management team at GSS comprises a group of seasoned professionals with a shared commitment to shaping the future of banking and financial experiences worldwide. Their collective expertise, passion, and strategic vision drive our organization's success. Get to know the individuals who guide us on this exciting journey.



Syed Bilal
Vice President



Vasantha Kumar
Technical Director



Senthil Murugan
Technical Director



Guru Krishnan
App Development Director



Mohamed Hussain
Operations Director



Selvakumar P.
Delivery Director



Nadeem Ahmed
Head Of Mobile & Web Development



Bala N.
Support Director



Aswin Gerald
Manager - Delivery

AWARDS & RECOGNITIONS



Our leading position in the market is made possible by combining the richest end-to-end functionality with the most advanced Cloud-Native, Cloud-Agnostic, AI, and API-first payments technology.

At GSS, our laser focus on innovation and customer value is supported by the highest levels of investment in R&D in the industry, and has enabled GSS to create a unique market offering.

That's how GSS continues to be recognized by leading firms and finance trades for its leadership in cloud finance solutions, accelerated revenue growth and innovation. We are proud to be recognized in the industry as an innovator. We are also named as Platform of Choice for Software Technology Parks (STPI) of the Government of India



AWARDS & RECOGNITIONS



CeBIT Award **2014**



Company of the Year Award **2015**



Most Innovative Technology for Back Office Solutions in the BFSI Sector **2015**



NASSCOM **2017**



Gartner Appreciation **2018**



FinBlue **2019**



Technoviti awards **2022**



Veracious Real Time Payment Platform **2023**



The Best Payment Implementation Provider **2023**



The Best Instant Payments Technology Implementation Provider **2023**



Implementation of the Aani Platform Successfully to Pilot 1 Banks **2023** (UAE-IPP)



The Best Instant Payments Platform Provider **2023**



Members of Payments Council of India & Internet And Mobile Association Of India **2023**



The Best Integrated Payments Systems Provider **2024**



The Best Digital Payment Transformation Initiative **2024**

These awards testify to the fact that we have been successfully unlocking opportunities through our core banking solutions.

PRODUCTS

The Veracious Banking line of products is one of a kind-- robust and reliable with capabilities in Core Banking, Payments Systems, Document Management & custom Process Automation. GSS products leverage the Torus low code platform to extend, enhance and manage complex enterprise solutions in an extremely flexible manner.

Here's a list of the products we specialize in:

Payments



Veracious
Payments Hub



NPSS Edge



ICCS



DDS



WPS



H2H

Others



Veracious
Core Banking



Veracious DMS



VERACIOUS PAYMENTS HUB

GSS's Veracious Payments Hub is a multi-product, multi-country, multi-currency, multi-instance payments orchestration hub. It is the world's most comprehensive Low Code Framework-enabled Payments Platform.

GSS's Payment Hub supports the Bank's architectural vision to enable real-time payments solutions and accommodate the Central Bank Payments regulations for the National Payments System strategy.

We offer a variety of payment solutions, including Transaction Acquisition, Transaction Orchestration and Transaction Execution.

Our Cloud Ready Payment hub consolidates multiple instruments like ICCS, FTS, DDS, RTGS, and SWIFT applications into a single application platform. Besides, ISO 20022 Ready Payments Hub offers unique dashboards to understand real-time liquidity positions across banks.

With its dynamic design and techno-functional architecture, GSS has the ability to maintain multiple clearing standards, both ISO and non-ISO, thereby giving banks the ability to pick, choose and retain old data.

- 100% Success rate in sending cheques to clearing house
- Ability to extend solution to BUNA, GCC RTGS, CBDC etc
- 100% Straight Through Processing for all Core Banking
- Clearing house touch points



NPSS EDGE - UAE IPP Instant Payments Platform

Our understanding of the NPSS spec is very advanced. Coupled with our modern tech stack and low code platform, it can give you an added advantage in meeting the CBUAE deadlines. We understand the play and the NPSS use cases across customer segments (and also the indirect participation segment). Our solution can support any of the below approaches (or even a phased approach transitioning from white label to SDK/API approach)

1. White label app

- Pre-requisite: Bank API exposed and connected to core services to send and receive instructions to core processing platform and notifications to white label services.
- Authentication of transaction initiation and confirmation in response to a request to pay happens at the white label app level.

