



“
YOUR PARTNER
FOR SMART
OUTSOURCING
”





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FROM VISION TO REALITY

January 2012 — our journey began in Dubai, driven by a vision to redefine credit management and customer experience.

Over more than a decade, CMS | حلول has grown into a Trusted Regional Leader in Credit Management, BPO, and CX Solutions, partnering with major institutions across Banking, Telecom, Real Estate, and Government Sectors.

At CMS | حلول, we go beyond service delivery we create measurable impact through the power of people, technology, and insight, helping our clients achieve sustainable growth and operational excellence.

VISION



OUR VISION

To be the region's most trusted and forward-thinking business solutions partner, empowering organizations to achieve smarter processes, stronger connections, and sustainable success in every engagement.



OUR MISSION

We empower businesses to achieve financial strength, operational excellence, and customer satisfaction through data-driven, human-centred solutions aligning short-term goals with long-term growth to create measurable, lasting impact.



OUR VALUES



Integrity



Innovation



Commitment



Customer-Centricity



Team Spirit



CMS BOARD MEMBERS



MESSAGE FROM THE FOUNDER

Year after year, we take pride in our steady growth, meaningful achievements, and lasting partnerships accomplishments made possible by the dedication and collective effort of our team.

What began as a vision has evolved into a trusted and innovative organization, built on a foundation of integrity, collaboration, and commitment values that continue to drive CMS | حلول toward sustainable success.

~Mr. Samer Hudhud



MESSAGE FROM THE CEO

At CMS | حلول, our vision goes beyond recovery and operations we are building a future where technology and human intelligence unite to reshape customer engagement and business growth.

As our industry evolves at unprecedented speed, we stay committed to innovation, continuously investing in research and development to remain ahead of the curve. My focus is to uphold excellence and ensure every strategy, process, and partnership reflects the trust and integrity that define CMS | حلول.

~Mr. Ahmad Albahtity



MESSAGE FROM THE MANAGING PARTNER

From the very beginning, CMS | حلول was built on a simple belief that true success comes from partnership and purpose.

Over the years, this belief has guided every step of our growth, inspiring us to lead with integrity, collaboration, and a relentless drive to create value.

~Mr. Adel Habib



MESSAGE FROM THE FOUNDER

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~Mr. Samer Hudhud



MESSAGE FROM THE CHAIRMAN

Our success is defined not only by milestones but by our dedication to an operational philosophy that enhances efficiency through innovation, empowers our people to achieve excellence, and sustains the reliability and trust we've built over 15 years in the UAE and across our international offices

~Mr. Ahmad Safar



MESSAGE FROM THE CEO

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~Mr. Ahmad Albahtity





OUR EVALUATION

Launched operations in Dubai.
Secured first partnerships
with First Abu Dhabi Gulf Bank and
Emirates Islamic Bank.
Sector: Banking

No Of HC: 7 Inside UAE

Expanded client base to Abu Dhabi Islamic
Bank, RAK Bank, EMAAR, and Dubai First.
Introduced Legal Consulting Services in
collaboration with Emirates Islamic Bank
Sector: Banking, Real Estate, Legal

No Of HC: 35 Inside UAE

Established our first international branch
in Egypt. Formed partnership with du
(Telecom). Adding Mawared to our Financial
institution sector.
Sector: Telecom, International Expansion

No Of HC: 42 Inside UAE & 102 Outside UAE

2012

2015

2018

2020

2024

2025

Maintained operations and client
performance through digital
transformation during the pandemic
Sector: Technology, Operations

No Of HC: 42 Inside UAE & 102 Outside UAE

Grew portfolio to 15 active clients, adding
Aaqar to our Real Estate Projects.
Established our Fourth international
branch in Jordan.

Sector: Real Estate, Business Expansion

No Of HC: 85 Inside UAE & 372 Outside UAE

Expanded Regional Presence:
Tripoli (Lebanon) and Irbid (Jordan) Telecom
Excellence with du: Successfully secured and
launched Bucket 3 and Bucket 5 projects.
Etisalat Portfolio Success: Delivered outstanding
results in 0-12 month collection cycles.

