



THE DIGITAL SOLUTIONS HOLDING GROUP

COMPANY

PROFILE

Your gateway to seamless fintech.





PACKTECH; PIONEERING FINTECH INNOVATION

WHAT IF EVERYONE HAD EQUAL ACCESS TO INNOVATIVE FINANCIAL TOOLS?

Headquartered in the Kingdom of Saudi Arabia, The Digital Solutions Holding Group (Packtech) is a fintech holding company committed to empowering individuals and businesses through innovative financial solutions.

With a mission to bridge gaps in financial accessibility, We aim to revolutionize the FinTech industry by delivering state-of-the-art solutions that empower our clients in Kingdom of Saudi Arabia to achieve unparalleled growth and success. Our vision is to establish ourselves as the premier destination for different financing needs, offering seamless, secure, and innovative financial services that redefine convenience and drive transformative progress.



OUR VISION

To revolutionize financial services with customer-centric, Sharia compliant financing solutions that align with the Kingdom of Saudi Arabia Vision 2030.

Packtech emphasizes innovation, security, and inclusivity, reshaping fintech and setting new global standards and setting a benchmark for global excellence.



OUR MISSION

To empower individuals and investors by offering secure, intuitive, and innovative FinTech solutions aligned with the Kingdom of Saudi Arabia Vision 2030.

We are committed to driving financial inclusion, supporting economic diversification, and fostering sustainable growth across the Kingdom of Saudi Arabia.



HERE TO EXPAND

ADVANCING TRANSFORMATIVE FINANCIAL TOOLS

At The Digital Solutions Holding Group (Packtech), we believe that access to transformative financial tools is the key to unlocking potential for individuals and businesses alike.

Our initiatives aim to enhance the collaboration between different segments of society. Each model is carefully selected and enhanced to.





SWOT ANALYSIS

STRENGTHS

Alignment with Saudi Vision 2030

Strong alignment with goals for financial inclusion, digital transformation, and economic diversification.

Sharia-Compliant Products

Tailored to Islamic financing solutions like Murabaha and Tawarruq.

Technology-Driven Platform

Advanced digital infrastructure, including risk assessment and security protocols, enhances trust and efficiency.

Experienced Saudi Team

Built on expertise in financial services and innovation, Packtech is led by qualified local professionals.

WEAKNESSES

Limited Market Penetration

Early-stage initiative with low brand recognition and a limited customer base.

Reliance on Regulatory Approvals

Dependent on approvals from regulatory bodies, including SAMA, which could delay scaling.

Intense Competition

Established FinTech players and traditional banks with existing customer bases pose a competitive threat.

OPPORTUNITIES

Growing MSME Financing Needs

MSMEs account for only 6% of bank credit; Vision 2030 aims to raise this to 22%, highlighting a significant funding gap.

Expanding Crowdfunding Ecosystem

Potential to lead the peer-to-peer crowdfunding market with a secure, user-friendly platform.

Digital Payment Growth

The government's push for cashless transactions creates a fertile environment for the adoption of digital payments.

Underserved Segments

Opportunity to serve low-income individuals, non-Saudi residents, and rural communities.

FinTech Sector Expansion

Government incentives aim to establish the Kingdom of Saudi Arabia as a FinTech hub, targeting 525 firms by 2030.

THREATS

Regulatory Changes

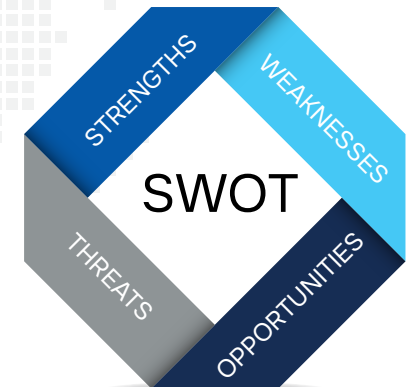
Frequent updates to compliance requirements, such as AML and cybersecurity, may increase operational challenges.

Cybersecurity Risks

Rising threats to digital platforms could impact user trust and platform stability.

