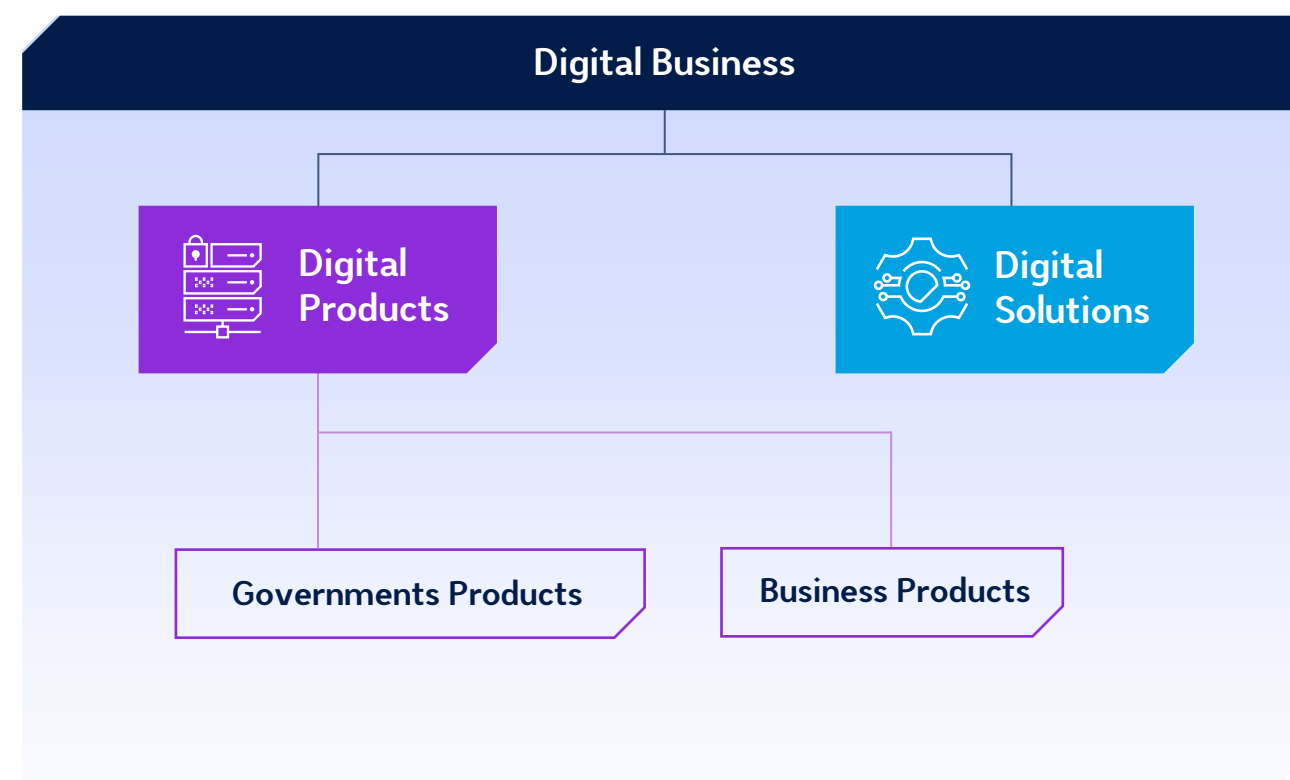# Digital Business

elm's Digital Business Division delivers a comprehensive ecosystem of products and solutions designed to address critical needs across various sectors. These include advanced offerings in security, transportation, health, administration and digital identifiers, ensuring seamless integration and efficiency for its partners. elm's portfolio is structured to serve both government and business sectors, enabling tailored solutions that drive impact and accelerate growth.

Through its innovative digital products and solutions, the division continues to shape a smarter, more connected future, supporting Saudi Arabia's aspirations for sustainable development and technological leadership.

