

Transforming Financial
Security – One Transaction at a Time

2025

Today’s Reality: A trust deficit and low consumer confidence are shaping the current state of eCommerce trade

66%



of consumers do not fully trust digital payment processes.

47%



of organizations in the Middle East reported incidents of fraud.

75%



of online shoppers have encountered financial fraud.

60%



of consumers reduced their use of digital payment in complex transactions.



A trusted, secure ecommerce enabling solution is essential to restore confidence and drive broader eCommerce adoption

Problem: The eCommerce Trust Gap; A Problem Impacting Buyers and Sellers



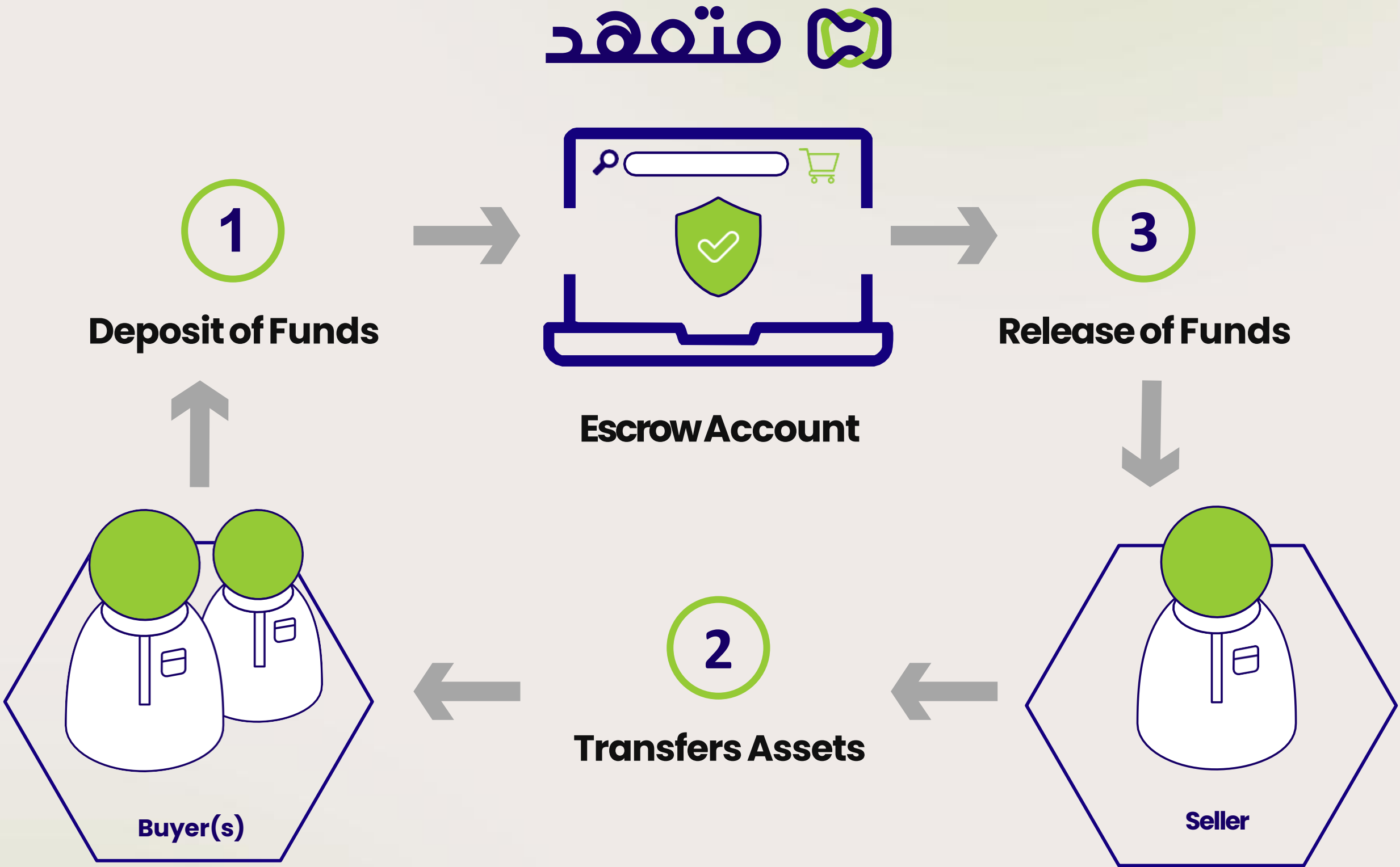
Trust is the cornerstone of commerce; yet in eCommerce its absence is fueling a crisis marked by fraud, miscommunication, and stalled transactions

