

**OVER
20 YEARS
IN THE SERVICE
OF ADVANCED
IT SOLUTIONS**



Delivering
**exceptional service
and innovative
solutions**
to Financial Service
institutions

80+

Consultants

that bridge business needs
with innovative technologies
to accelerate success

Multilingual

Native speaking Consultants

Business Analysts and
Developers





Presence in

8 Regional Markets

Dalla, Texas USA
Noema.ai LLC

12801 N Central
Expressway, Suite 480-C
Dallas, TX 75243

Athens, Greece

Delivery & Support
Centre

Bucharest, Romania

Delivery & Support
Centre

Beirut, Lebanon

Delivery & Support
Centre

**Kingdom of Saudi
Arabia**

Delivery & Support
Centre

Doha Qatar
Noema Consulting

Office 1, 20 floor, Al Nasr
Tower A, West Bay
Doha, Qatar

Bangalore, India

Delivery & Support
Centre

Dubai, UAE
Noema Consulting

Dubai Silicon Oasis, DDP,
Building A1 Dubai,
United Arab Emirates



Digital Transformation

A new generation of consumers, accustomed to “data everywhere” and rapidly fulfilling their needs for products and services, is profoundly reshaping every industry.

From retail sales to financial services, every aspect of corporate life is drastically re-imagined under an onslaught of capabilities made possible by Information Technology.



Product & Solution Design

There is a plethora of tools and platforms to choose from. We help organizations make the best possible choices and deliver exceptional ROI. We help you maximize value and avoid costly mistakes



Legacy Application Modernization

We assist organizations in evaluating their existing systems and processes and planning their future. That does not mean everything has to be ripped off and replaced with the latest, trendiest, and most expensive solutions. Let us help leverage existing platforms and data structures in a new, innovative, and cost-effective ways.

Workflow Optimization

There is immense value in the processes inside each organization. Let us help you unlock this value by eliminating bottlenecks, streamlining processes and eliminating redundant Human and Machine tasks.

