**Home**

Don’t just pay,

Empay it.

**Simple Access**

Simply use your Emirates ID for a quick and easy registration with Empay app.

**Tap & Pay**

Enjoy contactless payments at a tap of a button across the world.

(Feature available on Android only)

**Smart Transit**

One platform catering to all your payment needs and expenditure control.

**Secure Access**

Make secure payments with officially certified, multi-layered security on app.

**How it works**

Empay is a digital ecosystem thoughtfully curated to enable simple, smart, secure and seamless payments, transit and expenditure control.

**Many ways to use Empay**

**Simple access**

Make quick contactless payments to anyone, anywhere, anytime as per your comfort.

**Transport**

Commuting without cash? Nothing to worry about, make secure payments through the app.

**Utilities**

Top up your Salik account, pay Mawaqif bills and do a lot more, all at one platform.

**Education**

No more worrying about standing in long queues to pay school fees, make payments with just a click on your phone.

**Food & Beverages**

Order your meal from any food outlet and make easy contactless payments anytime, anywhere.

**Authorities**

Enjoy the convenience of making quick and seamless payments for government services.

**Loyalty Card**

**Travel**

Pamper your wanderlust and travel the world without the hassles of currency conversion.

**Pay with a smile and keep moving forward**

Empay is a pioneering contactless payment ecosystem with instant credit facility. Designed and developed within UAE’s Smart Government program framework, Empay offers smart, seamless and secure cashless transactions for varied lifestyle needs.

Driven by the quest of innovation and supreme functionality, Empay is region’s first national contactless mobile payment application created for residents across the length and breadth of UAE. It’s a one-of-a-kind application that provides multiple payment modes for several lifestyle needs at the convenience of a click on your phone.

To make life easy for you, Empay caters to your transaction requirements starting right from your morning coffee to taxi fare, large business transactions, license renewals to every other possible transaction, all on one platform. In addition to this, Empay also provides instant credit facility to people who are in need of funds for making various payments without having to visit any bank or ATM, with no need to go through long formalities and paperwork.

This phenomenal app can be easily downloaded by UAE residents from the Google Playstore or iOS App Store, by following easy registration steps, one can avail a digital card powered by MasterCard within the app, in less than two minutes.

Empay is a supremely advanced mobile application that provides its users with a comprehensive range of services making it the only lifestyle payment app one would ever need. It is the ecosystem that moves with you wherever you go and takes care of all your payment needs.

**Vision**

Empay is a next-gen mobile payments solution that aims to revolutionize customer experience by facilitating their financial transactions in a simple, fast, smart and secure way.

Perpetually focused on pleasing customer experience and satisfaction, Empay

is committed towards making its customer’s life easier through smart, seamless and secure payments.

**Mission**

Empay is a gateway towards smart living and unlocks the door to the future of cashless transactions, transforming the way digital payments are looked at. With the aim of becoming the most suitable and preferred payment solution for all UAE residents, Empay is on an eternal journey to offer unrivalled transactions convenience as per changing times.

Owing to changing lifestyles, daily commerce, and rapid growth in online retailing, the trend of digital payments is expected to continue during the forecast period in the region.

**Our Story**

Emcredit provides enterprise and credit information solutions along with offering credit information reports, data verification, data enrichment, decision support analytics and other tools necessary to improve customer acquisition, assessment, servicing, debt collection and portfolio management.

As a part of DED and the Government of Dubai’s vision, Emcredit Limited has adopted an anticipatory strategy and is expanding past its core services and products with its latest innovation, the Empay ecosystem. This platform is conceived to ease the consumer’s way of life while adding a dash of convenience by enabling them to make transactions in a simpler and smarter way.

Emcredit’s team consists of professionals who are highly experienced, skilled and belong to varied multidisciplinary background in financial technology and services, securing a high-quality product for the end users.

**Our Founder**

**Ali Ibrahim**

Deputy Director General, Department of Economic Development (DED),

Government of Dubai

Mr. Ali Ibrahim, being the Deputy Director General at the Department of Economic Development in Dubai (DED) is focused on augmenting DED’s role in the emirate’s strategy to remain amongst the vanguards of countries setting an economic, social and cultural benchmark in business ventures and practices. Being an expert in his area of functioning, he is bestowed with the responsibility of evaluating regional and global economic developments as well as their impact on Dubai and its competitiveness.

Having started his career with the UAE Central Bank in 1983 in Abu Dhabi, he rose through the ranks to become Assistant Manager for Research and Statistics. Since joining DED in 1993 he has held several positions including Head of Studies and Planning Department, Head of Commercial Registration Department and Deputy Director General for Executive Affairs. He was one of the first graduates of the Government Leadership Programme of the Mohammed Bin Rashid Centre for Leadership Development.

Key positions currently held by Mr Ibrahim include Chairman of Amlak Finance, Board Member of Emaar Industries and Investment, Managing Director at Emcredi, and Board Member of Emcredit Collection Company. He is pivotal in leading and aligning Empay’s goals with UAE’s Cashless Payments Strategy.

**Our Team**

**Ms. Muna Al Qassab**

CEO, Emcredit & Empay

Muna Al Qassab has a rich experience of more than two decades in leading businesses. Currently, working as the CEO of Empay, she is dedicated towards improving every aspect of the venture and oversees complete management of the organization. Being a visionary, she has held various profiles ranging from Strategy Planning & Implementation, Senior Level Partner Relations, Government & Non - Governmental Relations, Public Relations & Marketing, Business Development and much more. She is known for being very approachable and strongly believes in helping everybody who reaches out to her. She is a true inspiration to colleagues and subordinates alike.

**Mr. Gigi George Koshy**

Deputy CEO & Chief Product Officer, Empay & Director – Finance & Products, Emcredit.

Mr. Gigi Koshy has played a significant role in escalating the growth and enhancement of Emcredit & Empay. With over 20 years of experience in the industry, he is currently the Deputy. CEO and Chief Product Officer of Empay and also the Director- Finance & Products of Emcredit Ltd. Being well acquainted with the market insights, he is competent in planning, strategy and drives the growth of Empay through his knowledge and skills. His core interests lie in Fintech, IOT, Financial Budgeting and Management. As the Chief Product Officer, he is responsible for the overall conceptualization, development and design of Empay and its sub products. He spearheads all Business Relations & Operations from the international perspective to the very grass roots of Empay. With a great visionary approach, he takes immense participation even down to the day-to-day operations of the company.

**Our key partnerships for best consumer experience**

Empay offers an assortment of Government & Private Sector service payments ranging from wide variety of payments to lifestyle services such as Dubai Economic Department License Renewal, all types of bill payments, food ordering, educational fees payments, international remittance, P2P micro payments and much more.

**Join the Empay family**

Be a part of the perpetually growing Empay family, download the app and manage all your transactions and expenses on the go.

**Get Updates**

Stay updated and informed about the latest developments, news and information about Empay and its services.

**Get in touch**

If you have any questions or need any help, we’re here to help you.

**Reach us via phone at**

600567563

**Reach us via mail at**

Support: [support@empay.ae](mailto:support@empay.ae)

Business Enquiry: [sales@empay.ae](mailto:sales@empay.ae)

Marketing: [marketing@empay.ae](mailto:marketing@empay.ae)

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