

**Search for a local Partner for a  
Bilateral R&D Project**

<b>Programme</b>	ESITIP joint call for R&D proposals in ICT
<b>Search launched by</b>	<input type="checkbox"/> Spanish company <input checked="" type="checkbox"/> Egyptian industrial partner <input type="checkbox"/> Spanish academic partner (University/Tech. center) <input type="checkbox"/> Egyptian academic partner

Remember that the minimum eligible consortium for ESITIP programme requires one Spanish company, one Egyptian industrial partner and one Egyptian academic partners. Only in PDP<sup>1</sup> projects, the Egyptian academic institution can be optional given certain circumstances (to be checked in the text of the call). Spanish academic institutions are welcome to participate as self-funded or subcontracted by the Spanish company if an agreement is achieved.

<b>Organization (launching this search)</b>	
<b>Date of Request:</b>	2026_4_5
<b>Company name:</b>	Fivepluspay
<b>Contact person and title/ designation:</b>	Khaled Abdel Samia Chairman of the Board
<b>E-mail:</b>	info@fivepluspay.com
<b>Phone number:</b>	+201080811313
<b>Mobile number:</b>	+201080811313
<b>Website:</b>	Fivepluspay.com

**SECTION 1: Description of the institution launching this search**

*(Please give brief / to the point explanations. For more explanation on any point below, you may add a short paragraph as an annexure, with this document.)*

<b>Business Sector</b>	For electronic financial services and information services, Information and Communication Technology (ICT), Electronic Payments, and Software Development.
<b>Company mission or core functions</b>	Electronic financial services and information services , To provide innovative electronic payment solutions, software engineering, and digital content production. Our mission includes designing information systems, managing data networks, and providing specialized technical consultancy and training.
<b>Date of establishment</b>	2025

<sup>1</sup> Product Development Projects.

Ownership (if public and traded, add stock exchange and ticker symbol)	Egyptian joint-stock company
Total number of employees	10
Number of employees in R&D	2
Key products sold or services provided	Payment services, electronic financial services, and information services
Company core technical competences	Electronic payment services, programming and artificial intelligence services for business, Internet of Things, and information services.
Key R&D programs and activities	<p>Electronic payment services, programming and artificial intelligence services for business, Internet of Things, and information services.</p> <ul style="list-style-type: none"> <li>• Smart electronic payment services and collection services.</li> <li>• Software design, database creation, and electronic information systems.</li> <li>• ICT outsourcing and technological education services.</li> <li>• Management of wired and wireless communication networks.</li> <li>• Digital content production (audio, video, and data).</li> </ul>
Examples of accomplishments	Payments, bill payments, top-ups, and transfers to e-wallets and bank accounts
Company strategic orientation	<p>The company's strategy revolves around "digitizing daily financial transactions and promoting financial inclusion," and can be summarized as follows: Strategic Vision: To become the leading platform for providing integrated (all-in-one) electronic payment solutions that combine ease of use with the highest security standards, supporting individuals and small businesses in their digital transformation. Expansion Axes: Expanding the provision of government payment services, e-wallet top-ups, and value-added services such as bill and subscription payments via advanced application programming interfaces (APIs). Technological Innovation: Investing in artificial intelligence technology to analyze spending behavior and provide intelligent financial recommendations to users, with a focus on building a flexible cloud infrastructure that supports the rapid growth in transaction volume. Sustainability and</p>

	Growth: Building strategic partnerships with the banking sector (such as Abu Dhabi Commercial Bank and telecommunications companies) to enhance access to financial services for the unbanked, in line with the UAE's Digital Transformation Strategy 2030.
--	---

## SECTION 2: Partner of Interest

*(Please provide a brief summary of the prospective partner company or organization. This summary may address some or all of the points below)*

Profile of ideal technology partner	A Spanish industrial partner or academic Institution specializing in advanced ICT fields, particularly those focusing on fintech, network security, or embedded systems
Core technological competencies and expertise	Development of e-wallet applications, international payment gateways, fraud detection systems, big data management, smart payments, and transfers to e-wallets, banks, and bill payments.
Other essential qualifications (e.g.: ownership, track records etc.)	Possessing financial operating licenses in the European Union, a proven track record of implementing digital transformation projects with governments or banks,
If you have a list of companies with whom you are in contact or interested in contacting,	Such as FinTech companies
Other details or important information	Contributing to the development of artificial intelligence algorithms for real-time credit assessment of users, and developing new security protocols for contactless payment processes.
Interested areas of collaboration	<p>Smart Electronic Payment Systems: Developing and upgrading infrastructure for e-payment services, including digital collection and billing solutions.</p> <p>FinTech &amp; Financial Management Software: Designing and implementing electronic systems for payroll management and automated financial data processing.</p> <p>ICT &amp; Software Development: Collaborative R&amp;D in software engineering, database management, and the creation of specialized electronic information systems.</p> <p>Embedded Systems &amp; IoT: Innovation in the production, development, and operation of embedded systems and their various applications.</p> <p>Data Networking &amp; Connectivity: Designing, executing, and managing advanced data transfer networks and telecommunication infrastructure.</p>

	Digital Content & Intellectual Property: Researching technologies for digital content production (audio/video) and the protection of intellectual property rights.
Specific R&D contribution sought	Cybersecurity & Data Privacy: Enhancing the security of electronic transactions and information exchange within the digital payment ecosystem. development of machine learning algorithms designed to assess users' creditworthiness, enabling them to utilize smart payment solutions and information services.

**SECTION 3: Additional information about the possible collaboration**

*(Please feel free to share any information you want about the possible project/s in which you would like to collaborate with an institution in the other country. I.e: possible projects, main objectives, technological area, TRL to be achieved)*

Five Plus Pay is a comprehensive platform that combines financial technology (FinTech) with advanced technical services. Here is a detailed list of everything the company offers and the services that make it stand out: First: Core Financial and Digital Services

- E-Wallets: Creating and managing digital wallets that allow users to easily receive and send money. Mobile Top-Up and Bill Payments: Full support for all mobile networks (Vodafone, Orange, Etisalat, and WE) for topping up mobile credit and paying monthly bills. Utility Payments: Paying electricity, water, and gas bills, in addition to landline internet (ADSL) bills. Government Payment Services: Facilitating the payment of government fees and services available digitally.
- Second: IT and Artificial Intelligence Services The company boasts a deep technological dimension that goes beyond simply being a "payment application":
- 5. Artificial Intelligence Systems: Developing intelligent engines to analyze financial data and provide investment solutions based on user behavior.
- 6. Cybersecurity and Encrypted Networks: Providing solutions to protect financial data through advanced encryption protocols to ensure the privacy of transactions.
- 7. Software Development: Designing and developing customized financial applications (White Label) for other companies.
- Third: Business and Investment Services Company Formation: Providing administrative and legal support to entrepreneurs wishing to establish their companies and start their businesses.
- Electronic Interpretation Services: Providing specialized technical translation solutions to serve the international business sector. Investing in Scientific Research: Funding and supporting strategic projects based on commercially viable research innovations.

Name: khaled Abdel Samia Ahmed	Seal:
Date: 2026_5_8	
Signature: <i>Khaled Abdel Samia Ahmed</i>	