The Solution: Mtahd is Making eCommerce Transactions Safer, Smoother, Smarter

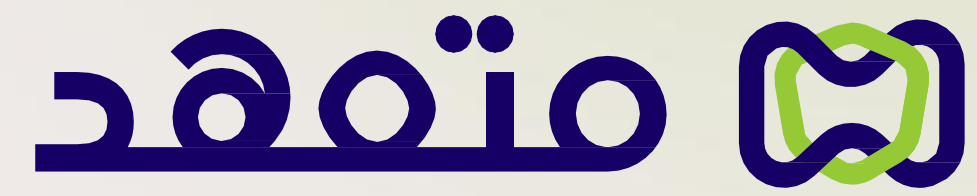


Mtahd bridges the trust gap in eCommerce by offering an embedded, automated, and seamless escrow service—ensuring secure, transparent, and timely transactions that restore confidence for both buyers and sellers

How It Works: Simple. Safe. Sequential



Value proposition: What Sets Mtahd Apart



Mtahd is redefining trust in eCommerce by offering a fully embedded, automated escrow solution that protects both buyers and sellers—ensuring secure, transparent, and timely transactions with minimal friction. It offers...



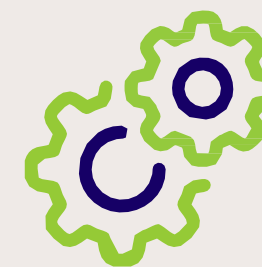
Secure Payments

Funds are held safely until contract conditions are met.



Transparent Processes

Real-time tracking & digital contract validation.



Tailored Solutions

Tailored escrow services for real estate, auctions, and e-commerce.



The Mtahd Suite: Four Dynamic Products Reinventing Transaction Trust

Mtahd's four core products deliver secure, seamless, and transparent transactions. From retail and business deals to auctions and custom services, trust is embedded in every exchange to meet all customer needs.



B2C



B2B



B2C: Amn: E-Commerce Escrow That Fulfils Your Needs



Service Description

A Tailored E-Commerce Escrow Service System.

Targeted Customers



B2C

Key Features



Secure Transactions



Dispute Resolution



Faster Processing

Revenue Streams



Commission On Total Deposits

B2B: Mtahd Business: Tailored Escrow for Corporates



Mtahd Business: Customize Your Escrow Product for Your Needs

Service Description

Mtahd Business: Customize Your Escrow Product for Your Needs
Mtahd Business: Customize Your Escrow Product for Your Needs

Targeted Customers



B2B

Key Features



Customization Fees



Maintenance fees



Maintenance fees



Maintenance fees

Revenue Streams

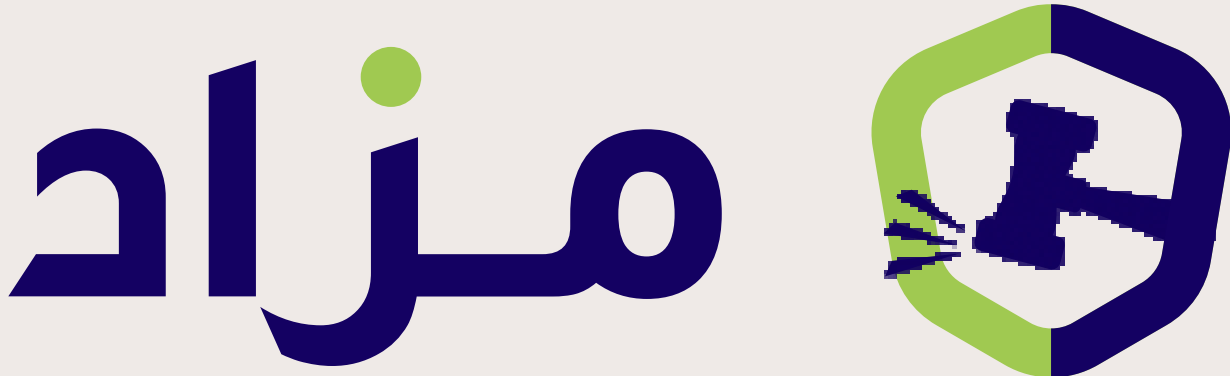


Customization Fees



Maintenance fees

B2B: Mazad: Auction Process Made Easy



Service Description

A A Fully Fledged Auction Managment System

Targeted Customers



B2B

Key Features



Real Time Bidding



Secure Payments

Revenue Streams



Transaction Fees



Subscription fees at Auction

B2B: Sayee: Real Estate Escrow That Safeguards Deals



Service Description

A Customized Real-Estate Escrow Service System.

