

Most Pioneering Fintech Business Leaders 2024 (Middle East): Ibrahim Darraz & Mohammad Al-Azzeh

Headquartered in Dubai, with a sales office in Amman, Infinite Business Solutions is a leading fintech company that offers technology solutions and value-added services to a variety of industries and business sectors across the globe. The company was founded in 2020 by Mr. Ibrahim Darraz and Mr. Mohammad Al-Azzeh, both of whom have been recognised in the FinTech Awards 2024. Below, we speak with Mr. Darraz to learn more about Infinite Business Solutions' journey to success

Boasting a global reach and flexible delivery models, Infinite Business Solutions is well-equipped to meet the demands of growing businesses around the world. In addition to having locations in Dubai and Amman, the company is well-represented by many partners and distributors internationally, available to serve the company's extensive client base that spans heavily across the GCC region, Jordan, and various African countries such as Rwanda. Both Mr. Ibrahim Darraz and Mr. Mohammad Al-Azzeh spent extensive time in the fintech, IT, and business sectors before founding Infinite Business Solutions together in 2020.

Mr. Darraz holds over 20 years of experience in the workforce, with 17 of them spent as the Managing Director and Managing Partner for many companies in the region. Before pioneering Infinite Business Solutions, Mr. Darraz was the Managing Director of KeyBS DMCC for almost a decade, the General Manager of WEH BSC, and Mobivision FZ-LLC for four years. As one of the team members who built the wages protection system that is applied all over the region, Mr. Darraz is a well-known fintech leader in his region.

Over the last decade, Mr. Darraz's focus has been on building the digital transformation of the front-end e-channels, such as Mobile, KIOSK, POS, and Web Portal, across the KSA and GCC areas, in addition to MENA and Africa. Prior to his arrival in Dubai, Mr. Darraz served as a co-founder and General Manager of APCA, a premier systems integrator company in Jordan that offered security systems, customer services, and queuing systems to some of the most prestigious enterprises in the kingdom.

Mr. Al-Azzeh has had an equally illustrious career preceding the establishment of Infinite Business Solutions, having served almost ten years as Technology Director of KeyBS DMCC, and the CTO of WEH BSC for four years. A reputable fintech leader in his region, Mr. Al-Azzeh was part of the team building the technology behind the wages protection system, based on pre-paid card solutions and ATM networks in the UAE.

For the last ten years, Mr. Al-Azzeh was focused on building a technology for end-to-end solutions for e-channel platforms in the KSA and GCC regions, as well as MENA and Africa. Before he came to Dubai, Mr. Al-Azzeh served Solutions development for many companies across Jordan. Together, Mr. Darraz and Mr. Al-Azzeh aspired to combine their solid technology skills with the insights of a novel business model to solve a gap in the market. They both understood the financial sector's pain points and were committed to introduce innovative solutions to the market. Thus, Infinite Business Solutions was born.

"Infinite Business Solutions helps organisations with digital transformations by integrating digital technology into all areas of their business, fundamentally changing the way they operate and serve daily customers," Mr. Darraz explains. "With a proficient in-house development team, Infinite Business Solutions ensures to provide each of its clients with a custom solution that is tailored to meet their specific needs and preferences."

The company streamlines the entire and connected solution by prioritising unparalleled consultation, development, integration,



implementation, training, and support services. To date, Infinite Business Solutions has proudly developed and launched six products, all geared towards enhancing business operations and driving client satisfaction.

Infinite Business Solutions is most distinguished for iKiosk, its custom kiosk hardware designs and software. The company takes pride in providing its clients with distinctive, functional, and attractive kiosks offered with outdoor, wall-mounted, floor standing, and counter-top designs. iKiosk is a complete self-service solution that includes hardware, software, and API integration.

iVoucher is an EVD application system that expands the client's voucher distribution network and manages the online process of credit top-up, card payment, and e-Vouchers, for example. The software improves operational efficiency and generates additional revenue by simplifying

the process of prepaid recharge with a centralised control of information and real-time reports.

iMobile allows clients to self-manage their mobile accounts and utilise services such as bill payments, mobile top-ups, and transferring credit. This application is compatible with all kinds of smartphones and tablets, meaning that not only is iMobile a convenient management system, but it is also accessible to many.

