

CASHIN

COMPANY PROFILE

— TRANSFORMING FUEL STATIONS — TANK TO BANK

Connecting energy with intelligence.

A Saudi EnergyTech company automating fuel and energy
stations end to end — from the tank to the bank.

CASHIN — Company Profile

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— PART ONE

01

The company

Who CASHIN is, who built it, and what it has done since 2022.

01 At a glance

02 Who we are

03 The founders

04 Vision and mission

05 Core values

06 The journey

AT A GLANCE

The company, in figures.

CASHIN was founded in 2022 in Riyadh, Saudi Arabia, to digitally transform fuel and energy stations — automating every operation from tank to bank with cloud software, embedded payments, and AI-powered insight.

ZATCA

Phase 1 & 2 e-invoicing compliance

100%

Built and supported in Saudi Arabia

24/7

Monitoring and technical support

2022

Founded in Riyadh

THE INTELLIGENCE LAYER

36 × 9

Governed metrics across nine dimensions

18

Data models queried for evidence

900+

Automated tests guarding the AI layer



A Saudi EnergyTech company.



CASHIN was founded in 2022 in Riyadh, Saudi Arabia, with a mission to digitally transform fuel and energy stations — automating every operation from tank to bank with cloud software, embedded payments, and AI-powered insight.

We build for station owners and operators who want full control of their network: real-time visibility over pumps, tanks, and transactions, ZATCA Phase 2 compliance out of the box, and the data to run leaner, smarter sites.

CASHIN is built by a team of engineers and energy-sector specialists united by one belief: that fuel retail should be fully automated, data-driven, and effortless.

THE COMPANY, IN BRIEF

FOUNDED	2022
HEADQUARTERS	Riyadh, Kingdom of Saudi Arabia
SECTOR	EnergyTech · fintech
PRODUCTS	CASHIN Petro · CASHIN Intelligence · CASHIN Fleet
COMPLIANCE	ZATCA Phase 1 & 2 e-invoicing
LANGUAGES	Arabic and English, across the product line
SUPPORT	24/7 monitoring and technical support

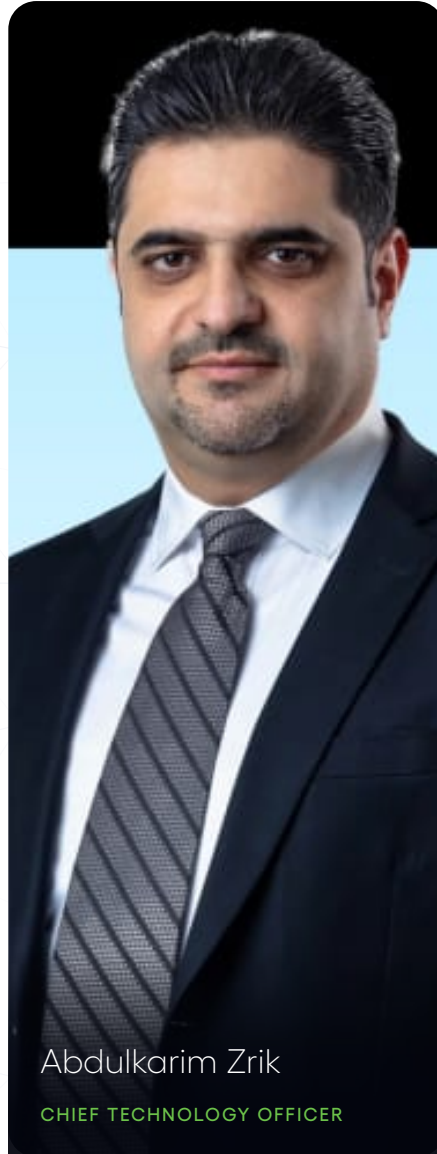
Three people, one conviction.

CASHIN is built by a team of engineers and energy-sector specialists united by one belief: that fuel retail should be fully automated, data-driven, and effortless. These three started it.



Omar AlRammah
CHIEF EXECUTIVE OFFICER

Co-founder. Leads the company and its direction in the Kingdom and beyond.



Abdulkarim Zrik
CHIEF TECHNOLOGY OFFICER

Co-founder. Represented CASHIN at Compup 2023 in Korea, showcasing Saudi companies on the global stage.



Obay AlMadi
CHIEF COMMERCIAL OFFICER

Co-founder. Spoke at Biban on the opportunities and challenges that shaped CASHIN, and on supporting entrepreneurs in Saudi Arabia.

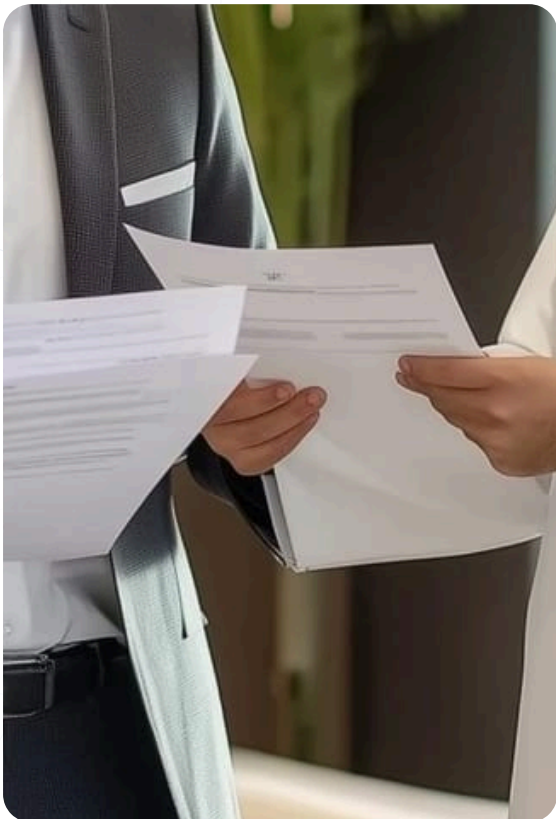


Transforming Fuel Stations — Tank to Bank



— VISION

Driving the digital transformation of the fuel and energy stations sector with EnergyTech.



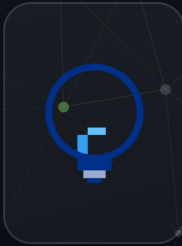
— MISSION

To transform the energy station landscape by leveraging automation and AI toward new standards for sustainability, innovation, and user experiences.

Five things we will not trade.

They are how the company decides when the decision is not obvious.

01



Innovation

The first Saudi automation system for fuel stations was built because nobody had built it.

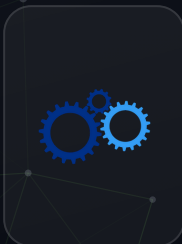
02



Diversity

Engineers and energy-sector specialists, working on the same problem from both ends.

03



Simplicity

A station attendant should not need a manual to take a payment.

