

**DIGITAL SOLUTIONS HOLDING**

Your gateway to seamless fintech

COMPANY PROFILE



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# **ABOUT US**

Digital Solutions Holding

# PACKTECH

## Pioneering Fintech Innovation

Digital Solutions Holding (Packtech), is focused on developing and investing in digital opportunities targeting individuals and MSMEs in Saudi Arabia. Backed by AIK Investment Co., Packtech was founded in 2023 to drive innovation in Fintech as well as other sectors that are aligned with the Kingdom's Vision 2030.



“Empowering lives through technology and trust”, Packtech is committed to providing the highest levels of Governance, Risk Management, Shariah & Regulatory Compliant Products & Services.

# OUR MISSION AND VISION

Digital Solutions Holding



## OUR MISSION

To transform access to essential services through secure & compliant digital platforms, empowering individuals and businesses in Saudi Arabia with inclusive, future-ready solutions.

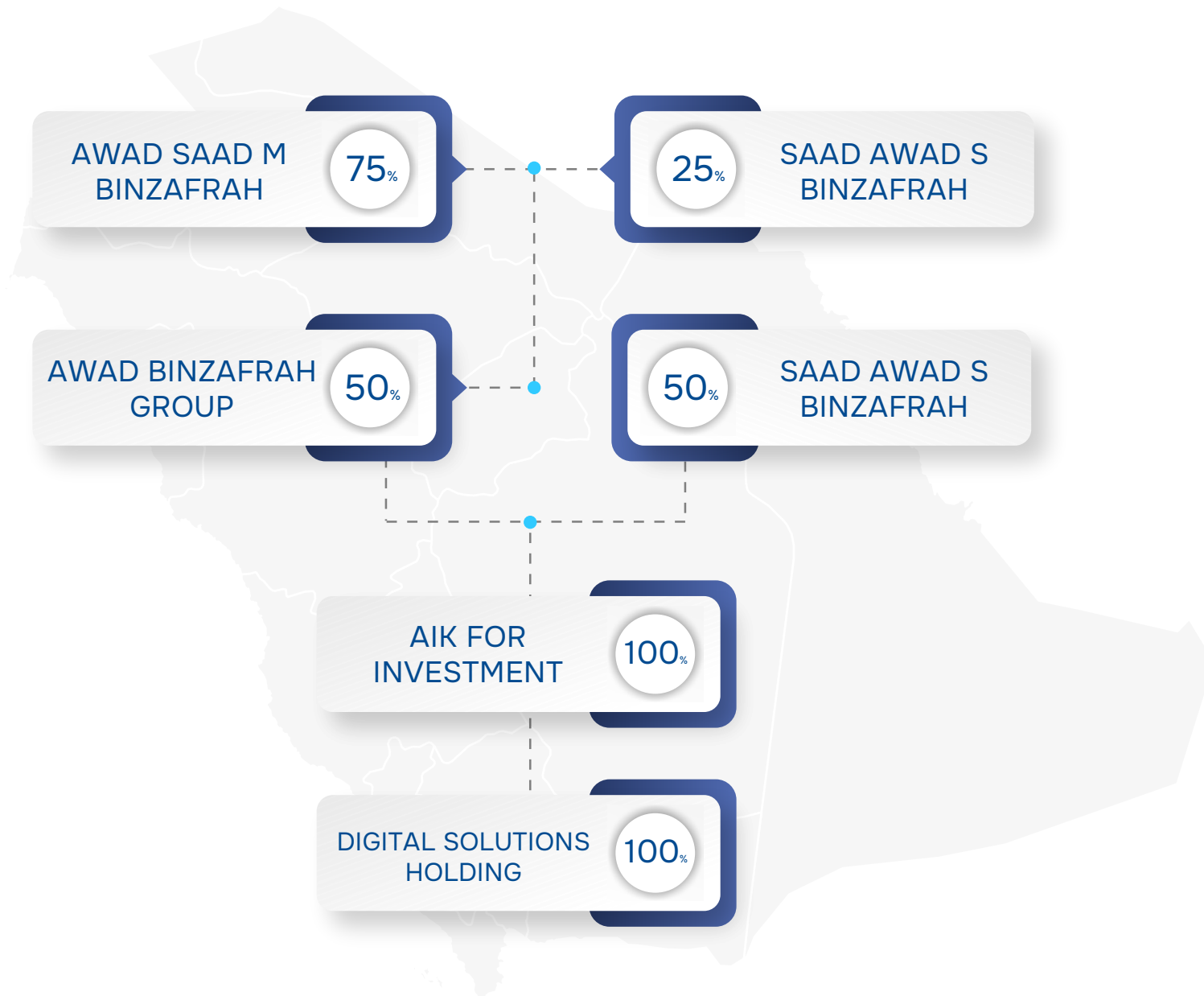


## OUR VISION

To be the region's leading digital holding, merging advanced technology with local insight to build impactful platforms. We envision a connected future driven by innovation, meeting real needs and promoting inclusion, efficiency, and sustainable growth.