Let us show you how you can improve performance and increase efficiency



Cloud Native Development

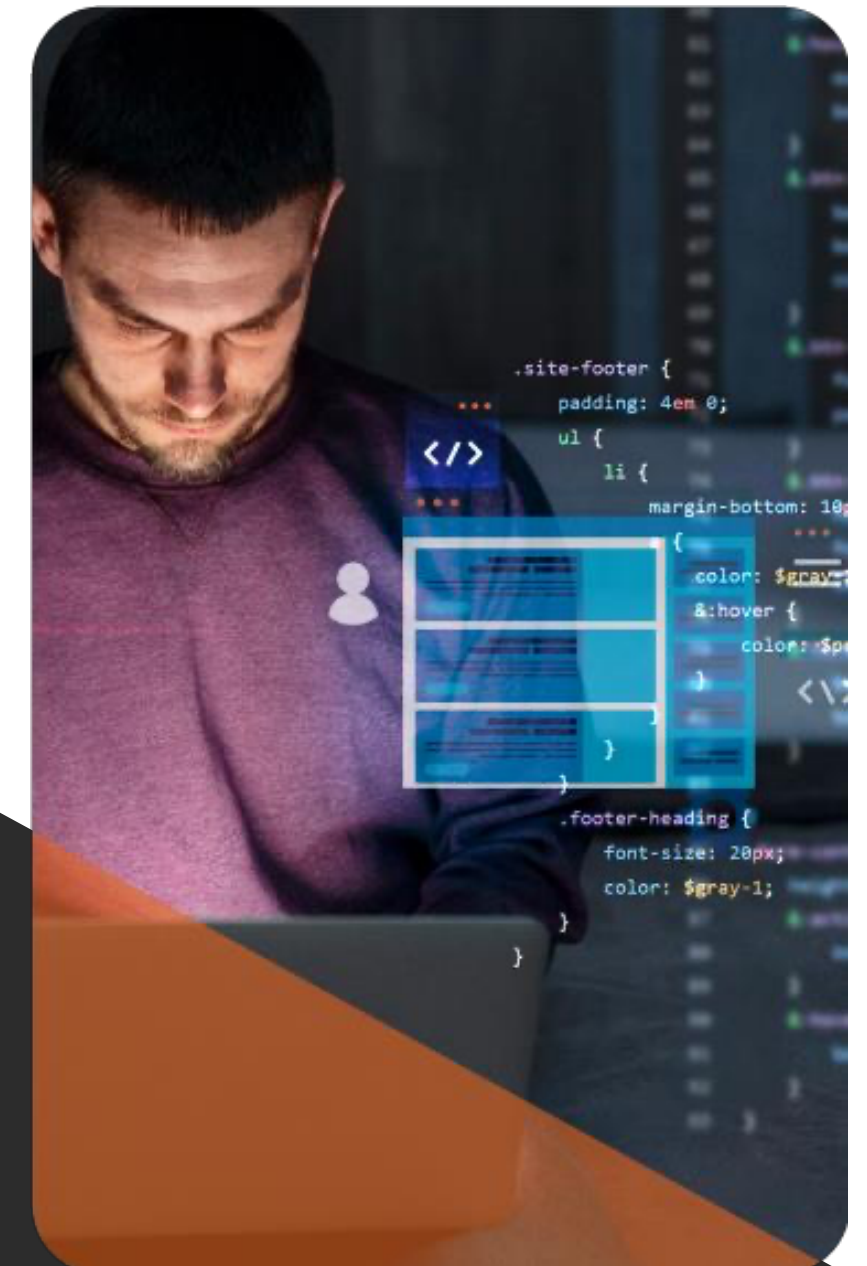


We have developed core business applications that have the Cloud as their backbone, not as an afterthought.

If you aspire to develop new or augment existing solutions with the rich features that Cloud-based platforms have to offer, you must benefit from our extensive expertise.

Low Code Platforms

Agility, future-proofing and responsiveness are the key benefits of Low-code platforms. Make the most of their benefits and avoid the hype, by working with an experienced team that has real expertise in the area. We can help you deliver on your project and business goals.

