

omnispay Raises \$2m Pre-Series A to Expand AI-Native Finance Platform for SMEs

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UAE-based fintech omnispay has closed a \$2 million Pre-Series A funding round, led by Infinity Value Capital Group, to accelerate the expansion of its AI-native, all-in-one finance platform for small and medium-sized enterprises.

The funding supports omnispay's evolution from a rapid merchant settlements provider into a broader SME finance platform designed to address persistent cash-flow challenges. The company initially gained traction by reducing standard industry settlement times from 5-7 days to **24-hour payouts**. It is now expanding into integrated **Collect, Pay, and Borrow** workflows, enabling SMEs to manage liquidity and access embedded credit as they grow.

Over the past 12 months, omnispay has **doubled its customer base, quadrupled processing volumes**, and increased revenue **5.5x**, while operating expenses rose by only **2.2%**. This performance is underpinned by **ARIES**, the company's proprietary AI risk engine, which uses real-time transaction monitoring and dynamic decisioning. The platform also reports a **Net Promoter Score above 60**.

"This investment accelerates our transition to an AI-native SME finance platform," said **Vimal Kumar**, Co-founder and CEO of omnispay. "We're re-architecting how small businesses experience finance, turning cash flow from a daily struggle into a strategic advantage."

The platform has already demonstrated tangible impact. Project management firm **GForm**, an omnispay customer since 2024, replaced multi-day settlement delays with next-day payouts and later used omnispay-facilitated working capital to fund a physical expansion and open a new branch.

“Seeing merchants move from surviving day-to-day cash flow cycles to funding their next phase of growth validates our product vision,” said **Praveen Kiran**, Co-founder and Chief Product Officer.

Looking ahead, omnispay plans to **expand further across the GCC**, with partnerships in place to support entry into **Saudi Arabia**.

“As we enter new markets, we’re deploying a scalable, AI-first operations engine that adapts to the financial pulse of each region,” said **Simanta Das**, Co-founder and COO of omnispay.