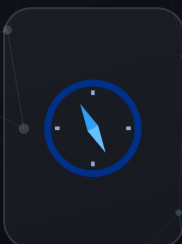
04



Inclusion

Two languages, two writing directions, and voice in and out — everywhere.

05



Integrity

Every number traced to its source, and an AI layer that cannot invent one.

From one invoice to a national platform.

Four years, four steps — each one built on the last.



2022

E-invoicing, bundled with the terminal

Launched an e-invoicing solution bundled with payment terminals — the first step into the station.

2023

Retail, F&B and a unified payment hub

Advanced POS for Retail and F&B; solutions for mega events and national projects — book fairs, airports — and a unified payment hub on a single device.

2024

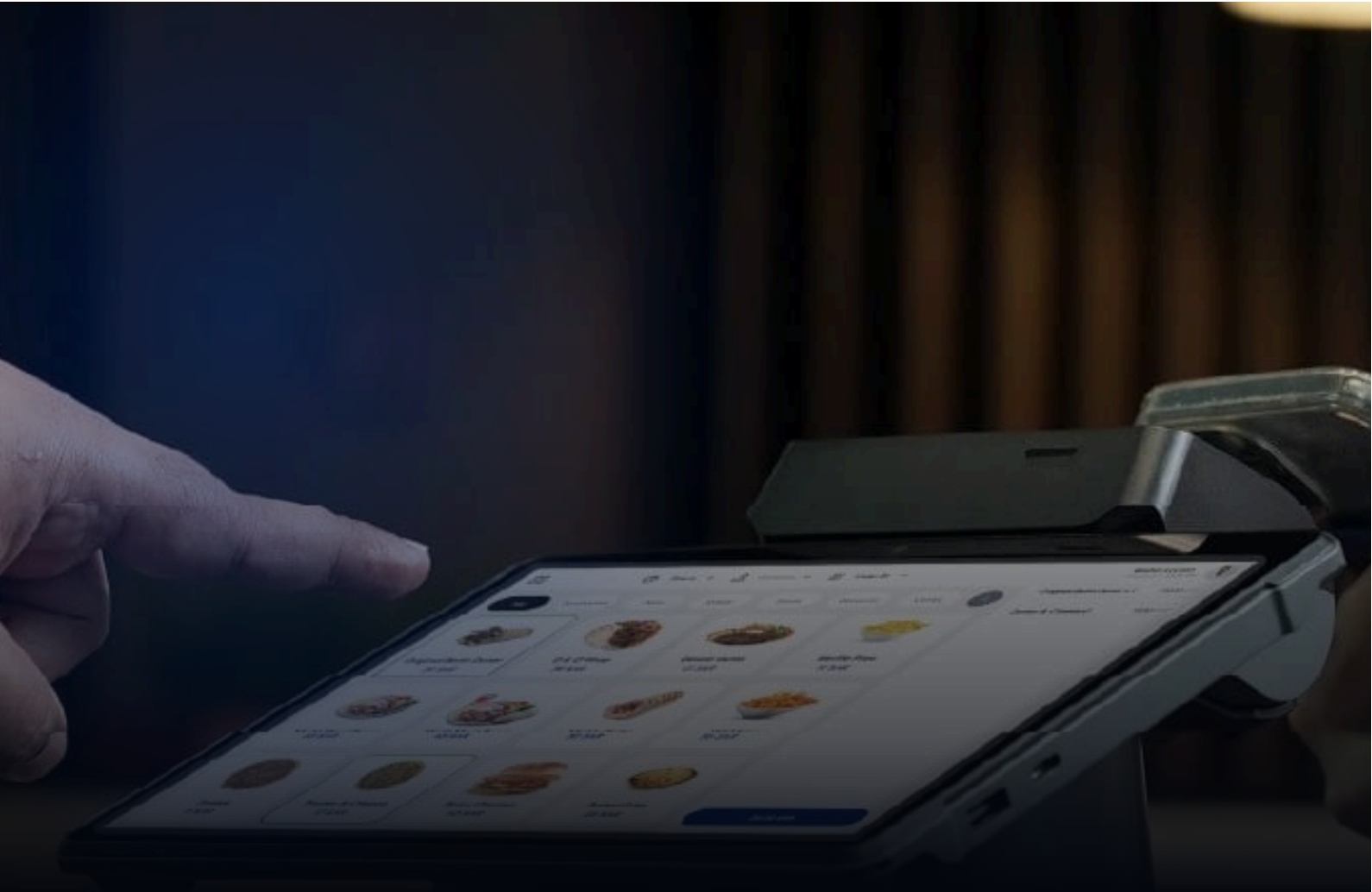
The first Saudi station automation system

Launched the first Saudi automation system for fuel stations — a Tank to Bank approach with automated fuel services, payments, and AI dashboards.

2025

Scale

Scaling automation and AI-powered insights across more onboardings.



PART TWO

02

The platform

One loop from tank to bank, and where it sits in the energy chain.

01 The platform

02 Where we sit

03 Three tracks

Automated at the pump. Reconciled at the bank.

CASHIN automates the station end to end, streams its operations into one governed intelligence, and settles every transaction to the bank — fully ZATCA-compliant, built and supported in Saudi Arabia.

HOW IT FLOWS

The forecourt

01

The Station

Pumps, tanks, terminals, and kiosks — the forecourt, automated end to end.



02

CASHIN Petro

Operate: dispense, authorize, and reconcile — one product, on handheld and web.



03

CASHIN Intelligence

Decide: dashboards, reports, and an AI analyst over live station data.



04

The Bank

Settle: ZATCA-compliant invoices and reconciled revenue, every day.



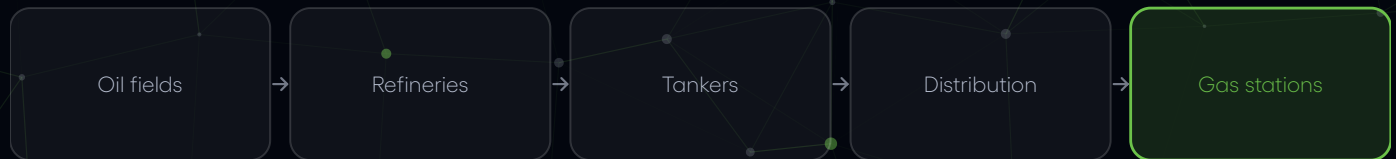
The bank

And decisions flow back to the forecourt — a closed, learning loop.

One junction in the energy chain.

Supply runs from the field to the forecourt. Demand arrives from the other side. The station is where the two meet — and the station is where CASHIN enters the chain.

