

# ضامن Dhamen

## Dhamen, Protecting Your Rights...

Offering secure and reliable e-sales operations to sellers and consumers is vital to any flourishing business. Such demand kindled our innovation to introduce Dhamen, a Payment Processor Service for various fields using an Escrow Account.

It is developed and designed to serve electronic platforms that required a financial mediator to guarantee and oversee the releases of goods' value or services' value prior receive of goods or services. Dhamen locks payments temporarily until all transactions between parties are completed, as per agreed terms and conditions

## Target Audience



Financial  
Platforms



E-commerce  
Platforms



Government  
Services



Individuals



E-Auctions

## Dhamen Services

■ E-commerce  
Platforms

■ Financial  
Platforms

■ Document all  
financial operations

■ Individuals

■ E-Auctions

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## Dhamen Features



The ability to pay the intended amount using bank transfer, Mada or Sadad



Boost reliability and efficiency in financial transactions



Document all sales-related financial transactions



Easy way to deposit and refund the money



Financial settlement is one of the most important and complicated processes, which carried out smoothly with Dhamen



Reduce fraud risks in financial transactions between involved parties

To access the  
product on Elm website

[www.elm.sa](http://www.elm.sa)