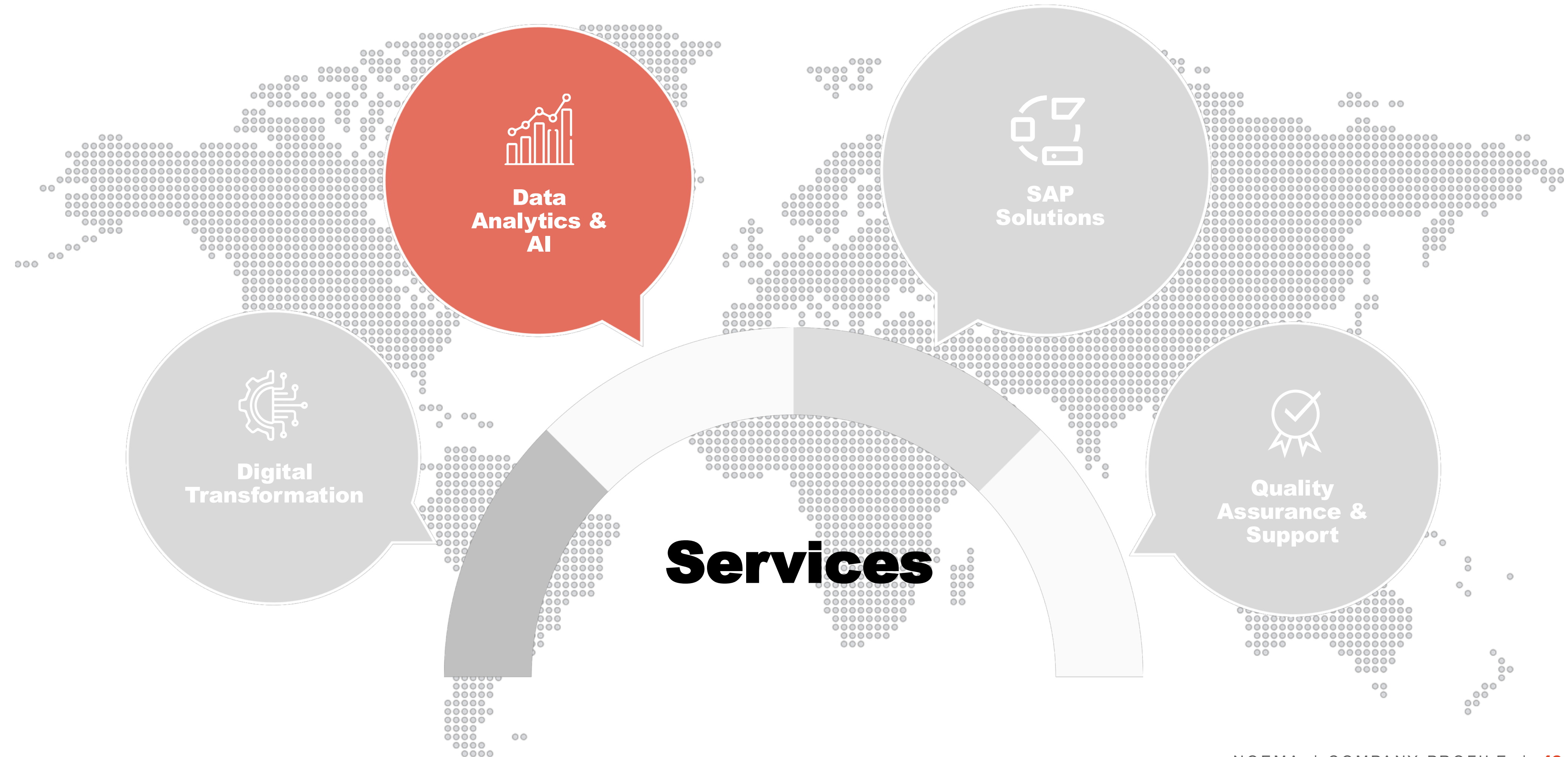


Application Development & Platforms

Our team of over 60 professional developers with extensive experience can create solutions that effectively meet your requirements with responsive UI/UX solution design.

We offer support for both Waterfall and Agile project management methodologies, depending on the specific needs of your project, the speed of delivery required, and your own preferences. Our extensive experience in developing both front-end user interfaces utilizing modern, highly flexible and adaptable tools, as well as back-end solutions for your ERP and transactional systems separates us from companies that focus solely on either front-end or back-end development







Data Analytics and AI

Analytics tools have long been the foundation of data-driven decision-making in enterprises.

However, with AI tools, data analysis has reached new heights, offering predictive capabilities, automation, personalization, and more.

We use the highly advanced platforms of **Microsoft** and **SAP AG** to deliver the right sized solution for each application.

The interaction between these toolsets transforms businesses' operations, making them more adaptable and responsive. In an era of data abundance, businesses that leverage the power of analytics and AI tools will be the true pioneers, surpassing their competitors.

Process & Task Mining

Processes and Tasks hold vast promise for your business optimization and efficiency goals.

Our expert team has assisted Payment, Legal, and Auditing departments in major Financial operators in delving deep into their datasets and achieving substantial efficiency and monetary targets.



On-premise LLMs

Large Language Models are turning whole industries on their heads.

What can they do for you and your data?
Can you trust your data to what are often opaque models?
Trust us to guide you through the complex world of emerging AI tools and how you can harness their power.





SAP Solutions

Over 20 years of ERP backend solution Design, Development and Support. Find out how you can make the most of your investment in one of the most dynamic business development platforms regardless of industry or company size.

SAP's modern cloud offerings have a solution sized for every need and application.



SAP S/4 HANA Public Cloud

It has never been easier, and faster, to enjoy the benefits of a solution that is part of the SAP Ecosystem.

With SAP Public Cloud you can rapidly deploy a solution on the cloud that will readily interface with your existing infrastructure with minimal costs and high security.



Loans Origination & Servicing

You can trust Talk our expertise in the areas of Retail, Corporate as well as Development Banking and Project Finance.