The supply side

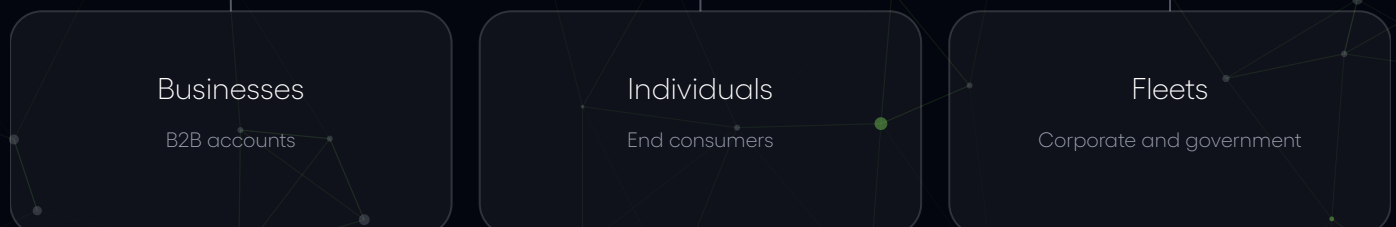


CASHIN enters here

The CASHIN platform

Automation · intelligence · settlement

The demand side



Three tracks. Three products. One platform.

CASHIN Petro runs the station, CASHIN Intelligence turns its data into decisions, and CASHIN Fleet brings the demand side on board.



01

Station Ecosystem Automation

CASHIN PETRO

- ✓ Full operations automation
- ✓ Inventory and procurement management
- ✓ Maintenance and fault tracking
- ✓ Safety and compliance management
- ✓ Financial integration and settlement



02

Decision Support and Guidance

CASHIN INTELLIGENCE

- ✓ Predictive analytics and forecasting
- ✓ Real-time operational insights
- ✓ Dynamic and smart pricing
- ✓ Data-driven recommendations
- ✓ Unified command dashboards

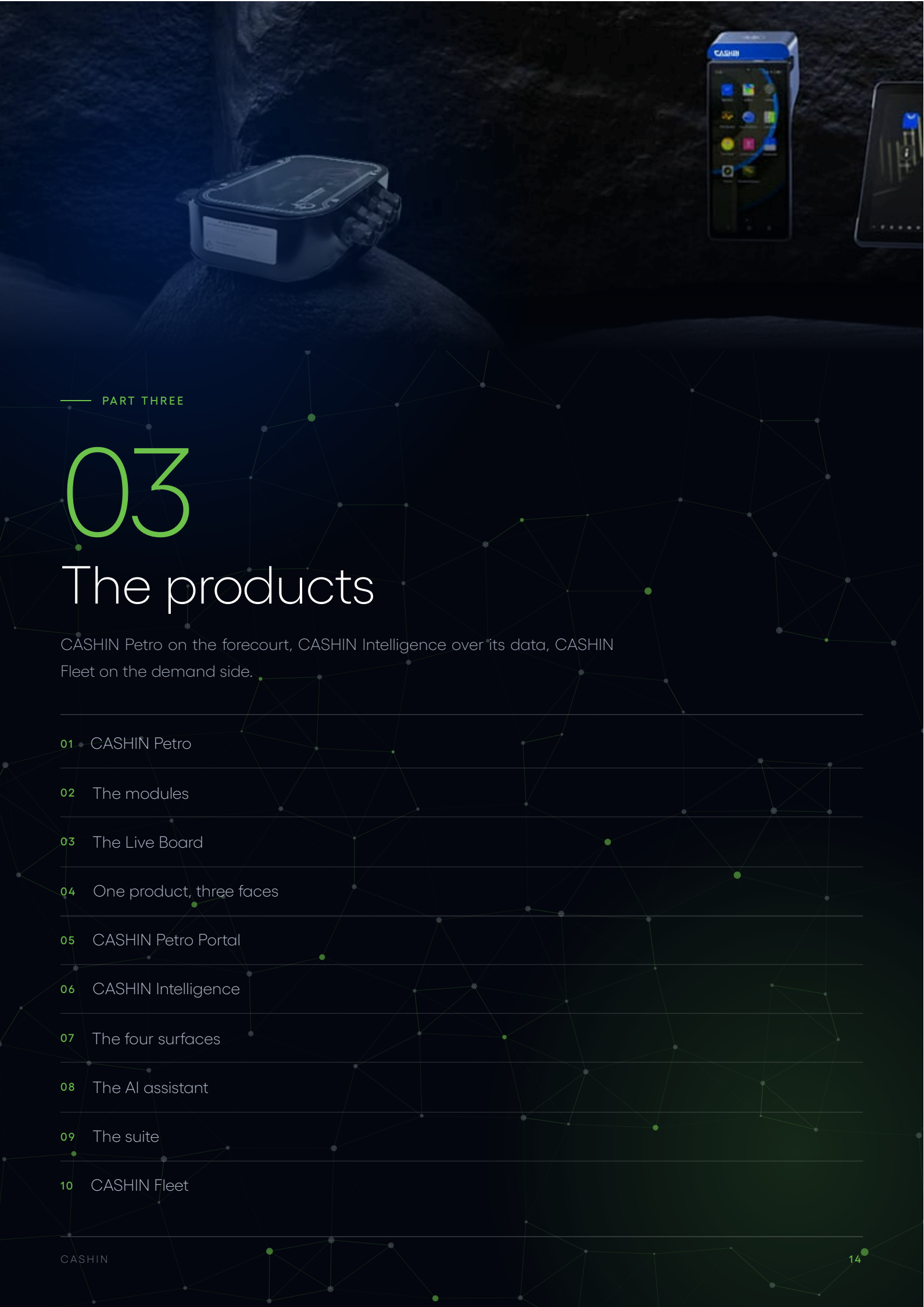


03

Fleet and Loyalty

CASHIN FLEET

- ✓ Loyalty program management
- ✓ Fleet and fleet card management
- ✓ Targeted offers and marketing
- ✓ Integrated digital experience
- ✓ Increased visit frequency and lifetime value



PART THREE

03

The products

CASHIN Petro on the forecourt, CASHIN Intelligence over its data, CASHIN Fleet on the demand side.

- 01 CASHIN Petro
- 02 The modules
- 03 The Live Board
- 04 One product, three faces
- 05 CASHIN Petro Portal
- 06 CASHIN Intelligence
- 07 The four surfaces
- 08 The AI assistant
- 09 The suite
- 10 CASHIN Fleet

The station, automated end to end.

A cloud-based retail fuel solution that goes beyond pump management and tank monitoring to embedded payments, marketplace integrations, and full ZATCA Phase 2 compliance. Every function flows through a centralized live dashboard.



Pump Management

Run fueling from a single handheld — orders, fuel type, dispenser, filling, and sale, with real-time notifications.

Payment Management

Accept a wide range of digital payment methods with full ZATCA Phase 1 and 2 e-invoicing compliance.

Inventory Management

Wet-stock control and monitoring — fuel levels, leak detection, and real-time safety measures.

Live Board

A centralized real-time dashboard for inventory, sales, and price control, with AI-powered insights and advanced analytics.

Staff Management

Shifts, handovers, and performance tracking — every action tied to an operator.

Self-Service

Customers refuel, pay, and receive e-receipts without assistance.

Loyalty Program

Earn and redeem points across all services.

