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United Arab Bank partners with Emirates Face Recognition (EFR) to Launch a Seamless and Secure Digital Banking Experience via Its New Mobile App

United Arab Emirates – May 30, 2025: United Arab Bank (UAB) has signed a strategic partnership agreement with Emirates Face Recognition (EFR), a leading UAE-based technology provider of cutting-edge facial recognition and digital identity verification solutions.

The signing ceremony was attended by Mr. Shirish Bhide, CEO of United Arab Bank; Mr. Emre Yalcin, Head of Retail Banking at United Arab Bank; and Mr. Zack Charkas, CEO of Emirates Face Recognition, along with senior executives from both organizations.

This agreement highlights UAB's commitment to providing best-in-class digital banking solutions and aligns with the Central Bank of the UAE's directives to adopt advanced technologies that enhance customer privacy, minimize fraud, and simplify digital services. Moreover, this initiative reflects UAB's continued dedication to innovation, regulatory compliance, and superior customer service.

On this occasion, Shirish Bhide, CEO of United Arab Bank, said: "We are proud to partner with an innovative national company like Emirates Face Recognition, which shares our ambitions to deliver efficient, secure and fast banking solutions while supporting the UAE's transition to a digital-first lifestyle. This agreement represents a significant milestone in our digital transformation roadmap and reaffirms our commitment to innovation and customer-focused security."

Emre Yalcin, Head of Retail Banking at United Arab Bank, commented: "Our partnership with EFR is a key milestone in delivering our vision of a seamless, secure, and fully integrated digital banking experience through our upcoming Mobile Banking App. By placing advanced biometric technologies at the core of our services, we are reshaping how customers engage with the bank – offering greater convenience, enhanced security, and peace of mind. This initiative also strengthens our ability to support customers throughout their financial journey, while ensuring full alignment with the highest regulatory and safety standards."

Zack Charkas, CEO of Emirates Face Recognition, added: "We are pleased to take part in the ambitious digital transformation journey led by United Arab Bank. Together, we are pushing the boundaries of innovation and creating long-term value with a future-forward outlook. At EFR, we are committed to delivering trusted, secure and innovative solutions driven by a passion for excellence."

Emirates Face Recognition is one of the UAE's leading national companies in the field of biometric verification and digital identity solutions. EFR serves both government and

private sector entities with secure and seamless technologies that enhance service efficiency, reliability, and user trust.

This partnership precedes the upcoming launch of UAB's new Mobile Banking App, which will deliver a whole new customer experience, especially in instant account-opening, a wide range of digital services, and automated KYC updates. The new app will empower UAB customers to access services securely and conveniently without the need to visit a branch, offering a seamless, fully digital banking experience that meets the needs of today's always-connected lifestyle.

About United Arab Bank P.J.S.C.

United Arab Bank P.J.S.C. (UAB) was established in 1975, in the Emirate of Sharjah as a joint venture between key UAE and international investors, and its shares are publicly traded on the Abu Dhabi Securities Exchange (ADX).

UAB offers a wide range of Wholesale Banking, Retail Banking, Treasury & Financial Markets, as well as Shari'ah compliant products, services and flexible solutions, to meet the ever-evolving needs of our clients and the markets. Today, UAB is recognized as one of the few home-grown banks in the UAE, striving to enhance the lives of people by humanizing banking through impeccable service and tailored financial support.

UAB is rated investment grade, both, by Moody's (Baa3/P-3/Positive) and Fitch (BBB+/F2/Stable).

For more information, please download the PDF [here](#).

For further information please visit www.uab.ae, or contact:

Sirine El Merhebi
Marketing & Communications Department
Direct Line: +971 6 507 5415
Mobile: +971 5 5607 2929
Email: sirine.elmerhebi@uab.ae

About Emirates Face Recognition

Emirates Face Recognition (EFR) is a UAE-based company at the forefront of delivering cutting-edge facial recognition and AI-powered identity solutions to both public and private sector clients. With deep expertise in digital identity and advanced security technologies, EFR is transforming how services are accessed and delivered across diverse business channels and sectors. The company's core mission is to enable a 'Secure Value Exchange'—leveraging innovative technologies to facilitate secure, seamless interactions between service providers and end-users. EFR is committed to setting new benchmarks in service delivery, facilitation, security, and customer experience, making it a trusted partner in the region's ongoing digital evolution.