## Digital Business

- Digital Products
- Digital Solutions
  - Governments Products
  - Business Products

## Digital Products

elm's Digital Products Division, encompassing both Government and Business Products, continued to drive digital transformation across public and private sectors in 2024, delivering innovative solutions that enhance efficiency, accessibility and value.

elm's Digital Products drive and leverage advanced technologies to deliver tailored solutions that meet evolving needs and expectations. Through strategic initiatives and tailored offerings, the division addresses the unique demands of each sector while fostering growth and innovation to meet evolving market needs.

**To learn more about elm Digital Products, please scan the QR code.**

### Government Products

**elm's Government Products delivered a notable performance in 2024, with key products and services continuing to drive digital transformation across the Kingdom, reinforcing its commitment to enabling growth and innovation in the public sector. By fostering strategic relationships and expanding into new sectors, it has created opportunities to deliver advanced services that support government operations and enhance citizen engagement. The Group also expanded its product portfolio to target new markets and established partnerships with both governmental and private entities, paving the way for advanced and impactful services.**

This year marked the launch of several key initiatives, including new services on the Absher, Muqeem and Smart Portal platforms, each tailored to improve accessibility, efficiency and user experience. Additionally, the Group launched two new products, vehicle price reference and Electronic Vehicle Auctions, in collaboration with government and private entities, enhancing its capacity to deliver innovative solutions tailored to diverse market needs. It also introduced a new subsystem within the Basher platform focused on environmental security violations, offering a streamlined solution for monitoring and managing compliance efficiently.

Customer satisfaction has been enhanced through consistent follow-up with clients and proactive monitoring of feedback across all channels. This approach resulted in the launch of the new Tamm platform, new Basher platform and the updated environment for the Yaqeen verification service, all of which contributed to a measurable increase in satisfaction levels compared to the previous year.

# Progress and Performance across its Platforms

Through its Government Products platforms, elm continues to lead the way in delivering innovative and impactful digital solutions, driving efficiency and enhancing user experiences across key sectors.

### Absher Platform

Absher is supervised by the Ministry of Interior and the Saudi Data and Artificial Intelligence Authority (SDAIA). As part of its contractual obligations, elm has developed and operated the platform with the aim of improving work procedures and automating the services provided by the Ministry of Interior's sectors for various segments of society, including citizens, residents and visitors, in addition to the business and government sectors.

**Strategic Partners**

- The Ministry of Interior
- The Saudi Data & AI Authority (SDAIA) and National Information Center (NIC)

**2024 Achievements**

In 2024, the platform achieved remarkable milestones, serving over 28 million beneficiaries and earning prestigious recognitions. Absher secured fourth place in the Digital Experience Maturity Index (DGA) with a score of 90.4%, second place in User Experience with 92.5%, and third place in Beneficiary Satisfaction with 94.5%. The platform also received the "Digital Government Award for Best Initiative in Digital Inclusion" from the Digital Government Authority, recognizing the Absher Assistant Service for fostering accessible digital services. Additionally, Gartner selected its "Identity Renewal" service as a global success story.

**+94.5%**
Beneficiary Satisfaction

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### Fasah Platform

Fasah is an integrated platform aimed at facilitating international trade services for land ports, dry ports, airports and seaports, and other related services by automating import and export procedures.

**Strategic Partners**

- Zakat, Tax and Customs Authority
- Saudi Ports Authority

**2024 Achievements**

In 2024, the platform launched over 10 specialized services for the Zakat, Tax and Customs Authority and introduced the Ports Community System, offering more than 150 dedicated services for the Ports Authority. With over 20 million transactions processed, Fasah continues to play a vital role in enhancing the efficiency of trade services.

**+20 million**
Transactions Processed

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### Muqeem Service

Muqeem empowers organizations to access employee resident data and complete passport transactions instantly and electronically, eliminating the need for physical visits to the General Directorate of Passports.