Service Shops

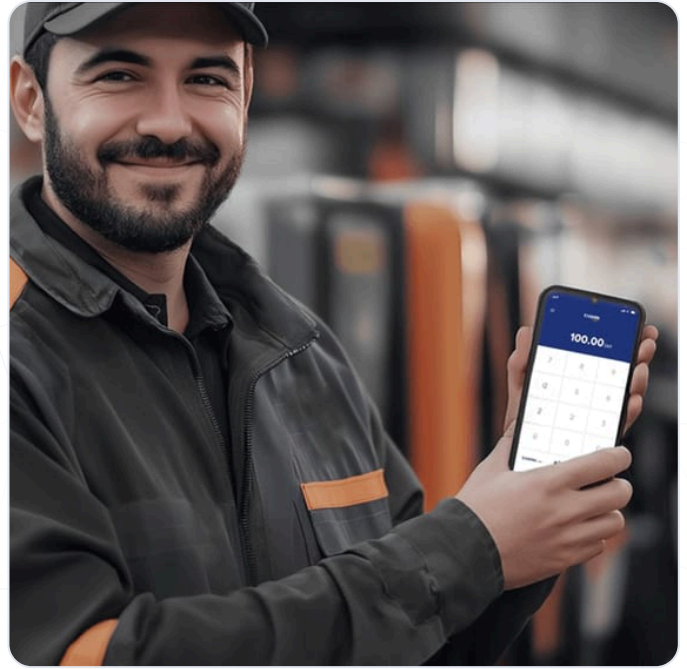
Integrated POS and payments for C-stores and utility shops, connected to the live board.

What the forecourt runs on.



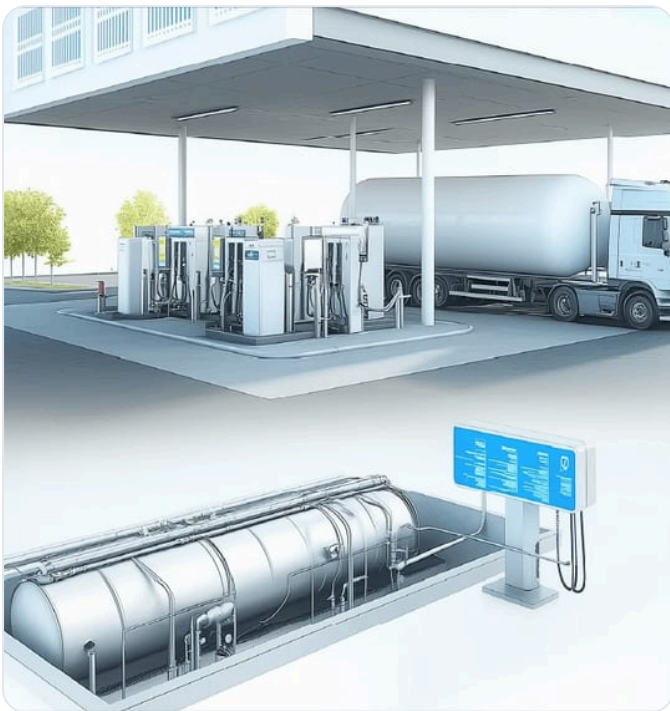
Pump Management

Run fueling from a single handheld — orders, fuel type, dispenser, filling, and sale, with real-time notifications.



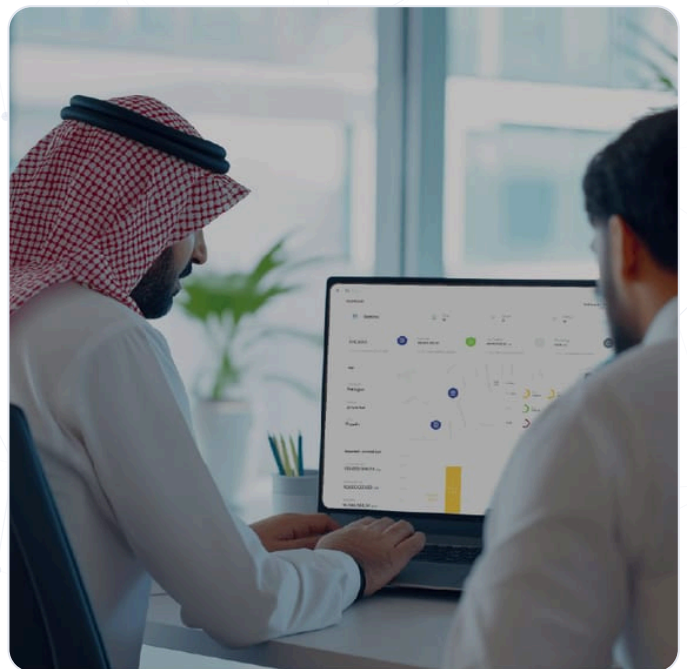
Payment Management

Accept a wide range of digital payment methods with full ZATCA Phase 1 and 2 e-invoicing compliance.



Inventory Management

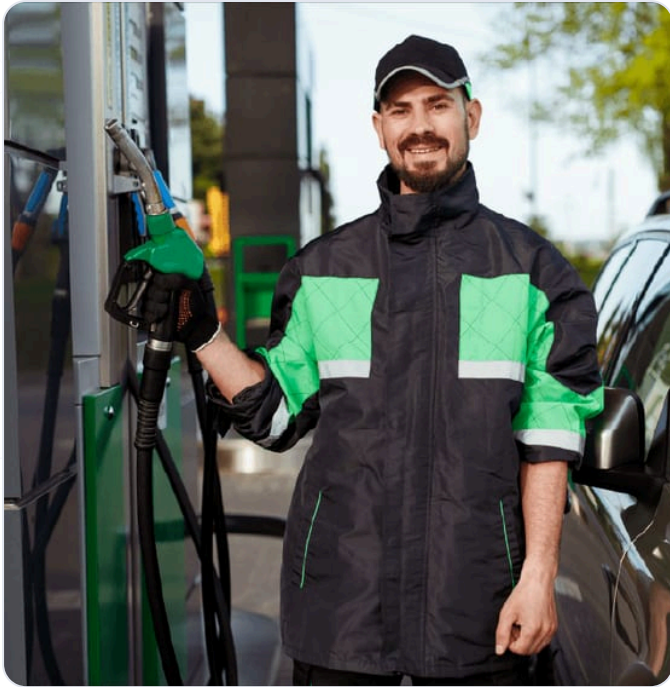
Wet-stock control and monitoring — fuel levels, leak detection, and real-time safety measures.



Live Board

A centralized real-time dashboard for inventory, sales, and price control, with AI-powered insights and advanced analytics.

And what runs beside it.



Staff Management

Shifts, handovers, and performance tracking — every action tied to an operator.



Self-Service

Customers refuel, pay, and receive e-receipts without assistance.



Loyalty Program

Earn and redeem points across all services.



Service Shops

Integrated POS and payments for C-stores and utility shops, connected to the live board.

The whole network, on one screen.