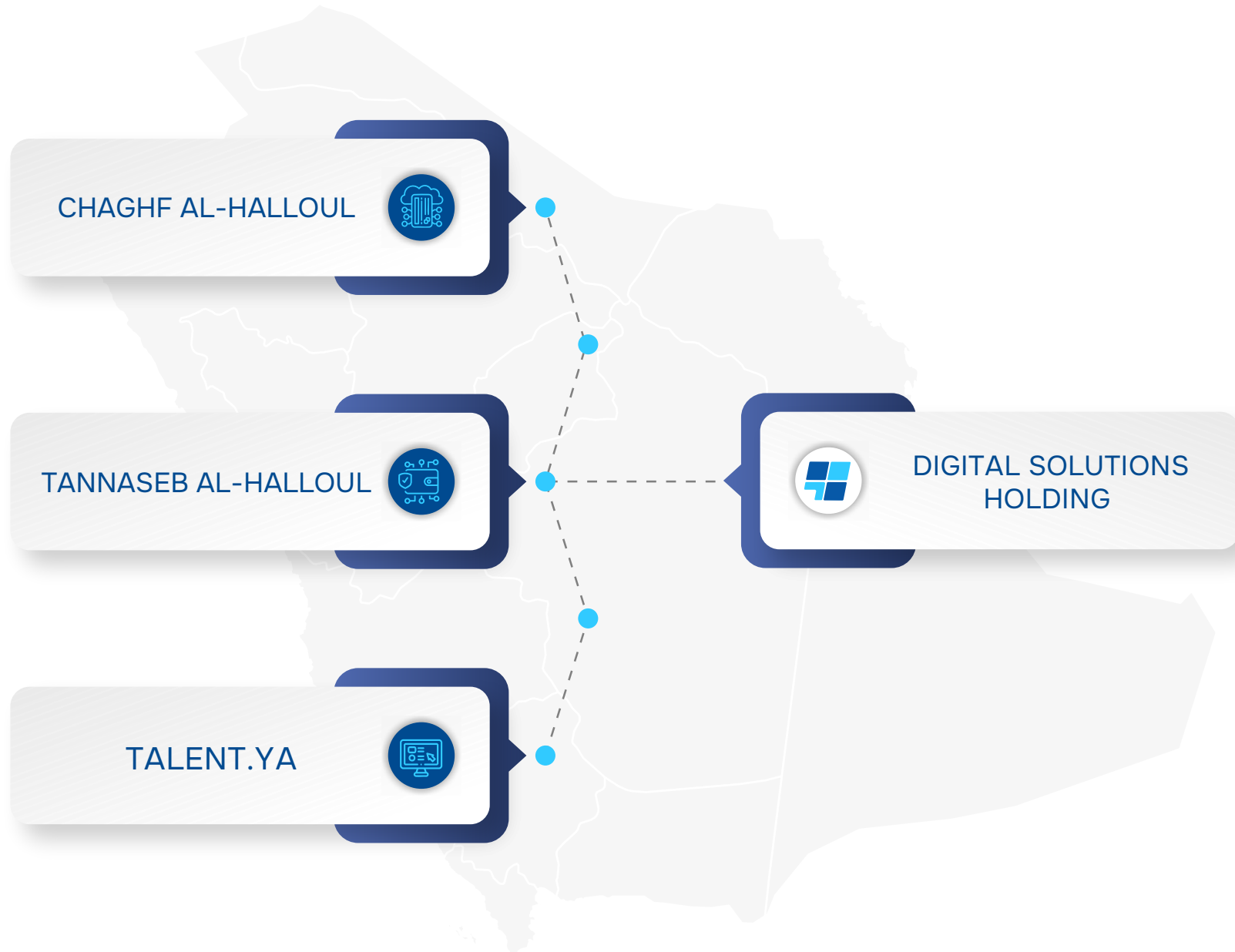
# OWNERSHIP STRUCTURE

Digital Solutions Holding



# PACKTECH STRUCTURE

Digital Solutions Holding



# PRODUCTS PORTFOLIO

Digital Solutions Holding



CHAGHF AL-HALLOUL



TENNASSEB AL-HALLOUL



TALENT.YA



OTHER ENTITIES



DISCOVERABLE OPPORTUNITIE

GRC SOLUTIONS - MOBILE & VIDEO GAMES

**CHAGHF AL-HALLOUL**



# TYASEER OVERVIEW

## Islamic Microfinance Platform

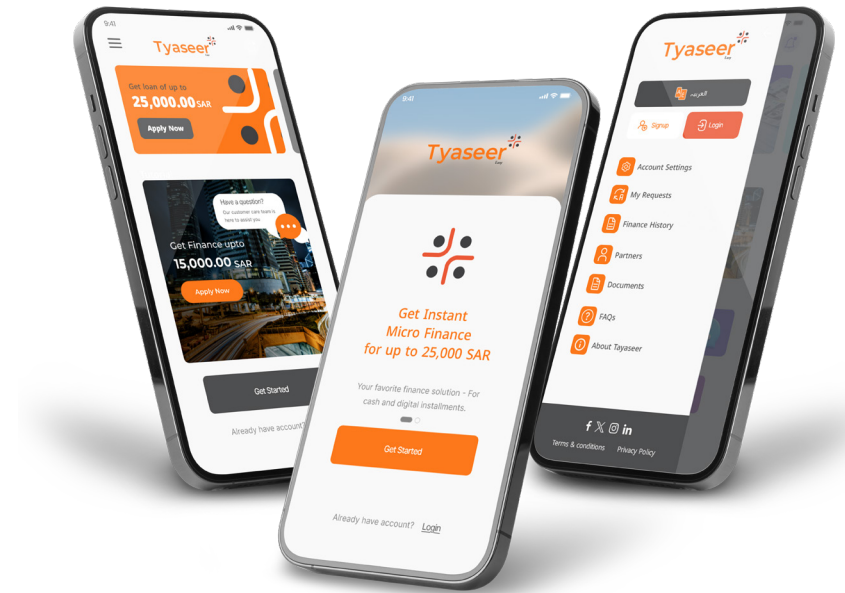


### TARGETED CLIENTS

Low-to-middle income individuals seeking Shariah-Compliant financing.

### KEY INFORMATION

Digital Platform offering Islamic Microfinance through Tawarruq and structured Murabaha.