Targeted Customers



B2C

Key Features



Secure Transactions



Dispute Resolution



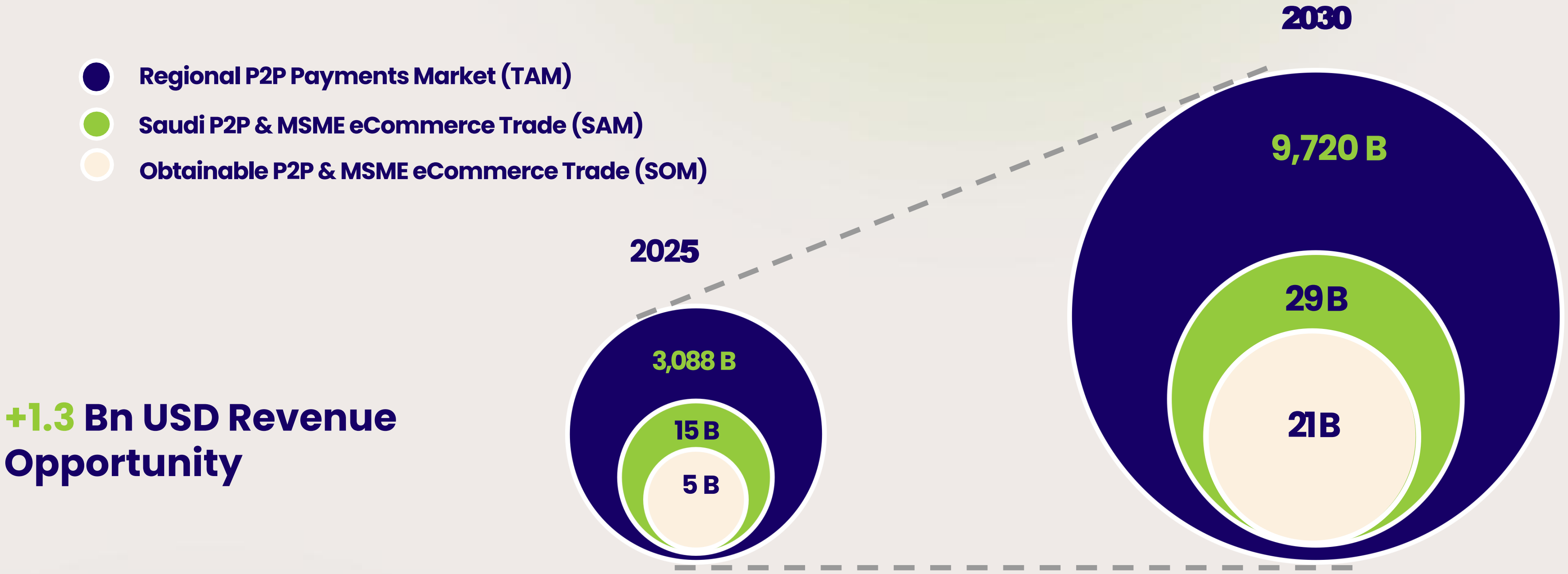
Faster Processing

Revenue Streams



Transaction Fees

Mtahd is targeting a \$15 Billion+ market opportunity through scaling trust across Saudi and regional eCommerce markets



Mtahd is targeting a \$15B+ eCommerce market with the potential to generate \$100–200M in annual revenue by enabling trusted, secure, and scalable P2P and MSME transactions across Saudi and the region.

Competitive Landscape: Mtahd Leads by Offering a Broader Product Suite with Superior Technological Sophistication in a Growing Trust Tech Ecosystem