Inventory, sales and price control for every site, in real time — with AI-powered insight and advanced analytics over all of it. It is where an operator finds out what is happening while it is still happening.



- ✓ Real-time inventory and wet-stock across the network
- ✓ Sales as they are captured, not as they are reported
- ✓ Price control per site, per product
- ✓ Leak detection and safety measures, live
- ✓ AI insight and analytics over the same data

Which CASHIN Petro is yours?

Petro is one product, not three. The handheld runs the forecourt, Petro Portal is its web back office, and Petro Lite is the light edition for simpler operations.

CASHIN Petro

The handheld that runs the forecourt.

Petro Portal

The web back office over the whole network.

Petro Lite

The light edition, for simpler operations.

	CASHIN Petro	Petro Portal	Petro Lite
Dispense, authorize and take payment	✓		✓
ZATCA QR on every invoice	✓	✓	✓
Tank readings	✓	✓	
Shift and business-day reports	✓	✓	
Network dashboards, pricing and franchises		✓	
Users, permissions and wet-stock monitoring		✓	
Advanced calibration and history reports	✓		

Petro Lite upgrades to the full handheld anytime — same device, same data.

CASHIN

The back office, and the evidence it keeps.

The web side of CASHIN Petro: dashboards, stations, pumps, tanks, terminals, fuel prices, payment methods, franchises, users and permissions — and the reports that make a month auditable.

ELEVEN REPORTS, EACH EXPORTING TO PDF OR EXCEL

- ✓ CashinPay — an alternative to the bank receipt, carrying the Retrieval Reference Number, masked PAN, approval code and bank timings
- ✓ Pump Summary, and Pump Calibration
- ✓ Business Day, with End of Shift inside it
- ✓ Sales Summary, and Sales Details by Day
- ✓ Fuel Delivery, and Reconciliation
- ✓ Employee Performance — average service speed per transaction
- ✓ Change Price History — who changed a price, from what, to what

WET STOCK, TO THE NUMBER

Tank data is collected automatically every ten minutes and the latest reading kept for every tank.

- ✓ Product height and volume, temperature-compensated volume, density, temperature
- ✓ Water height and volume, filling percentage, and a consumption forecast in days
- ✓ Density read as a quality signal — abnormal fuel or mixing shows up in it
- ✓ Warning and alarm thresholds per tank on level, water, temperature and density
- ✓ Automatic notifications for low fuel, high water, abnormal density, high temperature, offline station, offline tank

Ask once. Get the whole dashboard.

One sentence composes a governed executive dashboard over your live station data — streamed in widget by widget as it thinks, with every number traced to its source.

01

Thinks in the open

Around 24 evidence queries across 18 data models — before it writes a word.

02

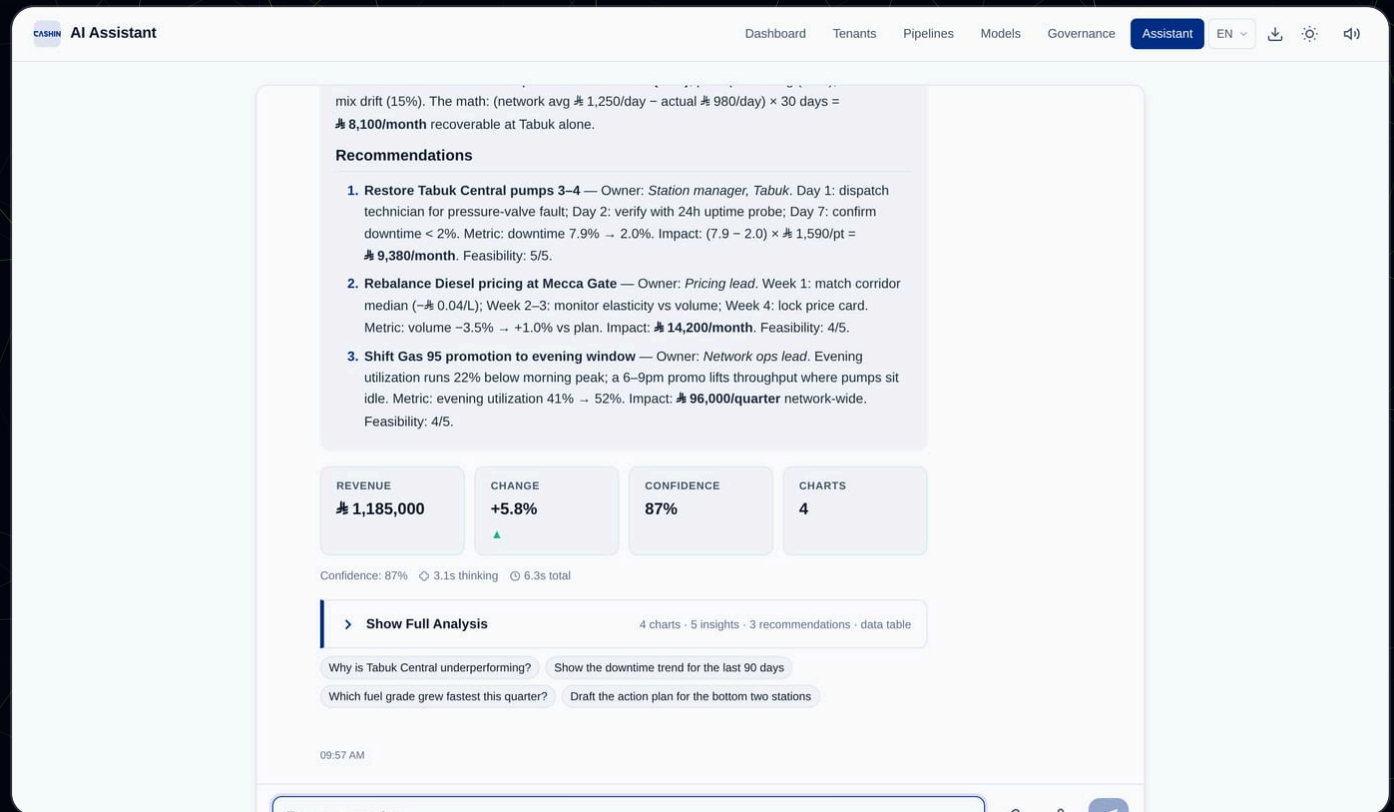
Answers like an analyst

Executive summaries, native tables, and the official Saudi Riyal symbol — fluent Arabic included.

03

Ends with actions, not vibes

Owner, steps, metric moved, financial impact and feasibility — plus a confidence score it has to earn.



- ✓ 36 governed metrics across 9 dimensions — the AI cannot invent a number
- ✓ Recommendations with an owner, a plan, and a stated financial impact
- ✓ Arabic and English, voice in and out

Four governed surfaces over live station data.

The assistant is one of four. Each of them answers from the same governed semantic layer — thirty-six metrics across nine dimensions, in English and Arabic — which is what stops any of them inventing a number.