### PRODUCTS

01

Tawarruq

02

Murabaha

03

Service  
Financing



## INCOME FROM ISLAMIC FINANCE

Revenue is generated through fixed, pre-agreed profit structures on financing products such as personal and microfinance, in accordance with Islamic principles.



## ADMINISTRATIVE FEES

Supplementary fees are earned from loan application processing, credit evaluation, and administrative support, contributing to operational sustainability.



# MARABEH OVERVIEW

## Debt-based Crowdfund

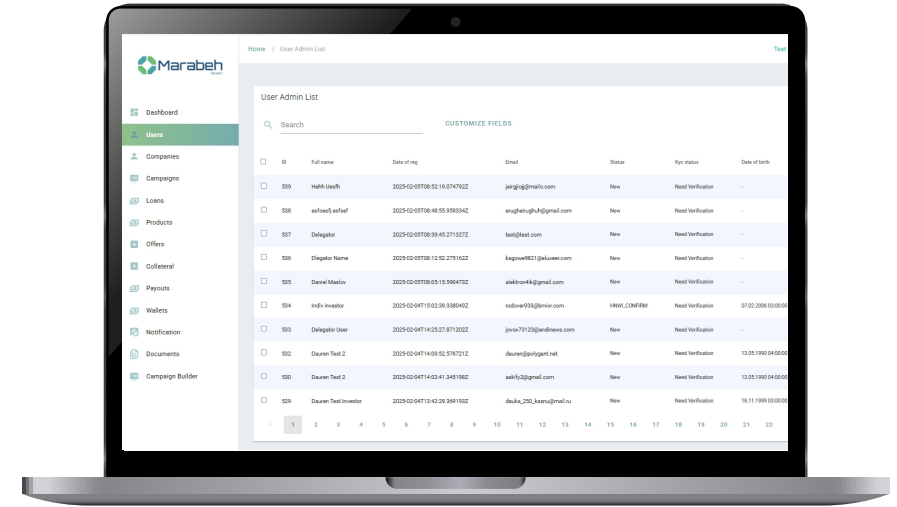


### TARGETED CLIENTS

Small and medium-sized businesses in need of alternative financing.

### KEY INFORMATION

Crowdfunding platform connecting investors with vetted MSMEs for debt-based financing.



### PRODUCTS

01

**Asset  
Backed Financing**

02

**Working  
capital financing**

03

**Invoice  
financing**

04

**Bridge  
financing**

05

**Real Estate  
financing**

# REVENUE STREAMS



## PROFIT SHARING

We receive a percent share of the profits earned by investors on successful investments made through the platform, reinforcing our commitment to delivering profitable outcomes for all stakeholders.



## ADMINISTRATIVE FEES

A fixed percent fee applied to the total funds raised in each campaign. This covers operational costs, credit risk assessments, borrower evaluations, and investor support services.



**TANNASSEB AL-HALLOUL**



# PLINK PAY OVERVIEW

## Digital Wallet



### TARGETED CLIENTS

Retailers and Retail users and small merchants seeking secure, fast digital payments, payroll and expense management solutions.

### KEY INFORMATION

Compliant digital wallet with payroll, expense management, transfer, payment, and wallet top-up features.



### PRODUCTS

01

#### B2B & B2C Digital Payments

Instant, secure  
transactions for businesses  
and consumers

02

#### Salary Disbursement

Streamlined payroll  
solutions for business

03

#### Fund Transfers

Fast and reliable money  
movement, locally and  
internationally



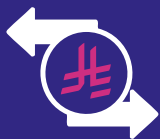
## TRANSACTION FEES

Revenue earned from executing financial transactions such as payroll disbursements, cross-border remittances, and expense management, forming a consistent income stream tied to platform usage.



## SUBSCRIPTION FEES

Recurring revenue from users or businesses subscribing to premium features or account tiers, providing predictable monthly or annual income.



## INTERCHANGE FEES

Fees collected from transfers and card-based payments made within the platform, contributing to revenue with every transaction.

**TALENT.YA**



# JOBHUNT OVERVIEW

## AI- Powered Recruitment Platform



### TARGETED CLIENTS

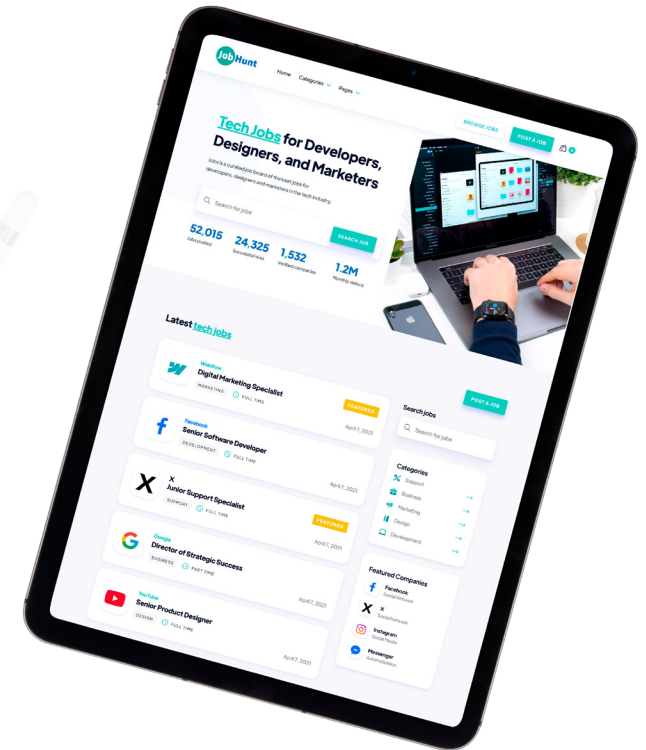
Job seekers, employers, HR professionals, and recruitment agencies.