Economic Volatility

Reliance on oil-driven economic growth could adversely affect financing demand during periods of economic downturn.





OUR GAME-CHANGING SOLUTIONS



DIGITAL WALLET

Our Digital Wallet is the ultimate solution for effortless and efficient financial management. Designed with cutting-edge technology, it offers:

Comprehensive Services: Salary disbursement, payment processing, and fund transfers in one seamless platform.

Enhanced User Experience: A simple, intuitive interface for quick and hassle-free transactions.

Unmatched Security: Advanced technology ensures reliable and secure financial operations.



CONSUMER MICROFINANCE

We are redefining access to fully digital customer journey. Designed for efficiency and security, our platform offers:

Instant Approvals: Ensuring quick access to financing for individuals.

Seamless Digital Experience: A streamlined process from application to approval.

Robust Security: Full compliance with "Know Your Customer" protocols, anti-money laundering policies, and risk management practices.

Diverse Offerings: Tailored financial products, including Tawarruq, Murabaha, and Service Financing



DEBT-BASED CROWDFUNDING

Our crowdfunding platform revolutionizes business financing by connecting MSMEs with a network of investors, eliminating the need for traditional banking processes. It offers a fast, secure, and transparent funding solution with competitive rates, enabling businesses & investors to achieve their goals efficiently.



PEER TO PEER P2P LENDING

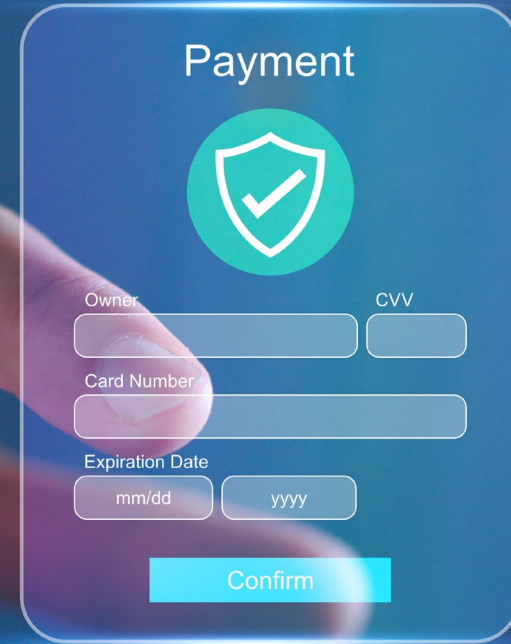
Peer-to-Peer is a crowdfunding platform that offers tailored financing options for individuals, paired with attractive investment opportunities for partners. Powered by user-friendly technology and advanced security measures ensuring a seamless and safe experience.



DIGITAL WALLET

CORE VALUES

INNOVATION	Focuses on delivering innovative financial solutions tailored to the needs of businesses and employees in the Kingdom of Saudi Arabia, incorporating automation and seamless integration.
CROSS-BORDER TRANSFERS	Our platform offers global transfers with competitive rates, ease of use, and secure, fast transactions.
FINANCIAL INCLUSION	Empowers businesses and employees with easy access to financial tools, including cross-border transfers, bill payments, and real-time expense management.
TRANSPARENCY	Ensures clear, traceable transactions with comprehensive reporting and real-time data monitoring for both businesses and employees.
SECURITY AND COMPLIANCE	Adheres to high security standards (SAMA Cybersecurity Framework) and complies with national regulations, such as the Saudi Personal Data Protection Law (PDPL).
CUSTOMER CENTRICITY	Offers tailored solutions to meet the unique needs of SMEs, employees, and partners, with an emphasis on user-friendly interfaces and seamless experiences.





DIGITAL WALLET REVENUE STREAMS

TRANSACTION FEES

Revenue generated from the execution of financial transactions, such as payroll disbursements, cross-border remittances, and expense management.

SUBSCRIPTION FEES

Income earned from businesses subscribing to the platform for payroll, expense management, and other services.

INTERCHANGE FEES

Fees collected from wallet-to-wallet transactions or card payments within the platform.