2. API-enabled Mobile / Internet Banking

- NPSS functionality can be embedded into existing channels.
- Dedicated SDK / APIs can be exposed for the Bank to consume and integrate within existing Mobile Banking and Internet Banking experiences.

NPSS - Features

- An advanced state of readiness with the NPSS (can meet current CBUAE deadlines)
- Event-driven architecture
- Advanced technology stack (Kubernetes, DevOps, REST API, Advanced MQ, Kafka Streaming)
- Built on a Low code platform (Configuration, not Customisation)
- Powerful API manager (To consume and expose APIs)
- Can run on-premise and on cloud
- In-built analytics dashboard for NPSS payments tracking and analysis (Power BI based)
- Supports single sign-on and seamless integration
- Rapid go-to-market capability



TORUS LOW CODE PLATFORM

A NextGen unified high productivity low code platform that follows a model-driven approach for building, extending, integrating and deploying rich cloud-based applications rapidly.



Torus is a Low Code platform designed and built by Global Software Solutions.



Torus, a Gartner-appreciated Development platform, has been lauded for its focus and capability as a Low Code platform built for the financial services industry.



GSS, through its Torus Low Code platform, Veracious Product line and service offerings, solves mission-critical problem statements in the domains of payments, core banking, document management, and process automation.



In 2018, Torus implemented Enterprise Hyper ledger Blockchain Development Support.

Torus covers the entire application lifecycle, from design to deployment, covering areas of internet-scale enterprise-grade applications across channels, for both Web and Mobile, in a single development environment with IoT integration and Big Data analytics as a part of the roadmap.

Application development has evolved and matured in the last few years. The onset of continuous app development, containers and DevOps saw development teams trading in their traditional, slower practices for newer development techniques. Torus enables businesses with the reality of developing applications swiftly and responsively.



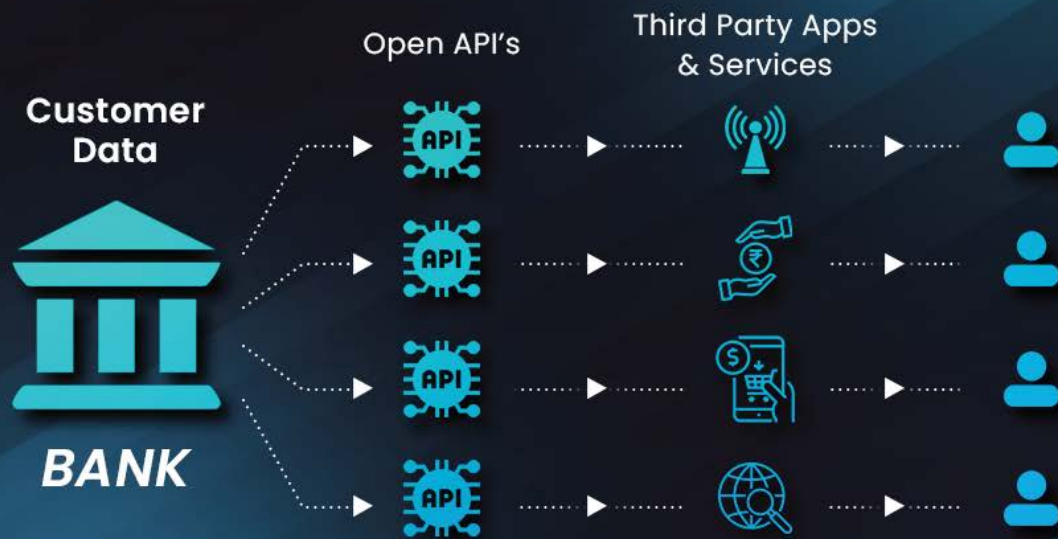
VERACIOUS DMS

The Veracious DMS, built on an open API model, is an extensive document management solution tightly integrated with their core Claims Automation application.