### KEY INFORMATION

An AI-powered recruitment platform that matches candidates with relevant opportunities, automates hiring processes, and enhances talent visibility to support employment growth in Saudi Arabia.

### REVENUE STREAMS

Subscription and Transaction fees



### PLATFORM FEATURES

01

#### AI-Driven Matching

Sophisticated algorithms connect qualified candidates with relevant job opportunities.

02

#### Integrated CV Writing

Professional resume creation and optimization tools to enhance candidate profiles.

03

#### Recruitment Automation

Streamlines the hiring process for businesses, from screening to shortlisting.

04

#### Employer Subscription Packages

Flexible plans for businesses to access talent and recruitment tools.

05

#### Premium Job Seeker Services

Enhanced visibility, profile boosting, and personalized career tools for applicants.

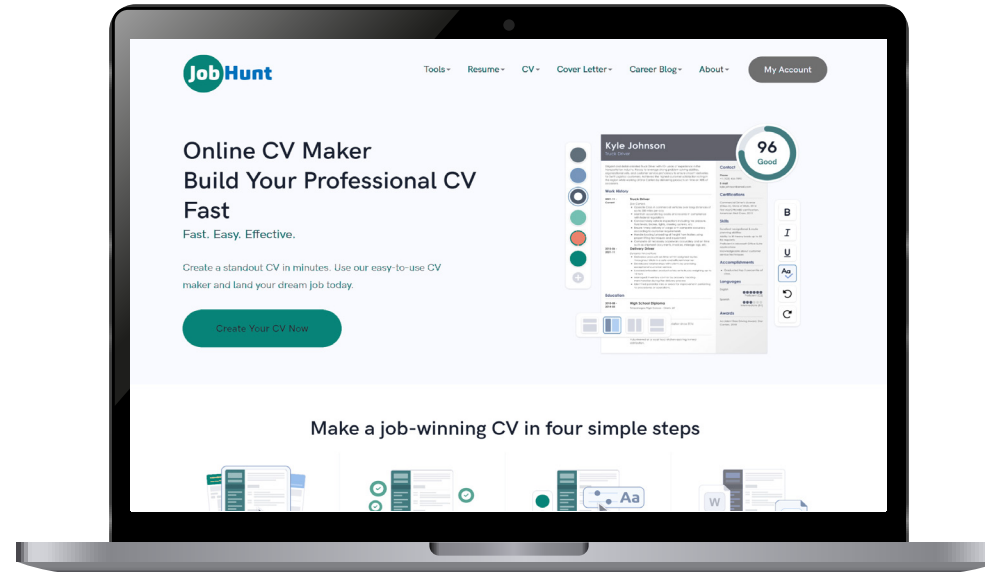
06

#### Vision 2030 Alignment

Tailored to Saudi Arabia's job market, supporting nationalization and talent growth

# WRITER OVERVIEW

AI CV writer



## EXTENDED FEATURES

01

### AI-Enhanced Templates

Professional resume designs powered by intelligent content suggestions tailored to roles and industries.

02

### Career Boost Packages

Bundled services offering enhanced CVs, cover letters, and LinkedIn profile optimization.

03

### AI CV Bundling

Integrated career documentation tools delivering a cohesive and polished professional profile.

04

### Subscription & Premium Services

Flexible pricing models through monthly plans and one-time premium upgrades.

05

### Market-Ready Design

Optimized for ATS systems and digital recruitment platforms to increase visibility.

06

### Employment Support Alignment

Supports Saudi Arabia's employment initiatives by enhancing professional self-representation and career readiness.

# ALOOTECH OVERVIEW

## Contact Center / Telephony Service System



### TARGETED CLIENTS

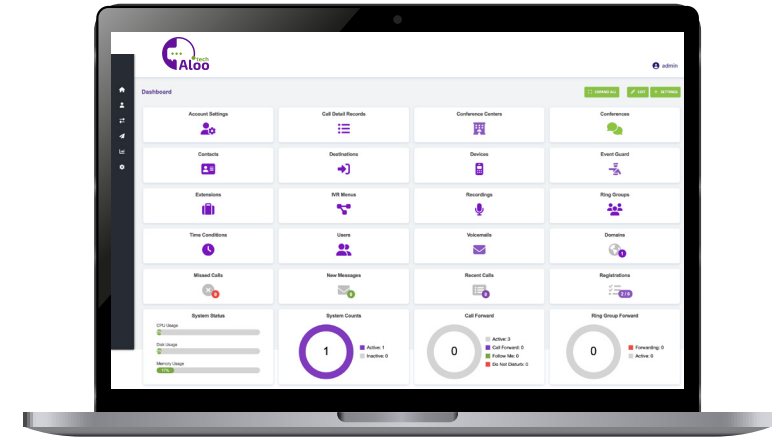
Customer service teams, contact center operators, collection centers, telesales, customer care, fintech enterprises, and B2B service providers.

### KEY INFORMATION

An enterprise-grade communication platform providing advanced contact center management, customer service excellence, and analytics tools to improve customer experience and operational efficiency.

### REVENUE STREAMS

Subscription and licensing scheme (per agent/ locations)



## PLATFORM FEATURES

**01 Contact Center Management**  
Comprehensive tools for agent supervision, performance tracking, and workflow optimization.

**02 Ticketing Systems**  
Structured workflows for efficient customer issue tracking, assignment, and resolution.

**03 Analytics Capabilities**  
Actionable insights from customer interactions to enhance service quality and operational decisions.