Workforce Expansion: 500 + HC



OUR
EXPERTISE



Banking & Financial Institutions



Sectors We Serve

Telecommunication & Governmental



Commercial & Real Estate



SERVICES &
SMART SOLUTIONS



Collections & Recovery Solutions

- Debt Collection & Recovery:** End-to-end credit management across sectors.
- Field Visits & Verification:** On-site debtor validation and compliance checks.
- Legal Support & Consultation:** Litigation, settlement, and legal advisory.
- Retention Programs:** Customer reactivation and payment-plan negotiation.
- Mystery Shopping & Quality Audits:** Monitoring service compliance and customer experience.



Customer Engagement & Sales Solutions

- Call Center & Customer Care Services:** Inbound, outbound, and omni channel communication.
- Tele-Sales & Cross-Selling:** Revenue generation and lead conversion campaigns.
- Customer Retention & Loyalty Management:** Preserving and enhancing long-term client relationships.



Business Process & Workforce Outsourcing

- Manpower Outsourcing & Staffing Solutions:** Trained and managed staff for contact centers, admin, or field roles.
- Archiving & Data Entry Services:** Digital Records Management, Document Scanning & Secure Archival.

Technology & Digital Transformation Solutions.

- IT Services & System Integration:** Infrastructure, maintenance, and automation support.
- CRM & Customer Experience Platforms:** Customized platforms for client relationship and performance tracking.





HEALTH CARE MANAGEMENT SOLUTIONS

- Contract Negotiation & Insurance Relations (ensure favorable contracts, timely reimbursements, and clear recovery terms).
- Recoveries & Revenue Optimization (Ensure that all payment is identified, collected through transparent, auditable processes).
- HR Support for Healthcare Facilities (HR outsourcing starting from hiring, interviews, credential verification, onboarding, and payroll management).
- Medical Supplies & Procurement Management (supplying high-quality medical equipment and consumables).
- Healthcare Call Center & Patient Coordination (medical contact center services).
- Digital Health & Data Management (CRM and EMR systems, secure digital archiving, and data analytics dashboards, aligned with MOHAP, DOH, and ISO 27001).
- Regulatory & Compliance Advisory (full alignment with UAE healthcare regulations, insurance frameworks, and data security protocols).



OUR VALUED PARTNERS

Banking & Financial Institutions:



Telecommunications & Government:



Commercial & Real Estate:





WHY LEADING ORGANIZATIONS CHOOSE CMS | حلول



Certified & Secure Operations

ISO 27001 (Information Security) | ISO 27001 (Information Security).
Ensuring every process is auditable, protected, and continuously improved.



Regulatory Alignment

Fully aligned with the CBUAE & CBR regulations, TDRA communication framework, and UAE Code of Conduct — guaranteeing ethical, transparent, and compliant service delivery across all sectors.



Proven Multi-Sector Expertise

Trusted by banks, telecoms, government entities, and real-estate leaders for over a decade — adapting global best practices to the UAE market with measurable success.



Technology-Enabled Efficiency

Proprietary CRM & digital platforms ensure real-time reporting, data protection, and client transparency, empowering smarter decision-making.



People-Powered Performance

Our strength lies in our trained, multilingual teams who combine empathy, compliance, and persistence to deliver superior customer experiences and recovery outcomes.



Integrity, Innovation & Impact

We don't just manage processes — we engineer results. Every partnership reflects our drive for sustainable growth, client satisfaction, and trust.





OUR TEAM



OUR OPERATIONAL LOCATIONS



UNITED ARAB EMIRATES

2 BRANCHES



EGYPT

2 BRANCHES



JORDAN

2 BRANCHES



INDIA

1 BRANCH



LEBANON

2 BRANCHES

UPCOMING LOCATIONS



MOROCCO



BANGLADESH



PAKISTAN



SAUDI ARABIA



TUNISIA



Partner with



Let's redefine how your business connects, recovers, and grows.
Together, we create solutions that work today and for the future.

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