The intent of the Veracious DMS is to trigger meaningful and Knowledgeable decision-making capabilities at every step of the decision cycle. Its design functionalities include - Out of Box DMS and Record Management functionality, easy to configure, no code business rule setup, low code drag and drop ability to build new processes and build domain intelligence, usage of horizontally scalable open-source tech stack., out-of-the-box multi-tenant cloud-ready architecture.

Here are some of the key highlights of Veracious DMS:

- Veracious DMS is one of a kind online DMS that supports Document Management and Record Management capabilities.
- Build workflows using a drag and drop mechanism enabling document-driven business process automation.
- Build robust enterprise portals and document sites leveraging the Veracious DMS.
- Customize custom triggers to enable process automation – fast, easy and simple.
- Apply comprehensive custom business rules for Physical & Digital Record Management.
- Enjoy an all-inclusive powerful search capability – content search, folder search, multiple relation search tags -single & multiple documents.
- Integrated barcode creation, document retrieval and management.
- Easily extend, enhance, and maintain your veracious application.



OPEN FINANCE & OPEN BANKING

Open Banking is revolutionizing the financial industry by enabling secure, customer consented data sharing between banks and third-party providers. This shift empowers customers with more control over their data, leading to enhanced, personalized financial services. GSS is at the forefront of this innovation, leveraging Open Banking to deliver cutting-edge solutions for clients across the Middle East and beyond.

Expanding the Financial Ecosystem

Beyond traditional banking, Open Finance broadens access to other financial data sources, including pensions, investments, and insurance. This comprehensive approach supports new financial services like personal financial management, enhanced credit scoring, and improved customer onboarding, setting the stage for an interconnected financial ecosystem.

GSS & Open Banking in the Middle East

In the Middle East, regulatory frameworks and initiatives from central banks in the UAE, Saudi Arabia, and Bahrain are accelerating Open Banking adoption. GSS, in collaboration with key regional partners, is pioneering Open Finance solutions that align with local mandates and foster financial inclusivity and innovation.

Our Open Banking Capabilities

- **Data Aggregation and Integration:** Securely consolidating financial data for a holistic customer view.
- **API Management and Security:** Robust API frameworks that ensure compliance, enhance security, and support seamless integration with partners.
- **Embedded Finance and Banking as a Service (BaaS):** Extending banking services beyond traditional channels, enabling banks to reach customers within digital ecosystems.

CLIENTS



PARTNERS



Open Banking Event

In March 2024, GSS Group proudly hosted an exclusive Open Banking event, gathering leaders and innovators from the banking and fintech industries to explore the future of Open Finance in the Middle East. This event served as a dynamic platform to discuss trends, challenges, and opportunities shaping the regional financial landscape.



Highlights of the Event

- **Expert Insights:** GSS leaders and industry experts shared perspectives on regulatory developments and Open Banking trends in the GCC.
- **Interactive Sessions:** Workshops on API-led banking, data security, and customer-focused models provided practical takeaways for participants.
- **Success Stories:** Case studies highlighted real-world impacts of GSS solutions, demonstrating how Open Banking enhances efficiency and customer experience.

“Thanks to GSS for bringing together prominent banks and industry leaders. The event offered invaluable insights and a unique opportunity to connect, sharing perspectives that will shape the future of finance in the UAE.”

— Suhail Bin Tarraf, Group Chief Operating Officer at First Abu Dhabi Bank (FAB)

The success of our Open Banking event is a testament to GSS's commitment to empowering the financial industry with innovative, customer-driven solutions. As a leading provider in the region, we continue to support banks in their journey toward a more open and connected financial ecosystem.



GLOBAL PRESENCE

GSS is a privately held business entity, with its International Headquarters in Dubai, UAE and Product Development houses in Chennai, India. GSS has offices in - UAE, Kenya, USA and India. Working in different continents makes us truly global and enables us to provide solutions that are not limited by geographical boundaries.