**04 Scalable Revenue Model**  
Subscription and licensing fees based on agent count and system deployment size.

**05 Enterprise Integration**  
Seamless integration with existing CRM, ERP, and other core business systems.

**06 Customer Experience Optimization**  
Transforms communication into a strategic asset by enhancing satisfaction, loyalty, reviews and efficiency.

# BAIDABA OVERVIEW

## Learning Management System



### TARGETED CLIENTS

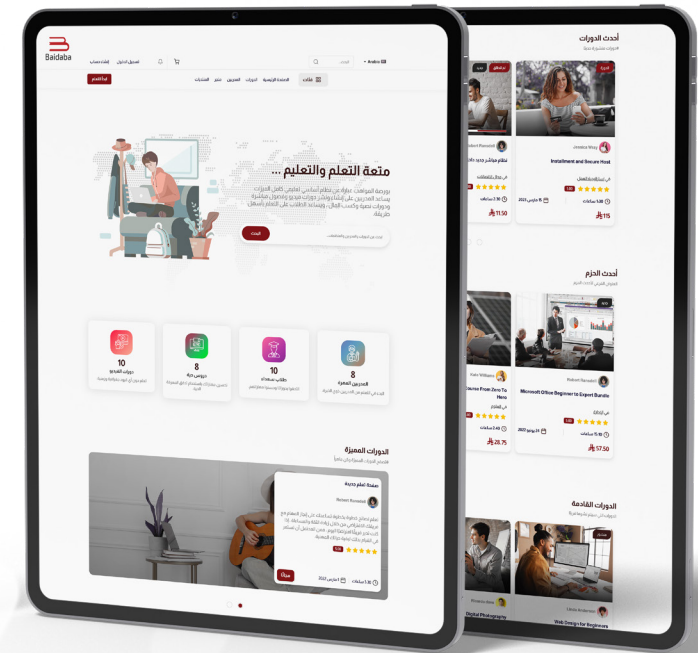
Educational institutions, corporate HR departments, training providers, and individual learners.

### KEY INFORMATION

A full-featured learning management platform offering structured content delivery, skills tracking, and development paths, aligned with workforce development goals and Vision 2030.

### REVENUE STREAMS

Subscription and licensing scheme (per user / instructor)



### PLATFORM FEATURES

**01 Educational Content Delivery**  
Curated, high-quality learning materials across diverse disciplines and industries.

**02 Skills Tracking**  
Comprehensive progress monitoring with real-time performance analytics and competency assessments.

**03 Skills Development Framework**  
Structured learning paths designed to support continuous professional growth and upskilling.

**04 Subscription & Licensing Models**  
Flexible revenue streams based on user volume, instructor access, or institutional usage.

**05 Institutional & Individual Access**  
Designed for both organizations and individual learners, with tailored tools for each segment.

**06 Vision 2030 Alignment**  
Tailored to Saudi Arabia's job market, supporting nationalization and talent growth

## AFFILIATED ENTITIES

 Taqyeem AI



# TAQYEEM-AI OVERVIEW

Dynamic Risk Rating powered with AI

## TARGETED CLIENTS

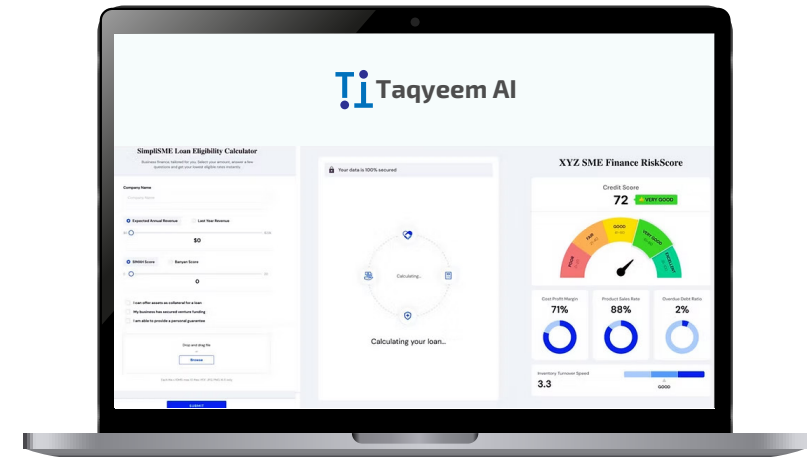
Financial institutions, and fintech platforms serving individuals and MSMEs.

## KEY INFORMATION

An AI-driven credit risk engine providing real-time scoring and custom risk models using integrated data sources, supporting financial inclusion in the region.

## REVENUE STREAMS

Subscription and Transaction fees.



## PLATFORM FEATURES

01

### Real-Time Risk Scoring

AI-driven engine delivering instant credit scores for individuals and MSMEs to accelerate lending decisions.

02

### Comprehensive Data Integration

Consolidates financial, behavioral, and alternative data to create accurate, multidimensional credit profiles.

03

### Customizable Risk Models

Custom scoring models by product, sector, and borrower type. Fully aligned with client's risk appetite.

04

### Scalable Revenue Model

Flexible pricing through subscriptions and per-transaction fees—suitable for all institution sizes.

05

### Inclusive Credit Access

Expands credit for underbanked individuals and MSMEs. Supports financial inclusion.

06

### Smart Finance Enablement

AI-powered insights aligned with Responsible Lending Principles and Vision 2030 objectives.