VALUE-ADDED SERVICES

Additional revenue generated from services like bill payments, e-vouchers, and employee benefits.





CONSUMER MICROFINANCE

CORE VALUES

FINANCIAL INCLUSION

Focuses on empowering underserved individuals and communities by providing accessible, affordable financial services, aiming to improve the financial well-being of consumers.

SHARIA COMPLIANCE

Ensures all financing products and services align with Islamic finance principles, offering products like Murabaha and Tawarruq to meet the needs of the local population while maintaining adherence to Sharia law.

TRANSPARENCY AND TRUST

Commits to transparent communication with both borrowers and investors, ensuring that terms, conditions, and risks are clearly understood, thereby fostering trust in the platform.

COMMUNITY DEVELOPMENT

Microfinance empowers underserved communities by providing financial access, fostering economic growth, and reducing poverty. It also enhances skills and promotes social inclusion, driving sustainable development.





CONSUMER MICROFINANCE REVENUE STREAMS

INTEREST INCOME ON FINANCING PRODUCTS

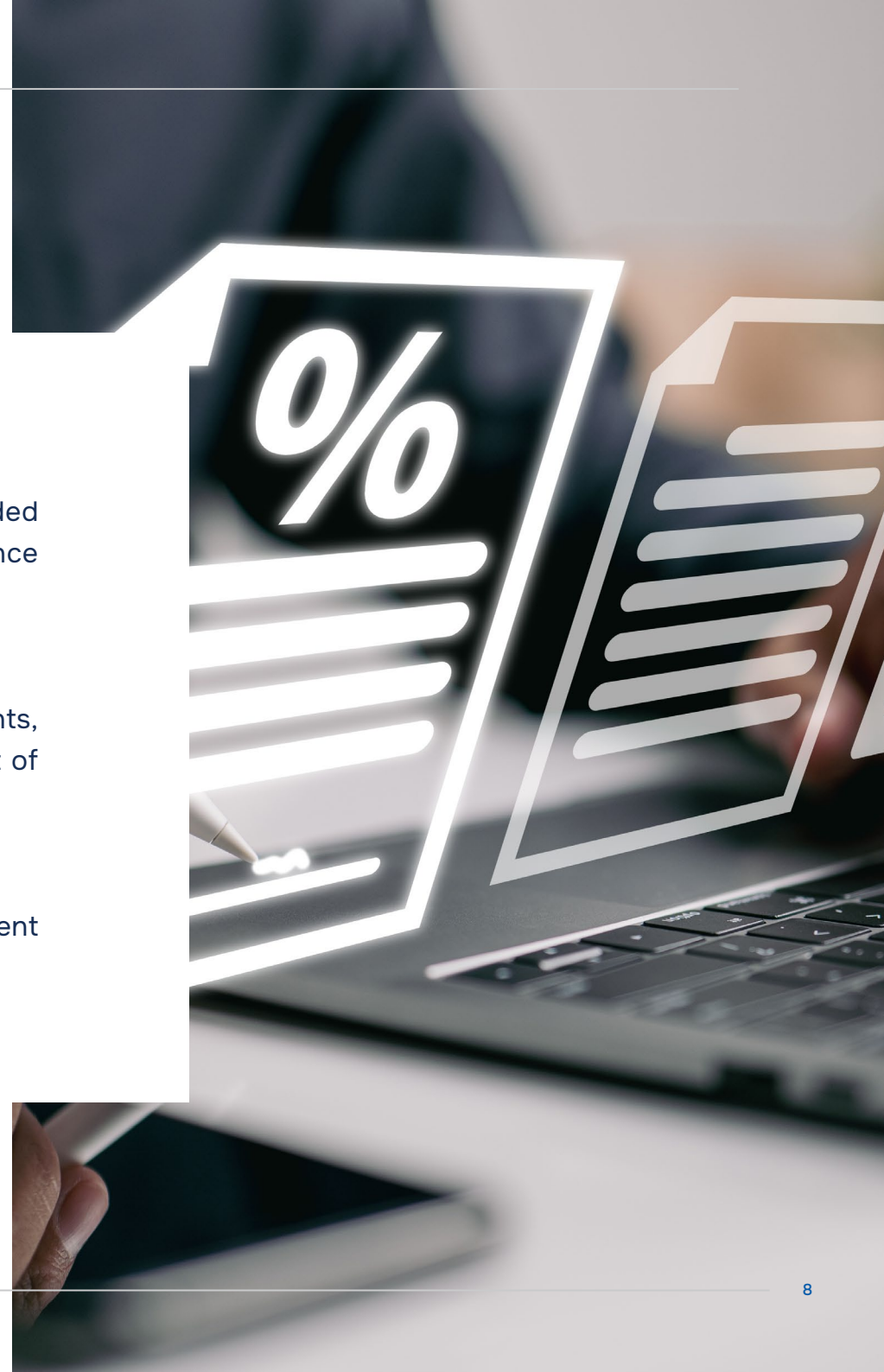
Revenue generated from the interest charged on financing products provided to borrowers, including personal loans, business loans, and other microfinance solutions.