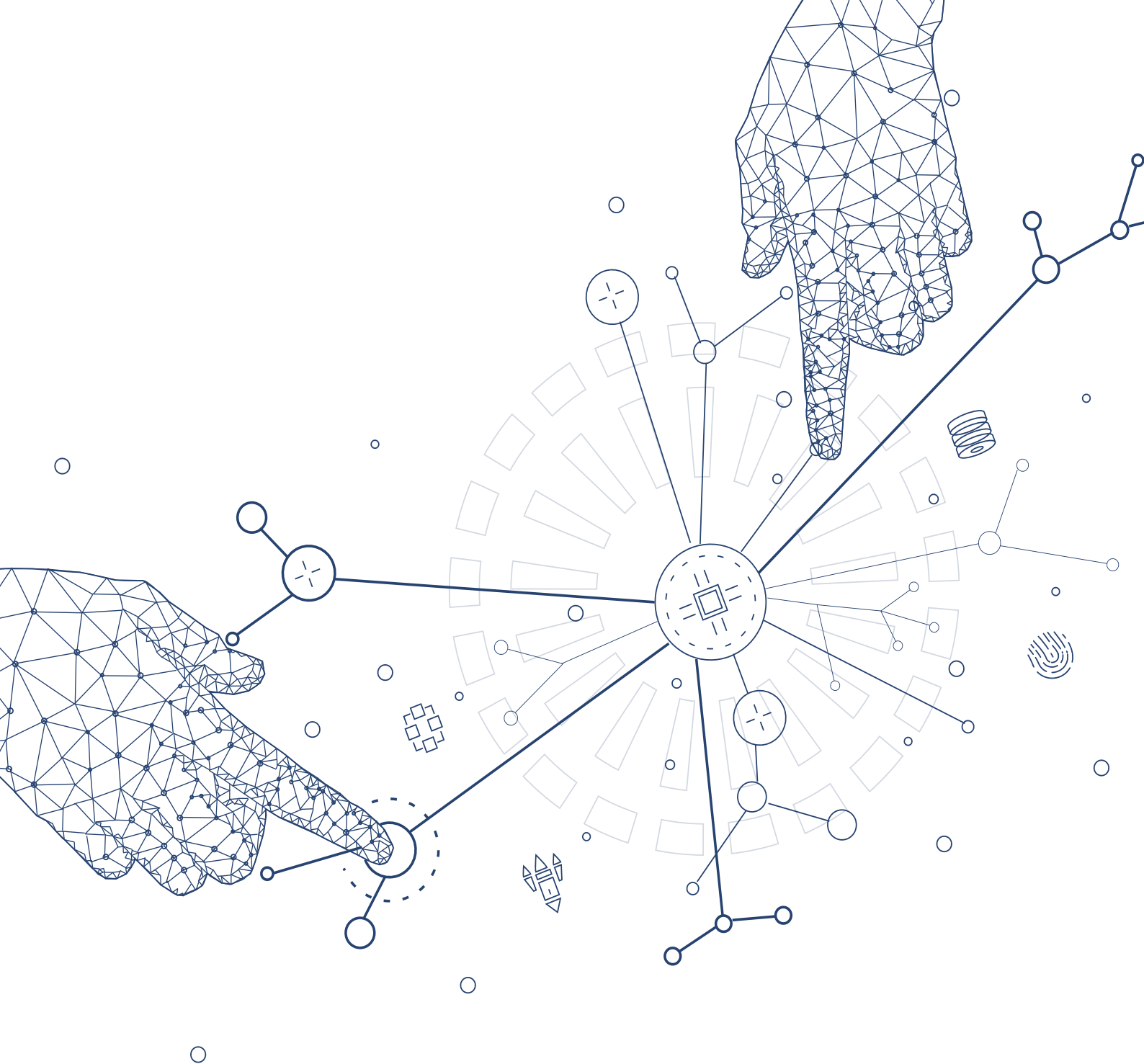


04

Office Locations

09

Countries
Software Installed



HEADQUARTER ADDRESS

3rd Floor, Building 3,
Dubai Internet City, P.O Box – 73354,
Dubai, UAE

PHONE

Office: +971 (4) 422 7520

EMAIL

info@gsstechgroup.com