We also offer Islamic lending with Sharia compatible loans and all the necessary accounting treatment.



SAP BTP

SAP Business Technology Platform (SAP BTP) offers a powerful way for enterprises to enhance and modernize their IT infrastructure by connecting legacy systems with next-generation cloud capabilities.

For companies already invested in SAP's traditional solutions, it acts as a bridge between the old and new, making the transition smoother without needing to rip and replace what's already working.





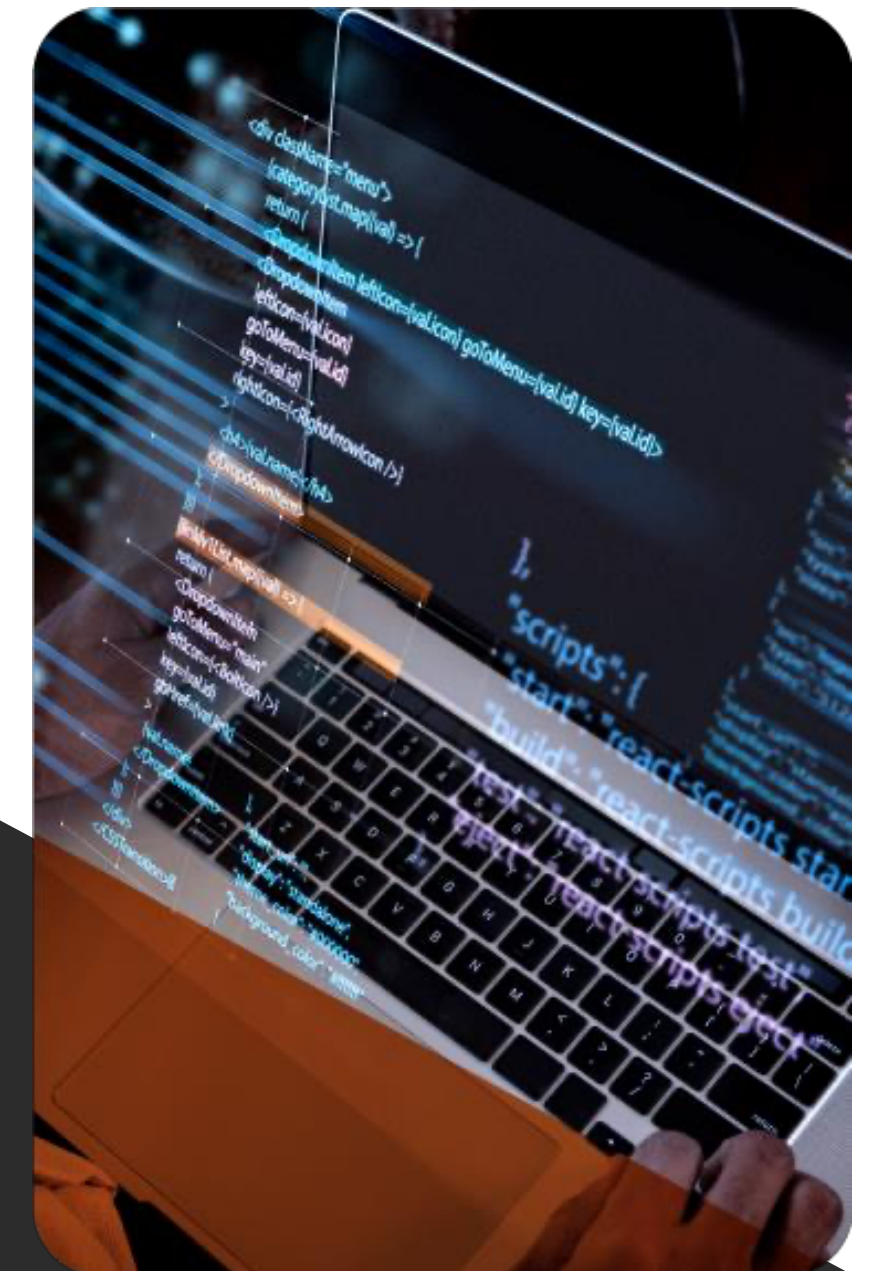
Application Management Service

Our Application Management offering includes various IT services that can complement or completely replace internal teams and resources.