The iWeb solution allows clients to electronically manage, control, and monitor terminals across numerous sites. The TMS within this solution provides clients with real-time visibility for all the connected devices, allowing for easier management. iWeb comes with several modules to meet the various requirements of modern businesses.

Additionally, Infinite Business Solutions provides POS machines as a part of the fully integrated TMS, with iPOS designed for payments, eVouchers, KYC, top-ups, and more. Likewise, the company has developed and implemented iWallet, a wallet solution that serves as a mobile platform to facilitate online payments through applications and merchants via mobile wallets.

The innovative solutions designed and launched by Infinite Business Solutions are a testament to the company's ingenuity, and its commitment to simplifying processes for business owners and enhancing their growth. Through providing both business owners and their clients with systems and processes, Infinite Business Solutions is aiding businesses in attaining and retaining loyal clientele by delivering convenience, simplicity, and efficiency.

The company is devoted to innovation, aiming to improve its products and processes through conducting continuous research and development. The team constantly searches for the latest security and safety measurements emerging in the industry, ensuring that Infinite Business Solutions remains at the forefront of new industry development. "The fintech industry is changing at a rapid pace, which motivates us to stay up to date," Mr. Al-Azzeh tells us. "Infinite Business Solutions' team never stops the R&D process. The team continuously pursues software and hardware trends to learn cutting-edge technologies, and to be honest – at many times, Infinite Business Solutions has been the leader of technological development."

Infinite Business Solutions works to always exceed its clients' expectations, giving them special attention and ensuring they feel listened to and supported. The company continually strives to provide the best quality of service and has separated its offered support into two categories – software support and hardware support.

The company's customer care team provides software support through its ticketing system, providing 24/7 services due to the nature of Infinite Business Solutions' accounts. For hardware support, Infinite Business Solutions has partnered with skilled companies in different countries to provide support for its products. The support services remain under Infinite Business Solutions' supervision at all times for quality control.

This approach extends to the company's internal culture, with Infinite Business Solutions working to foster a culture wherein its employees feel valued and empowered to produce their best work. Similarly, the company seeks out potential employees who will emulate its client-first approach, as a reflection of the high standards the Infinite Business Solutions sets for itself.

"At Infinite Business Solutions, only qualified personnel are selected," says Mr. Darraz. "Ones who understand the technology, culture, and the nature of Infinite Business Solutions accounts. Infinite Business Solutions personnel have excellent interpersonal and communication skills and are there to provide 24/7 support services. On the other hand, Infinite Business Solutions deals with employees as valued family members, who feel cared for, heard, and trusted."

Cultivating an exemplary team well-equipped to deliver optimal solutions is imperative to a business wanting to establish itself as an industry leader, which a feat that Infinite Business Solutions has undoubtedly achieved. Under the expert guidance of Mr. Darraz and Mr. Al-Azzeh, the company has soared to remarkable success and displays no signs of slowing down.



Looking ahead, Mr. Darraz tells us that the company expects to complete various projects and sign new contracts by the year-end. Infinite Business Solutions intends to announce new products this year, in addition to new versions of current products in its line.

"Since AI and Big Data Analytics are trending nowadays in the fintech sector, we plan to integrate these powerful tools into our products in a way that benefits both the service provider and the end user," Mr. Al-Azzeh informs us.

From their continuous pursuit of excellence to their combined wealth of knowledge in the field, it is certain that Mr. Darraz and Mr. Al-Azzeh are masters in the realm of fintech. With almost four decades of collective experience, the industry experts have worked tirelessly to hone their craft and develop innovative, effective, solutions and products that have taken the industry by storm. It is for this commitment that Mr. Darraz and Mr. Al-Azzeh have been deservedly recognised as the Most Pioneering Fintech Business Leaders 2024.



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