01

AI Dashboard Builder

One sentence composes a full executive dashboard, and the widgets stream in live as each query completes.

- ✓ Every number source-linked
- ✓ Edit mode, pins and team templates
- ✓ Scheduled email briefs, CSV and PDF export

02

AI Report Builder

Five curated templates, or describe the report you want and each plain line becomes a governed section.

- ✓ Executive Monthly - Station Operations
- ✓ Growth & Risk - Fuel & Payments - Daily Pulse
- ✓ An executive summary rolls up every section

03

AI Analyst

Multi-turn chat where the context carries: "add volume", "now by payment method", "why did it drop?"

- ✓ Why-analysis decomposes a change into its movers
- ✓ Every answer is a real board, not prose
- ✓ Freshness and source metadata on each one

04

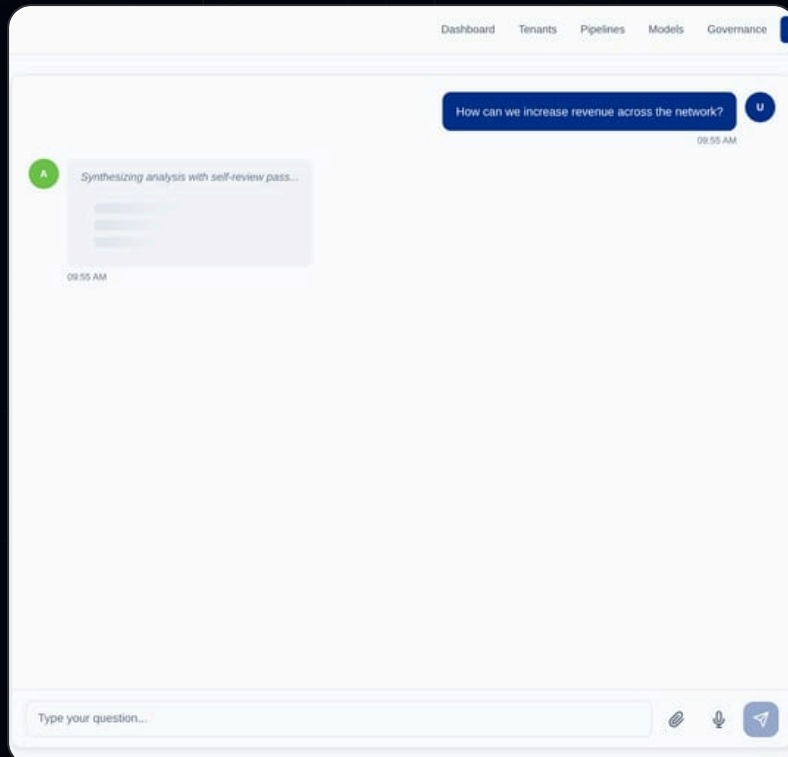
Executive AI Assistant

The analyst that shows its working — evidence queries first, then an answer with the arithmetic visible.

- ✓ A confidence score it has to earn
- ✓ Knowledge retrieval over uploaded documents
- ✓ Voice in and out, embeddable in one script tag

Watch it think.

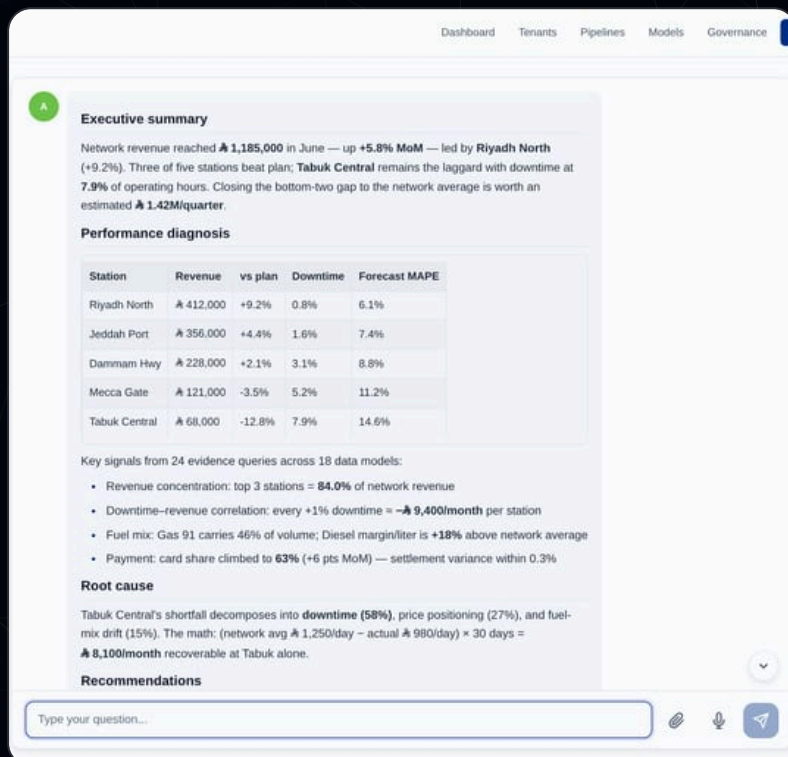
It does not answer from a summary. It queries the evidence first, in the open, and then writes — with every figure carrying the model it came from.



01

It shows its working

The evidence queries stream as they run, before a word of the answer is written.



02

It answers like an analyst

An executive summary, native tables, and the official Saudi Riyal symbol — in Arabic too.

— A composed dashboard: the figures, the charts, and the recommendations under them.

THE SUITE

Built for both languages, and for the dark.

The same governed board, in English and in Arabic, light and dark — not a translation layer over an English product but one suite that was built bilingual.



DARK



LIGHT



العربية

LANGUAGES, ACROSS THE PRODUCT LINE

2

CASHIN Petro handheld — English and Arabic

6

CASHIN Fleet — English, Arabic, Filipino, Urdu, Bengali, Hindi

11

The Executive AI Assistant, with voice in and out

The demand side, on board.

A secure driver app for authorized fleet fueling, on Android and iOS — bringing corporate and government fleets onto the same platform that runs the forecourt.



01

Verified identity

Drivers register and verify with a one-time password plus fingerprint or face recognition.

02

Authorized fueling

Select an assigned vehicle, find a supported station, and authorize the fill by QR or NFC.

03

A record on both sides

Drivers track consumption and history in the app; the station and the fleet office see the same transaction.

A FLEET FILL, STEP BY STEP

- 1 The attendant opens the scan flow from the Pumps screen.
- 2 The driver's QR or NFC is read from the CASHIN Fleet app.
- 3 Plate, brand, model, driver and the ordered amount appear — no pump chosen yet.
- 4 On Start, only the nozzles matching the ordered grade are enabled. The rest are disabled.
- 5 The attendant authorises with a personal code or NFC card, and dispensing begins.
- 6 Payment is settled in the Fleet app; no payment screen opens at the pump.

— A driver's fleet authorization code expires five minutes after the app generates it.