QA & Automated Testing

Through highly automated tools, you can improve the speed and accuracy of all your testing activities while reducing associated costs!



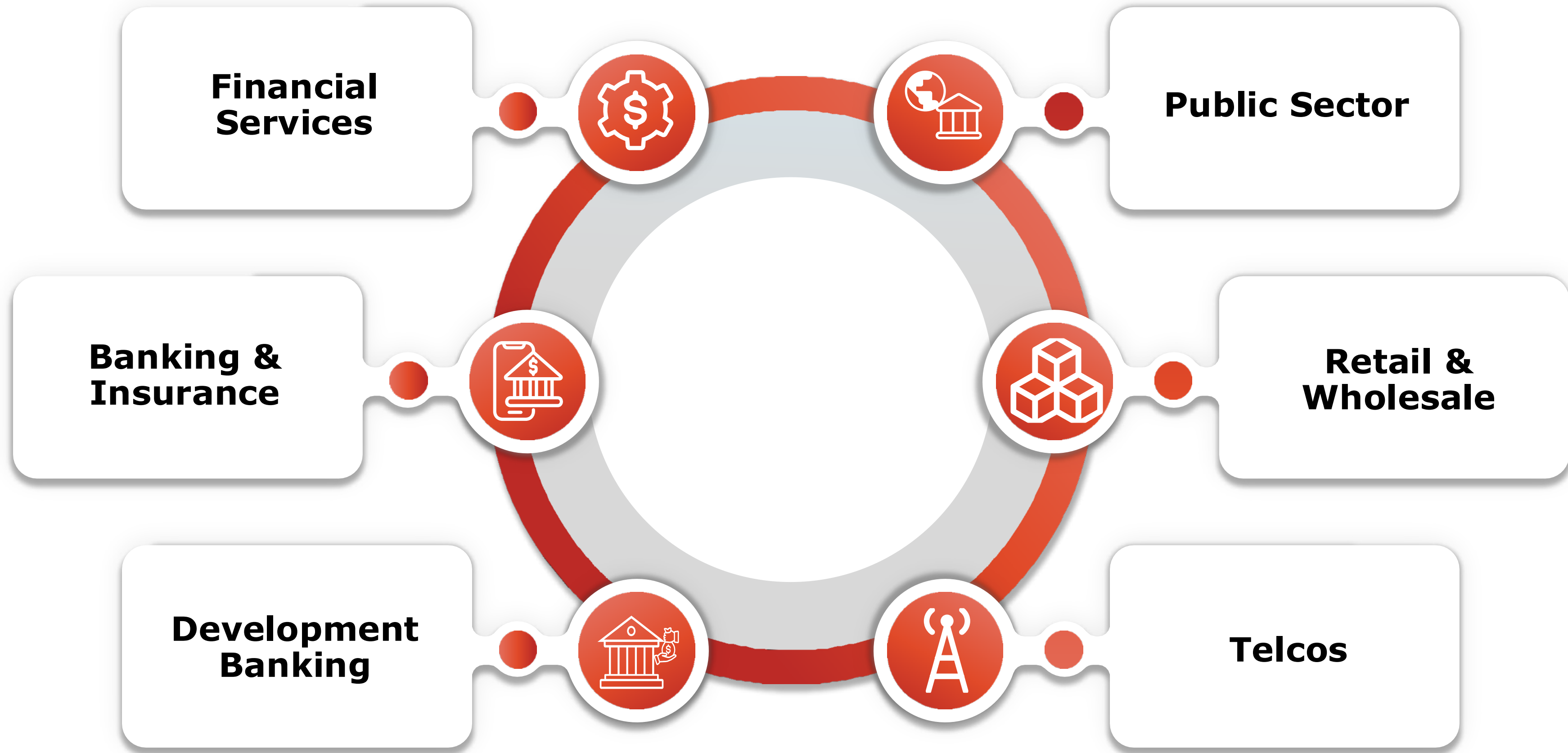
End-user support

Trust our Service Desk to provide your Business Users with flexible Desktop and Application Support that has deep knowledge of your requirements and is both responsive and economical.