# RUSH CART OVERVIEW

## e-Commerce Marketplace



### TARGETED CLIENTS

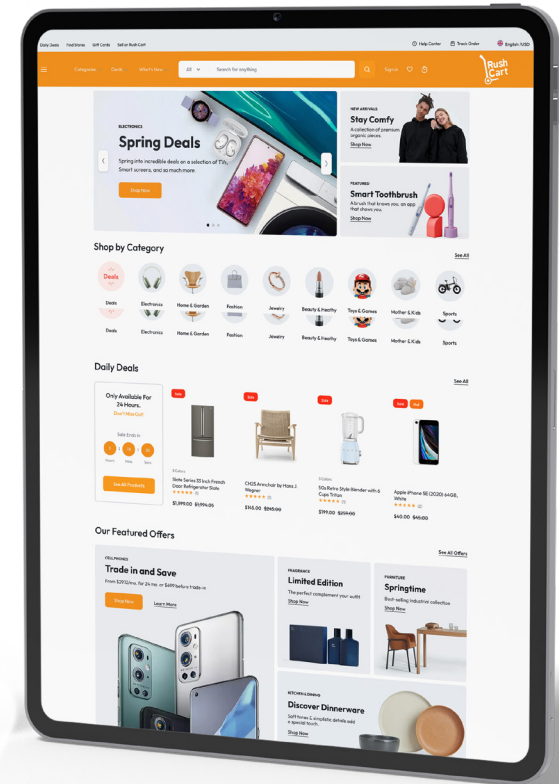
Local merchants, MSMEs, direct-to-consumer brands, and online shoppers.

### KEY INFORMATION

An e-commerce marketplace platform connecting buyers and sellers through optimized product listings, vendor tools, and customer feedback systems, supporting Saudi Arabia's growing retail ecosystem.

### REVENUE STREAMS

Transaction fees, subscription packages for merchants, and premium placement opportunities.



### PLATFORM FEATURES

01

#### Vendor Management Tools

End-to-end onboarding, verification, and performance monitoring tools to manage merchants effectively.

02

#### Product Listing Optimization

Smart tools that enhance product visibility, categorization, and searchability for better customer engagement.

03

#### Customer Review Integration

User-generated ratings and reviews to build trust, improve transparency, and influence purchasing decisions.

04

#### Multi-Tiered Revenue Model

Generates income through transaction fees, vendor subscriptions, and premium placement options for increased visibility.

05

#### Local Business Empowerment

Supports the digital growth of Saudi retailers and SMEs, aligning with Vision 2030's push for a thriving e-commerce ecosystem.

# TIBTECH OVERVIEW

## Online Medical Platform



### TARGETED CLIENTS

Patients, Doctors, clinics, and healthcare providers.

### KEY INFORMATION

Digital health ecosystem consultations, appointment, and e-services.

### REVENUE STREAMS

Subscription and licensing scheme (per doctor / center / service provider)



## PLATFORM FEATURES

01

### Virtual Consultations

Connect with healthcare providers remotely for diagnosis and treatment plans

02

### Protected Communication

Encrypted communications between patients and healthcare professionals

03

### Appointment Scheduling

Allows patients to book, reschedule, and receive reminders for appointments in real time