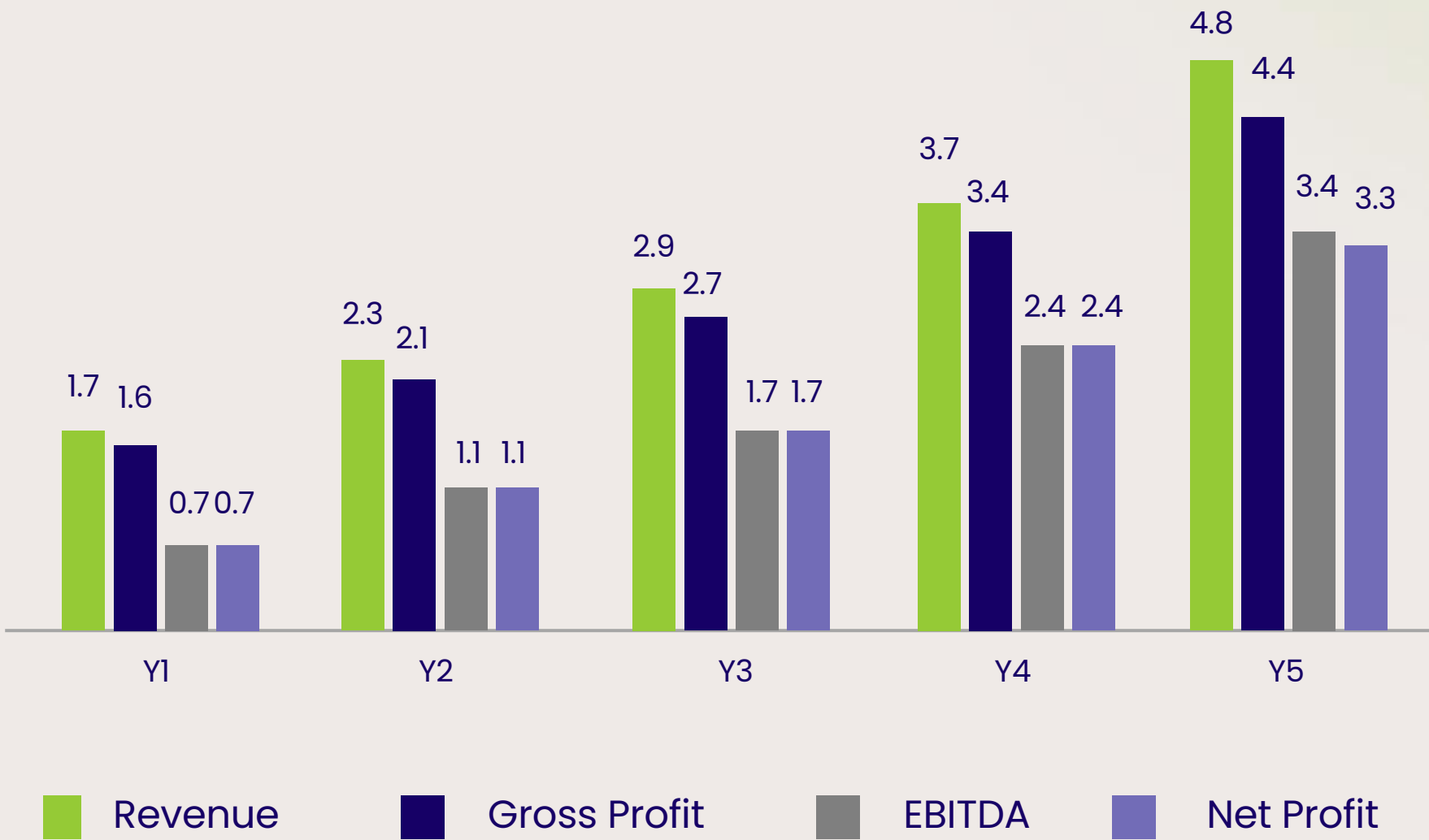
					
B2B					
B2C					
Auction Management					
E Commerce Escrow					
Real Estate Escrow					

While others offer limited or single-use solutions, Mtahd differentiates by combining a diverse product suite with advanced, embedded technology—delivering scalable, secure, and seamless experiences across B2C and MSME eCommerce

Value Preposition: How We Stand Out

Mtahd	Competitors
 Instant, real-time transfers upon fulfillment of terms	 Transfers may take up to 3 days, delaying seller payouts
 Tailored solutions for e-commerce, real estate, auctions, and B2B	 Typically offer single-use or sector-limited solutions escrow accounts
 Transparent digital contracts with real-time tracking	 Limited visibility or outdated contract validation
 Automated dispute resolution system	 Manual, slow, or unclear dispute processes
 Localized for Saudi and regional eCommerce markets	 Generic platforms not optimized for local regulations or users
 Multiple revenue streams (commissions, fees, subscriptions)	 Rely mostly on flat fees or per-transaction charges