PART FOUR

04

The system

The hardware, the shops beyond the pumps, compliance, and how a station goes live.

01 The physical layer

02 Beyond the forecourt

03 Where else we run

04 Compliance and trust

05 Onboarding

Hardware engineered for the forecourt.



Forecourt controllers



Tank probes and wet-stock sensors



Attendant handhelds



Payment terminals



Self-service kiosks

Controllers, tank probes, handhelds, payment terminals, and self-service kiosks — selected, integrated, and guaranteed by CASHIN.

The station is more than fuel.

Retail and F&B points of sale, and a payment hub that brings every payment method onto one platform.



RETAIL POINT OF SALE

FOOD AND BEVERAGE POINT OF SALE

CAR WASH AND UTILITY SERVICES

WHAT A CUSTOMER CAN PAY WITH

Bank cards

Mobile wallets

BNPL — Tamara, Tabby

STC Pay

SkipCash

Fleet accounts

Loyalty points

Cash, and split payments

Where else the platform runs.

The same automation, payments and reporting have been taken to national projects and mega events — book fairs, airports — wherever a temporary or specialised site has to take payment and account for it.



01

Airports

Retail and service points under an operator who needs one reconciled view of all of them.

02

Mega events

POS tailored to the events industry — simpler transactions for visitors and organizers alike.



Compliant by construction, not by exception.

Compliance is not a module that can be switched off — it is how the platform records, invoices and settles.

ZATCA Phase 1 and 2

Full e-invoicing compliance across the platform, with the QR on every invoice.

Governed data

Every physical event on the forecourt becomes a governed record, stamped with its time and attributed to its source.

Accountable operators

Operators are tied to their actions through shifts and personal authorization codes — a code or an NFC card.

Built and supported locally

Developed and supported in Saudi Arabia, with 24/7 monitoring and technical support.



HOW THE INTELLIGENCE LAYER IS ISOLATED

- ✓ Multi-tenant isolation, with account scoping enforced on the server
- ✓ Short-lived signed tokens for every embedded surface
- ✓ A semantic layer validated in CI by more than 900 automated tests
- ✓ Restricted actions tied to a supervisor code or NFC card, and to a person

البنك المركزي السعودي
Saudi Central Bank

المدفوعات السعودية
SAUDI PAYMENTS

SDAIA
الهيئة السعودية للبيانات والذكاء الاصطناعي
Saudi Data & AI Authority

وزارة الطاقة
MINISTRY OF ENERGY

هيئة الزكاة والضريبة والجمارك
Zakat, Tax and Customs Authority

Live in five steps.

From the first site visit to a trained team — a structured, expert-led rollout that gets your station live with confidence.



STEP 1

Pre-Installation Assessment

A site visit that establishes what is on the forecourt today and what the rollout has to work with.



STEP 2

Installation Preparation

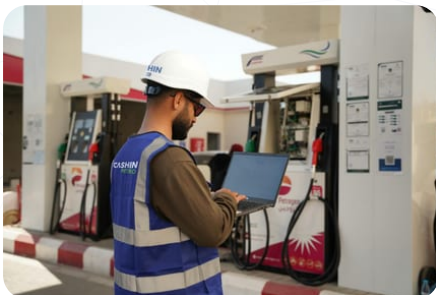
Hardware, connectivity and site works scheduled around the station's trading hours.



STEP 3

On-Site Installation

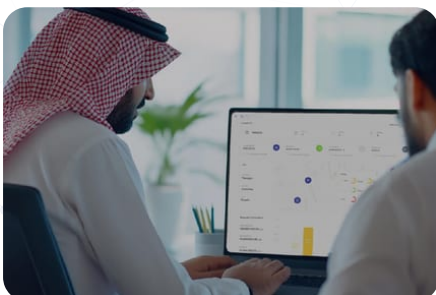
Controllers, probes, terminals and kiosks, fitted and commissioned.



STEP 4

Software Configuration

Products, prices, users, permissions and payment methods, configured to the operator's network.



STEP 5

Handover and Training

The team trained on the handheld and the portal, and the station handed over live.



PART FIVE

05

The record

The banks, the fintechs, the forecourts, and the agreements behind them.