04

### Prescription Management

Digital tracking and renewal of medications

05

### Video Calls

High-quality face-to-face virtual appointments

06

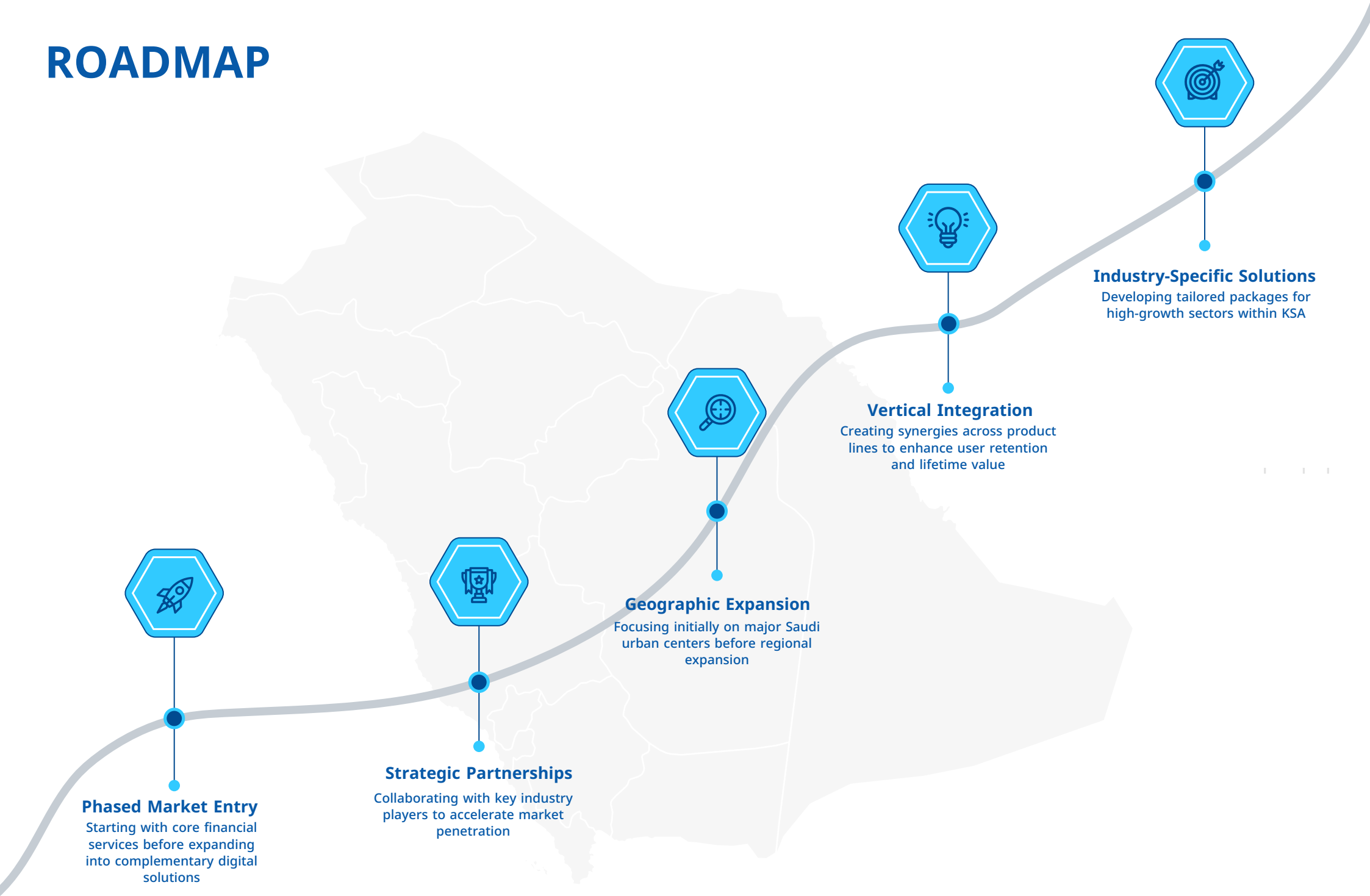
### Instant Care

On-demand provider matching connecting patients with available doctors

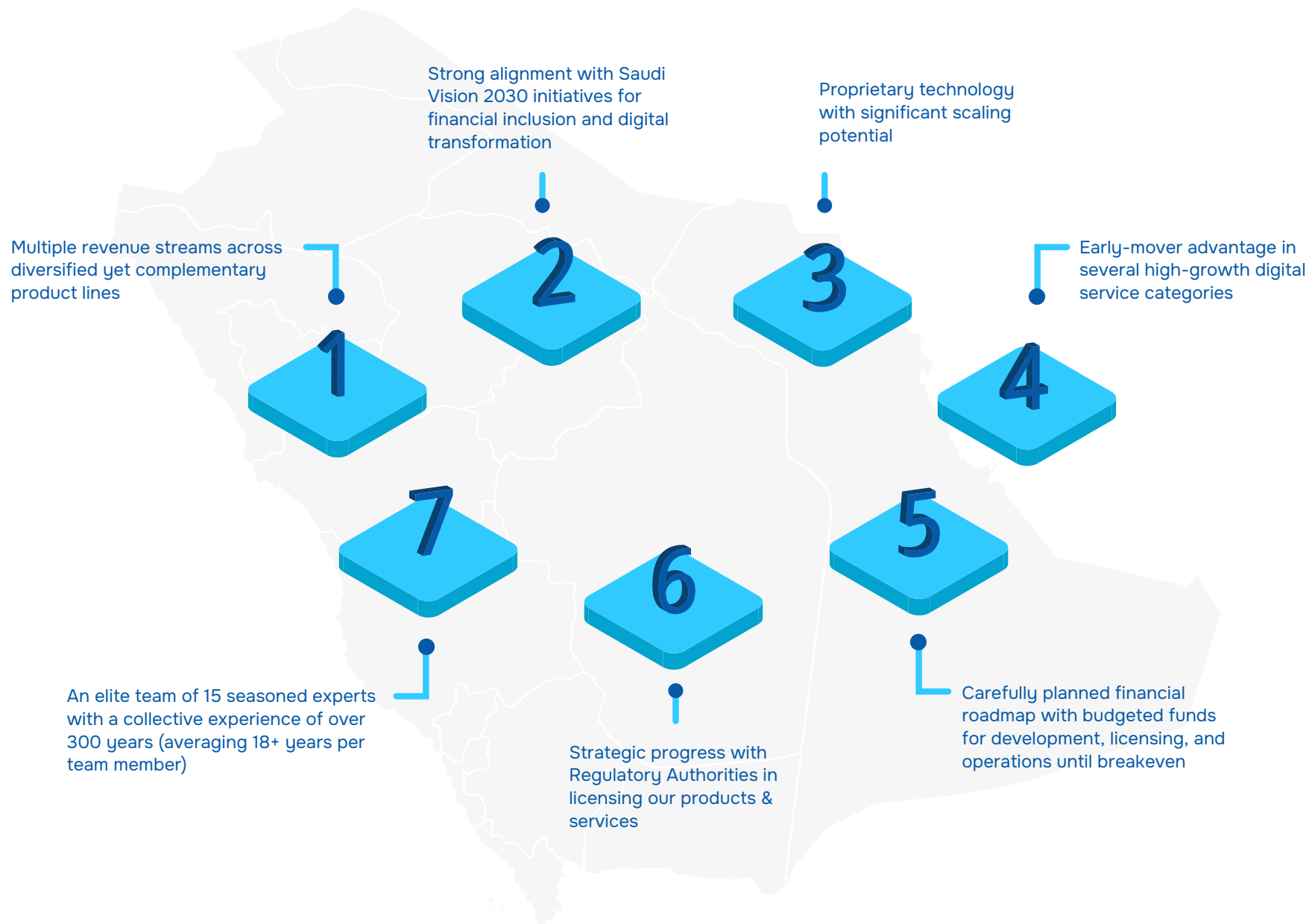


# **GROWTH STRATEGY**

# ROADMAP



# WHY DIGITAL SOLUTIONS HOLDING



The background features four large, rounded geometric shapes in two shades of blue. A dark blue shape is in the top-left corner, a light blue shape is in the top-right corner, a light blue shape is in the bottom-left corner, and a dark blue shape is in the bottom-right corner. The word "PARTNERS" is centered in the white space between these shapes.