Our current playbook takes us to \$15M revenue in 5 years

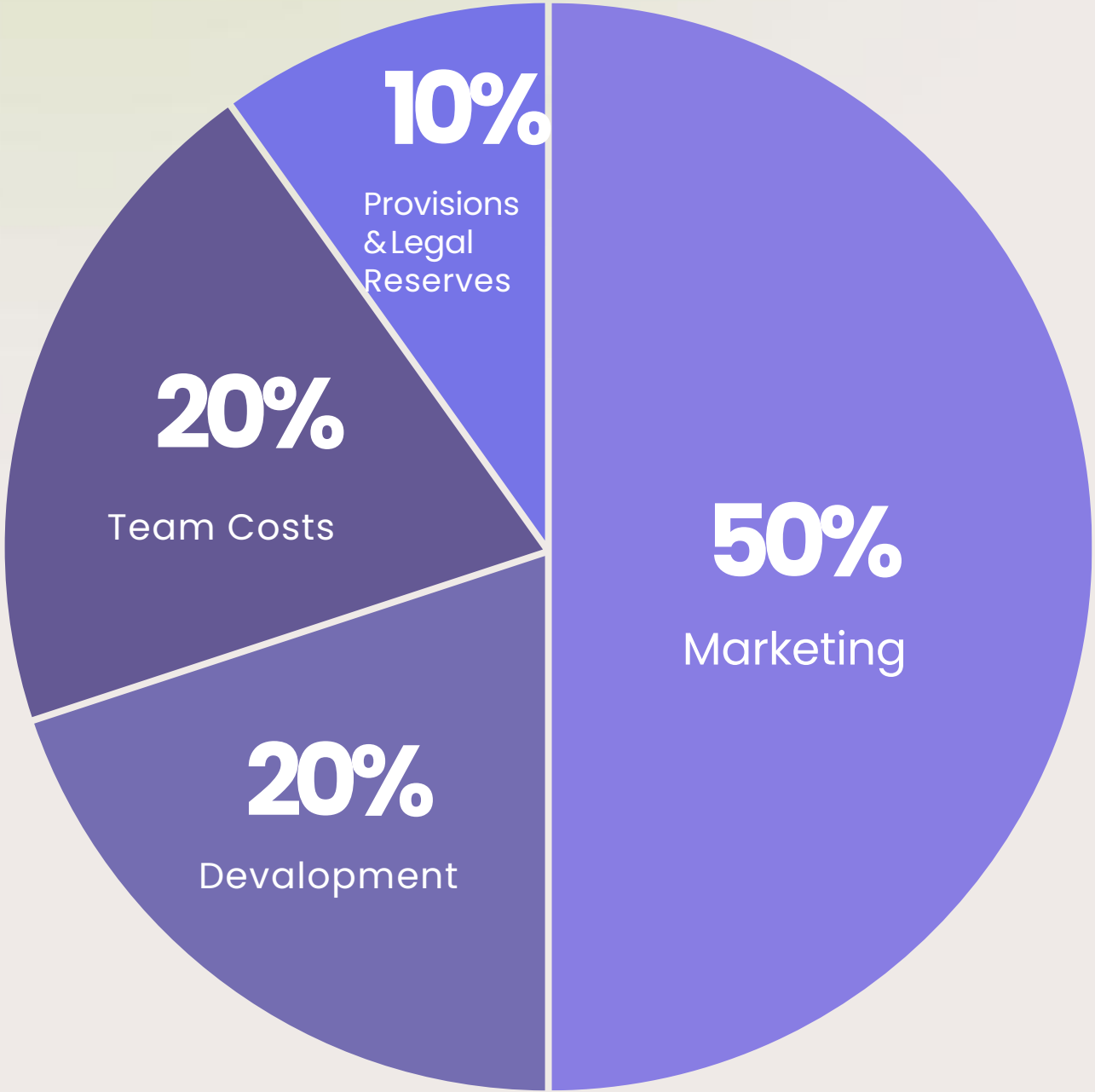


Y5 EBITDA 70%
Y5 Net Profit 68%

Our current base of 1,500+ active clients forms the foundation of our financial forecast. The consistently expanding user base, coupled with a growing average deposit per transaction, underscores the scalability and revenue potential of the Mtahd platform.

The Ask: Backing the Next Leader in TrustTech

We are Raising
\$1.5M for Seed
for a valuation
of **\$10M**



Next round is projected for Q1 2026 for a roughly -3-5x current valuation

Team & Advisors: Leadership with Proven Execution in Tech & Trust



Abdullah AlHarthi
CEO & Founder



Haitham AlSahfy
VP & CoFounder



Khaled AlQarni
CTO



Rakan AlBizri
COO

متعهد

انضم اليوم إلى متعهد

كن جزءًا من مستقبل أكثر أمانًا وشفافية مع متعهد، شريك المثالي
لضمان حقوقك المالية.

Join Mtahd Today

Be part of a more secure and transparent future with Mutahad ,
your ideal partner for safeguarding your financial rights.



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