SERVICE FEES

Fees applied for specific services such as loan processing, credit assessments, or other administrative tasks related to the disbursement and management of funds.

LATE PAYMENT FEES

Charges applied to borrowers for late repayments, serving as both a deterrent and a potential revenue stream.





DEBT-BASED CROWDFUNDING

CORE VALUES

Empowerment Through Collaboration

Enabling businesses and investors to connect, fostering growth opportunities through mutual support and shared success.

Accessibility for All

Offering an inclusive platform that ensures easy and equitable access to funding and investment opportunities for a diverse range of users.

Transparency and Trust

Providing clear, open processes for funding campaigns, investment returns, and risk assessments to build confidence among participants.

Innovation-Driven Growth

Continuously enhancing the platform with advanced technologies to streamline operations, improve user experiences, and expand opportunities for both borrowers and investors.





DEBT-BASED CROWDFUNDING

REVENUE STREAMS

MANAGEMENT FEES

A 4% fee charged on the total funds raised through campaigns, covering platform operational costs and services like credit risk assessments and borrower evaluations.

PROFIT SHARING

A 50% share of the profits earned by investors on successful investments through the platform.





PEER TO PEER (P2P) LENDING

CORE VALUES

- **Enhancing Community Sense:** We foster a strong community by connecting individuals with shared financial goals, encouraging collaboration on meaningful projects.
- **Collaboration Between Society:** Our peer-to-peer Funding promotes collaboration, empowering borrowers and investors to work together for mutual success and economic growth.
- **Maximizing Profit for Lenders:** We offer profitable opportunities for investors, supporting borrowers with transparency and robust risk assessment.
- **Offering Comparative Interface:** Our user-friendly interface simplifies the crowdfunding process, enabling users to navigate investment opportunities and make informed choices effectively.





PEER TO PEER (P2P) LENDING REVENUE STREAMS

- **Borrower Profit Rate:**

Starting at 16% for a one-month tenure, increasing by 2% for each additional month.

- **Profit Sharing:**

The platform and investors each receive 50% of the profit sharing and management fees.

- **Investment Limits:**

Investors can contribute between SAR 2,000 and SAR 250,000 annually, offering diverse investment opportunities.





WE ARE COMMITTED TO SAUDIZATION

The Digital Solutions Holding (Packtech) supports Saudization in line with the Kingdom of Saudi Arabia Vision 2030 by boosting Saudi national employment, with a focus on increasing female participation in the private sector.





PACKTECH'S UNIQUE EDGE IN FINTECH INNOVATION

Packtech promises safe platforms in alignment with Islamic finance principles.

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Packtech is the first FinTech ecosystem connecting investors, entrepreneurs and forward-minded individuals.