**PARTNERS**

# TECHNOLOGY PARTNERS

## Digital Solutions Holding

We collaborate with leading technology and data providers to strengthen compliance, enhance transaction security, and empower data-driven decision-making. By leveraging advanced tools and innovative solutions, we aim to ensure robust regulatory adherence, safeguard financial transactions, and enable intelligent, real-time insights for more informed and effective decision-making across various sectors. Our strategic partnerships allow us to integrate cutting-edge technologies that drive efficiency, innovation, and long-term business growth.



# 3<sup>rd</sup> Party Providers

Digital Solutions Holding



We collaborate with leading technology and data providers to ensure robust compliance, secure transactions, and data-driven decision-making:

**ELM:** Identity & income verification

**BTC:** Digital signatures & secure KYC solutions

**Mozn:** AI-powered AML screening

**Simah:** Individual & SME credit scoring

**Bayan:** Corporate credit & financial analysis

**Thiqa:** CR validation & address verification

**DDCAP:** Sharia-compliant commodity trades

**AZM:** Digital promissory note processing

**LEAN:** Open Banking platform



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**MANAGEMENT**

# OUR CHAIRMAN



## Saad Binzafrah

Founder/Chairman of Board



An esteemed Chairman with over 20 years of leadership experience, including two years at Saudi Telecom, he has demonstrated exceptional expertise in infrastructure development, executing major projects, and leading transformative initiatives.

His extensive knowledge spans a wide range of sectors, including the plastic industry, project management, international operations, and program development.

Renowned for his strong administrative management skills, he has successfully led complex, large-scale projects and pioneered innovative business strategies, establishing himself as a visionary leader in both local and global markets. His deep industry insight and strategic expertise continue to drive progress and shape the future across various industries.

# OUR CEO



## Raed Al Sayeh

Chief Executive Officer



Digital Solutions Holding

A seasoned CEO with over 28 years of leadership in finance, banking, and fintech, specializing in back-office operations, non-banking financial services, and UX-driven digital solutions. He has led major digital transformation initiatives, improved regulatory compliance, and introduced innovations that enhanced both user experience and efficiency.

He has built strategic fintech platforms and alternative lending solutions with a focus on financial inclusion and scalability.

Known for his results-driven, collaborative approach, he continues to mentor fintech startups and leaders, supporting a future-ready ecosystem aligned with Saudi Arabia's Vision 2030.

# OUR TEAM



AHMED AL HUMAID

15 years in finance, technology and insurance, former CFO



ABDULAZIZ  
S. BASHATAH

15 years in finance, entrepreneurship, and non-banking executive roles



FAISAL  
ABU KHALAF

25+ years of legal advisory experience, former Legal Researcher at the Banking Dispute Committee (SAMA)



AMJAD BATI

20 years in banking & non-banking from front & back office operations to leadership GRC positions



SAMER QUTAISH

25 years in banking, non-banking, data science, and fintech



BEN OTTOMAN

A strategic CISO with 20+ years of expertise in cybersecurity frameworks, aligning security with business goals and simplifying risk for clear stakeholder understanding



SARAH ALDARH

15 years in financial sector specialist in Customer experience & Collections



MOHMMAD  
KHUMAYES

23 years in banking and non-banking, partnerships



MOHAMMAD  
ALASAAD

Over 10 years experience of solutions architecture, design and development, excellent business understanding cross fintech ecosystem



ADNAN AYOUB

18 years in non-banking, fintech, infrastructure and technology expert



# OUR TEAM



YURY  
BURYAKOV

Software developer with strong skills  
Passionate about fintech.



SVETLANA  
MELESHKINA

10 years in Project Management  
and technology expertise



ABDULRAHMAN  
ALKANHAL

13 years in Compliance for  
Payments and Crowdfund



HAMMAD JAMAL

17 years in non-banking, fintech  
cybersecurity, infrastructure and  
technology



MOHAMMAD  
AL MEFLEH

With 16 years of experience, he  
built 43+ brands and led 57+  
marketing campaigns across the  
Middle East and Europe, focusing  
on innovation and results.



MOHANNAD  
AL TARAWNEH

With 17 years of experience, he's  
completed 100+ projects in design,  
video, directing, and writing, including  
50+ ads and creative strategies for local  
and global brands.



YARA  
AMMARI

Copywriter with 3+ years'  
experience creating impactful  
content for digital marketing,  
branding, and ad campaigns across  
diverse industries.



MAI AL AZZEH

Senior Graphic Designer with 11+  
years of experience in FMCG,  
healthcare, and hospitality, crafting  
impactful web, packaging, and  
visual brand designs





# BECOME OUR PARTNER

*Shaping the Future of Essential Services*

At Digital Solutions Holding, we are building a smarter, faster, and more accessible future across key sectors — including fintech, healthcare, HR, education, and e-commerce, and other industries. Our platforms are designed to empower individuals and businesses.

## WHY PARTNER WITH US

- Expansion-ready products in healthcare, HR, education & eCommerce
- Aligned with Vision 2030 and digital inclusion goals
- Built by Saudis, for Saudis — with tech that scales regionally
- End-to-end digital ecosystem under one strategic vision
- Strong technical and operational capabilities
- Agile go-to-market strategies tailored to regional needs
- Committed to enabling Individuals, SMEs, and startups
- Clear monetization and revenue models across all platforms
- Strategic founders and regulatory relationships within the Kingdom

## Ready to grow with Digital Solutions Holding?

Join us in driving innovation that makes a real impact



## **DIGITAL SOLUTIONS HOLDING**

Your gateway to seamless fintech.

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Kingdom of Saudi Arabia

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[www.disholding.com](http://www.disholding.com)