01 Partners

02 Station operators

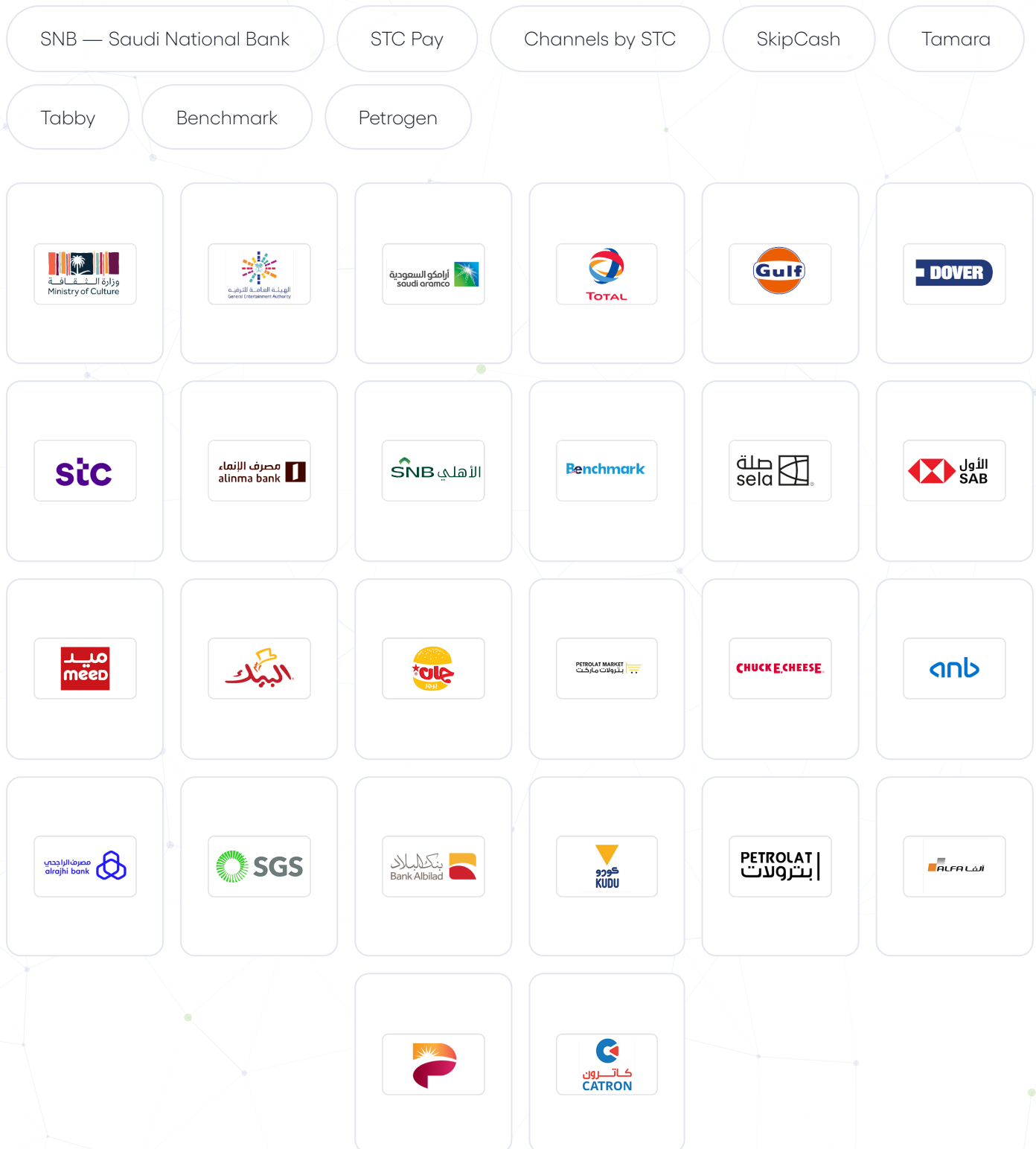
03 Milestones

04 Contact

Banks, fintechs, and forecourts.

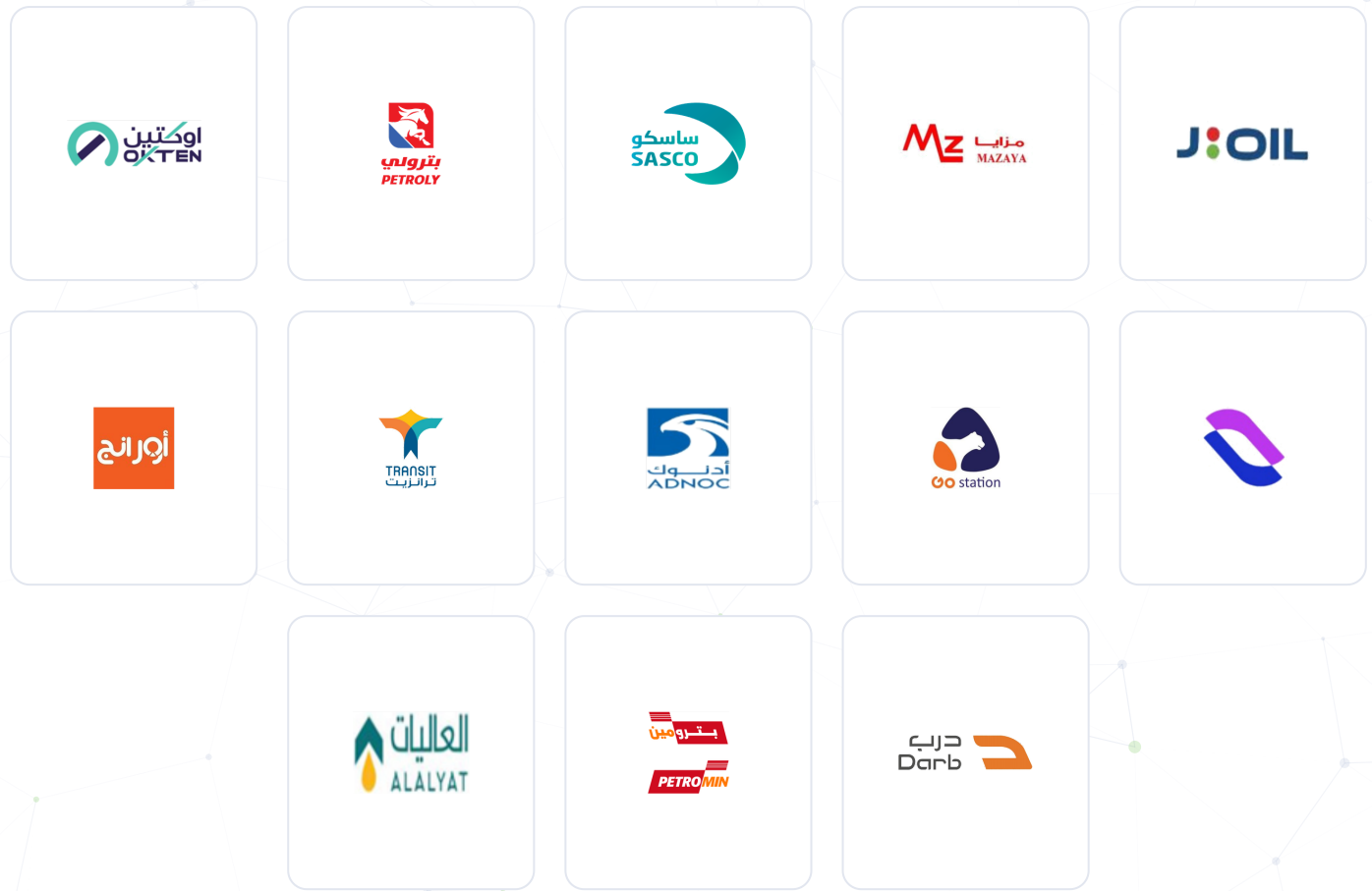
CASHIN works with payment and integration partners across the Kingdom and the region, and with national entities and success partners across the public and private sectors.

PAYMENT AND INTEGRATION PARTNERS



The networks already running on it.

Fuel retailers and station operators across the Kingdom — from national networks to single-site owners — running their forecourts on CASHIN Petro.



Transforming Fuel Stations — Tank to Bank

CASHIN

Signed, launched, and on the record.

A selection of the agreements and appearances behind Tank to Bank.



SYRIA

National petroleum derivatives platform

Under the supervision of the Saudi Ministry of Energy, CASHIN will build and operate the national digital platform for Syria's petroleum derivatives — from field to bank.



LEAP 2024

Petrogen signing

A partnership agreement to implement CASHIN's fuel-station automation system — digital transformation in the energy sector.



SEAMLESS 2024

SNB partnership

Signed with the Saudi National Bank — digital-payment and e-commerce solutions supporting Vision 2030 and the transition to a cashless society.



PARTNERSHIPS

STC Pay, Channels by STC, SkipCash, Benchmark

Payment solutions and banking services in a single app and device; POS systems and strategic projects supporting entrepreneurs; a regional partnership with the Qatar-based fintech SkipCash; and POS tailored to the events industry.

BIBAN

On stage

Co-founder and CCO Obay AlMadi on the opportunities and challenges that shaped CASHIN as a leading fintech, and on supporting entrepreneurs in Saudi Arabia.

2023

Compup 2023, Korea

CTO Abdulkarim Zrik represented CASHIN at the Compup 2023 entrepreneurship event, showcasing Saudi companies on the global stage.

CONTACT

Begin a conversation.

For sales, a product demo, technical support or a partnership — reach us however suits the moment. We answer each with the same care, within two business days.

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Transforming Fuel Stations — Tank to Bank

CASHIN

Connecting energy with intelligence — driving the future together.