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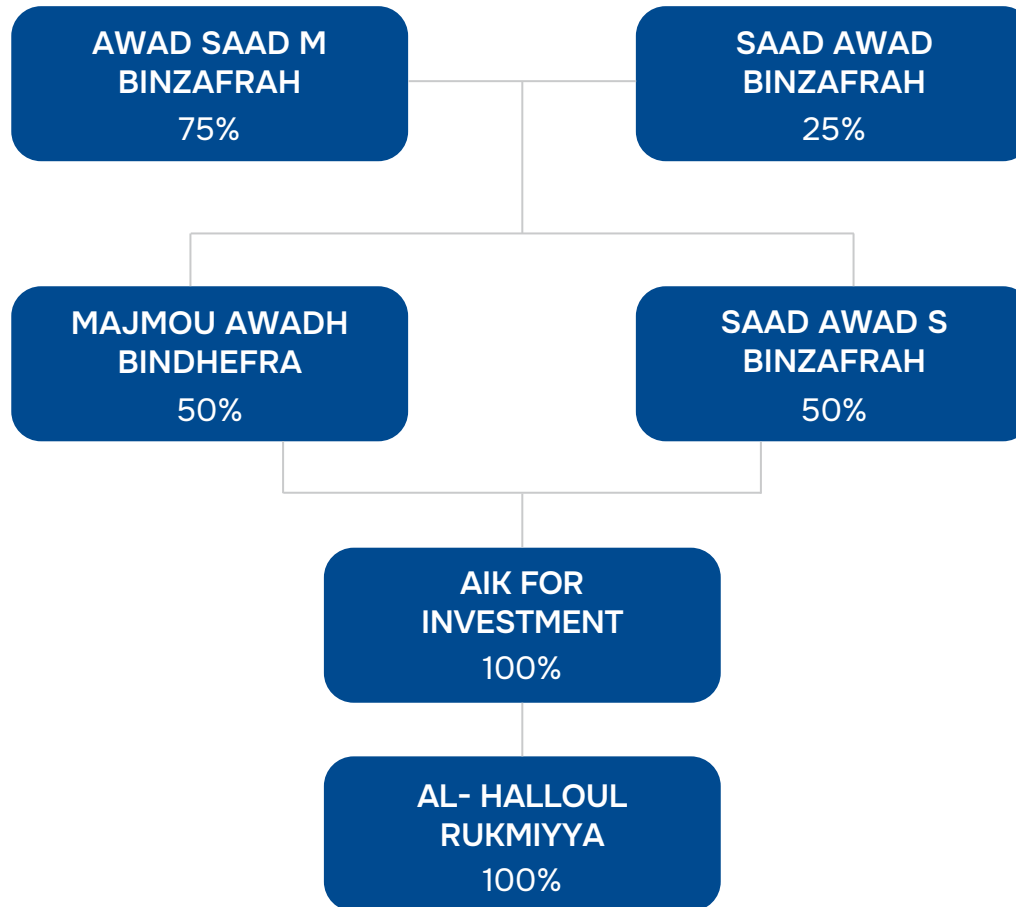
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Packtech is all about financial inclusion for all individuals and businesses.

Packtech will revolutionize finance with a single sign-on platform, offering secure, innovative tools to empower individuals and businesses to thrive.



OWNERSHIP STRUCTURE





OWNERSHIP - FOUNDER



SAAD BINZAFRAH

FOUNDER/CHAIRMAN OF BOARD

A visionary leader with 19+ years of experience in infrastructure, project management, and business innovation, driving progress locally and globally.



PARTNER WITH PACKTECH YOUR GATEWAY TO FINANCIAL EMPOWERMENT

Are you ready to take control of your financial future?

Join Packtech– The Digital Solutions Holding Group in redefining the fintech landscape in the Kingdom of Saudi Arabia. Guided by industry leaders, we are transforming the way individuals and businesses interact with financial solutions through tailored, innovative platforms.

Whether you are an investor seeking exciting new opportunities or an innovator aiming to make a meaningful impact, our ecosystem is designed to empower and support your journey. Together, we can build a future of financial inclusion, security, and growth.

Get involved today and be part of the fintech revolution in the Kingdom of Saudi Arabia. Contact us now to explore how Packtech can unlock your potential and drive success.





Your gateway to seamless fintech.

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