SAP System Support

Whether you are on the legacy SAP ERP platform, on S/4 HANA, or have already embraced a cloud hosting service, we have the depth of expertise and experience to ensure that your solution is humming along efficiently, effectively and with the minimal possible cost.





Solutions for the Financial Services, Banking and Insurance



SAP ERP Services

- Financial Backend
- Accounting for Financial Instruments
- Islamic Finance



Development Banking

- Complex Modes of Finance
- Multi-year, Multi-currency, Multi-Beneficiary support
- Fully workflow driven
- Complex disbursement rules



Reporting & Regulatory Compliance

- Internal Auditing & Consulting
- Analytics
- AI-enhanced reporting
- Central Bank reporting



Loan Origination & Servicing

- Retail loans
- Corporate & Complex Loans
- Islamic Loans
- Fully workflow driven
- Full set of API for integration
- Dynamic Support for Agents, Officers, Applicants



Digital Transformation

- Application Modernisation
- Cloud infrastructure & Development
- Workflow optimisation



Application Management

- Testing & Quality Assurance
- End user helpdesk
- User Training



We have successfully designed, developed & delivered solutions for major financial institutions in the MENA region in the areas of:

- Project Finance
- Corporate Lending
- Syndicated Lending
- Islamic Finance
- Donations & Fund Management
- Regulatory Reporting & Compliance

Solutions for Public Sector, Telcos, Retail & Wholesale industries



SAP ERP Services

- SAP S/4 HANA Public Cloud
- SAP Business Technology Platform
- SAP Analytics & Planning
- SAP HCM & SuccessFactors



Digital Transformation

- Legacy solution Modernization
- Cloud infrastructure & development
- Workflow optimization



Data Analytics & AI

- Data Analytics on SAP and MS Platforms
- SAP SAC Planning
- AI Enhanced reporting
- AI Business Bots



Application Management

- Testing & Quality Assurance
- End user helpdesk
- User Training

A trusted Partner

- We are trusted by major organizations in the region to support their daily operations as well as plan their next steps
- We are trusted by leading solution providers to act as their regional solution delivery channel



SAP Fioneer 

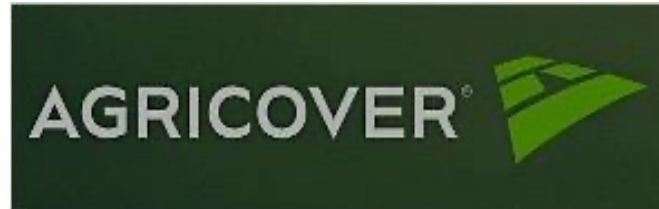


Key Implementations



Islamic Development Bank, KSA

- Project Finance Solution + SAP ERP / Financials
- E-disbursements solution, managing 50 countries and well over 100 agents
- Over 5,000 disbursements, valued to over 2Billion USD p.a., over 15 billion Loan portfolio
- Islamic Loans and Islamic Accounting



Agricover Romania, Romania

- Specialized facilities on SAP CML to support core business (Agricultural sector)
- Over 10,000 disbursements per year on a .5Billion Euro Loans portfolio



West African Development Bank, Togo

- Project Finance Solution for all core business
- Extensive integration with 3rd party solutions
- Advanced Reporting

Key Implementations



LESJA BANK, Qatar

- Credit Bureau support
- Implementation of new Advices
- QFCRA new Regulatory Requirements



NBK Bank Lebanon

- Consultancy for SAP Bank Data Model support



Saudi Industrial Development Fund, KSA

- Loans Origination & Servicing
- Extensive Workflow automations
- Internal & External user Portals and Dashboards

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CONTACT US

+974 4 005 7000

info@noema.net

www.noema.net

Dalla, Texas USA
Noema.ai LLC
12801 N Central
Expressway, Suite 480-C
Dallas, TX 75243

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