**Strategic Partners**

- The Ministry of Interior
- The Saudi Data & AI Authority (SDAIA) and National Information Center (NIC)

**2024 Achievements**

In 2024, Muqeem processed over 21 million transactions including interactive services, and 34 detailed reports. The platform was also recognized by the General Directorate of Passports, further emphasizing its value to both public and private sector users.

**+21 million**
Transactions

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### Tamm Portal

Tamm regulates the transport and vehicle sector in the Kingdom of Saudi Arabia by providing advanced electronic services to enable corporate and institutional customers to implement vehicle traffic transactions related to the General Traffic Department.

**Strategic Partners**

- The Ministry of Interior
- The Saudi Data & AI Authority (SDAIA) and National Information Center (NIC)

**2024 Achievements**

In 2024, the platform introduced four new services and processed over 44 million transactions. Its continued growth reflects its importance in streamlining vehicle-related operations for users in partnership with the Ministry of Interior.

**4**
New Services Introduced

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## يقين
## Yakeen

### Yakeen Verification Service

An electronic service enabling financial institutions (such as banks and insurance companies), public service institutions (including government agencies, health facilities, financial sectors, and aviation sectors) and other organizations the ability to verify the data of any person with whom they have an official relationship (such as clients, auditors, employees and applicants) and within the limits of the privacy of the information permitted to be accessed, by linking electronically with the data present in the National Information Center and Saudi Post in real time.

### Strategic Partners

- The Ministry of Interior
- The Saudi Data & AI Authority (SDAIA) and National Information Center (NIC)

### 2024 Achievements

In 2024, the service expanded into the healthcare sector, a new area for the product, along with expansion in the Fintech sector, both of which are key developments. Additionally, the launch of the new Yaqeen verification service has assisted clients greatly with integration.

**Expansion into the Healthcare Sector, a New Domain for the Product**

Scan the QR code to view the website

## nusuk

### Nusuk Platform

Designed to elevate the spiritual journey of travelers, the Nusuk platform provides a comprehensive digital experience for trip planning, transportation coordination and the performance of sacred rituals.

### Strategic Partners

- The Pilgrim Experience Program
- Ministry of Hajj and Umrah
- Saudi Tourism Authority

### 2024 Achievements

In 2024, the platform launched a new app version with an enhanced user interface and identity, attracting over five million registered users. It also facilitated the issuance of more than 17 million Umrah permits, reinforcing its role as a key enabler of Saudi Arabia's Vision 2030 goals.

**+17 million**
Umrah Permits

Scan the QR code to view the website

### Launching Pioneering Platforms

elm advanced its commitment to innovation during 2024 through the development of two cutting-edge platforms tailored to the needs of the Saudi market.

Vehicle price reference platform, that will be developed and operated for an 11-year of collaboration with the Saudi Authority for Accredited Valuers (Taqeem), leveraged artificial intelligence to provide accurate and up-to-date reference pricing for vehicles. By using advanced natural language processing (NLP) to analyze and cleanse data from multiple sources, the platform ensures reliable market value assessments based on vehicle specifications and trends, delivering transparency and efficiency in pricing.

Electronic Vehicle Auctions platform, which will be created through a 10-year agreement with Riyadh Development Company, the owner of Altameer International Auto Auction, will be designed to optimize operational efficiency in vehicle auctions. This platform integrates technical, logistical and governmental services to automate and simplify the auction process for vehicle owners of all classifications. It will provide a seamless experience for buyers and sellers by combining advanced technical solutions with operational excellence. Aligning with global best practices while addressing local market needs, the platform has elevated the quality and efficiency of vehicle auctions across Saudi Arabia.

### Government Products in 2025

In the year ahead, Government Products will strengthen its strategic role in digital transformation by collaborating with government entities to deliver comprehensive solutions and drive innovation. It will expand its presence in service delivery, creating new opportunities for growth and identifying key areas that align with the sector's strategic objectives. By focusing on high-impact initiatives, it aims to fulfill elm's long-term vision for this sector and capitalize on opportunities that support its continued growth and success.