

The background is a solid blue color with a subtle, abstract network pattern of white dots and lines, resembling a molecular or digital structure, scattered across the entire frame.

iyzico

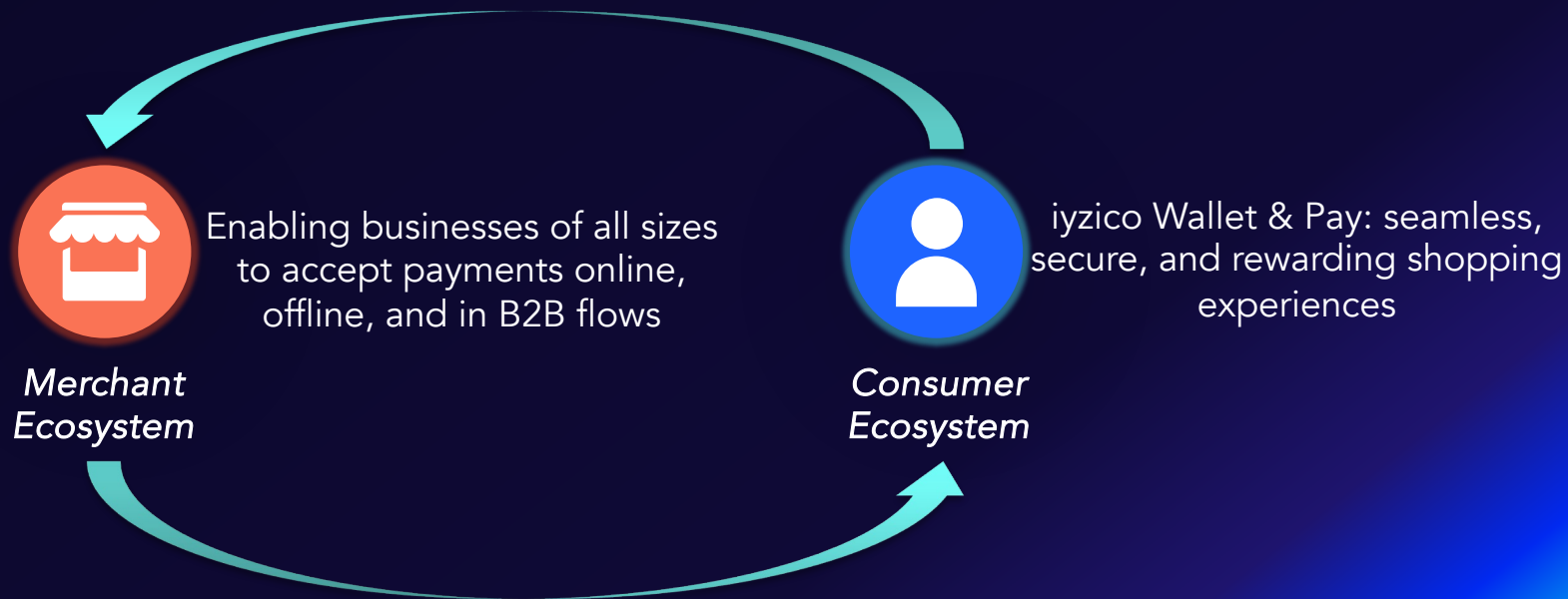
Orkun Saitoğlu
CEO



Democratizing payments, accessible for everyone, everywhere

Making it simple for merchants to accept payments and for consumers to pay with peace of mind

Evolved from a PSP & payment gateway, to a full range of solutions for merchants and consumers



3 value drivers



Easy



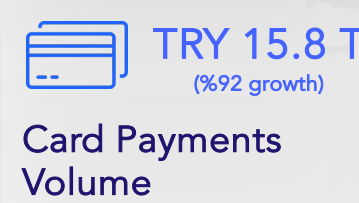
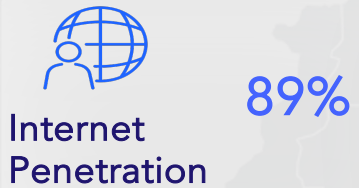
Fast



Secure

Understanding the market opportunity: Türkiye at a glance

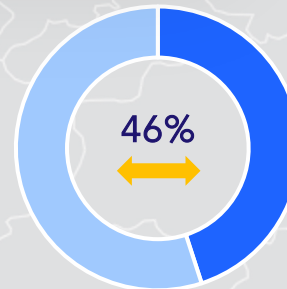
Türkiye is one of the largest and most digital countries



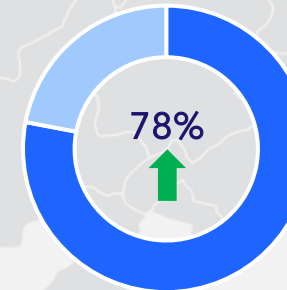
Young and urban demographics



Almost half of the population is under 30



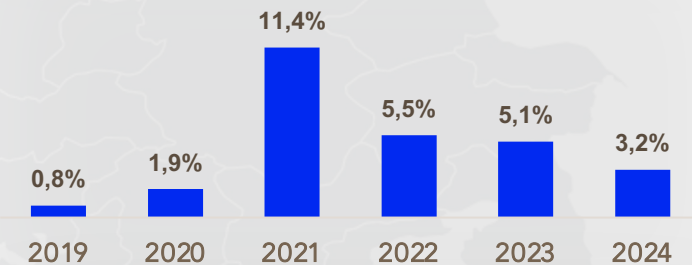
High and growing urbanization rate



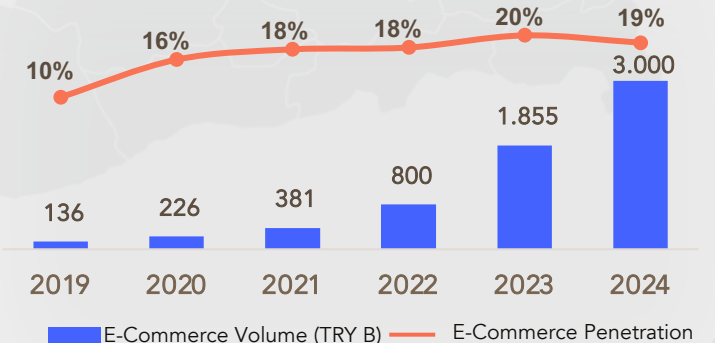
Large economic growth, but is also experiencing high inflation

GDP 2024 TRY 43,410 B USD 1,322 B

Real GDP Growth



E-Commerce



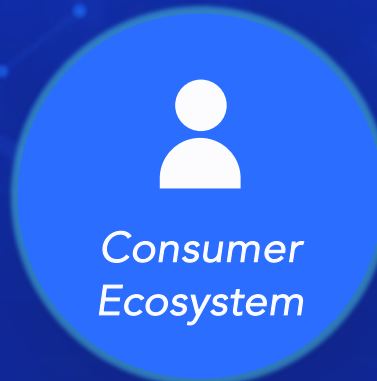
iyzico: transforms market needs into scalable payment solutions

The Market:

- Expects seamless & instant experiences
- SMEs embracing digital transformation
- Omnichannel is no longer optional — It's expected
- Local regulation demands tailored, agile solutions



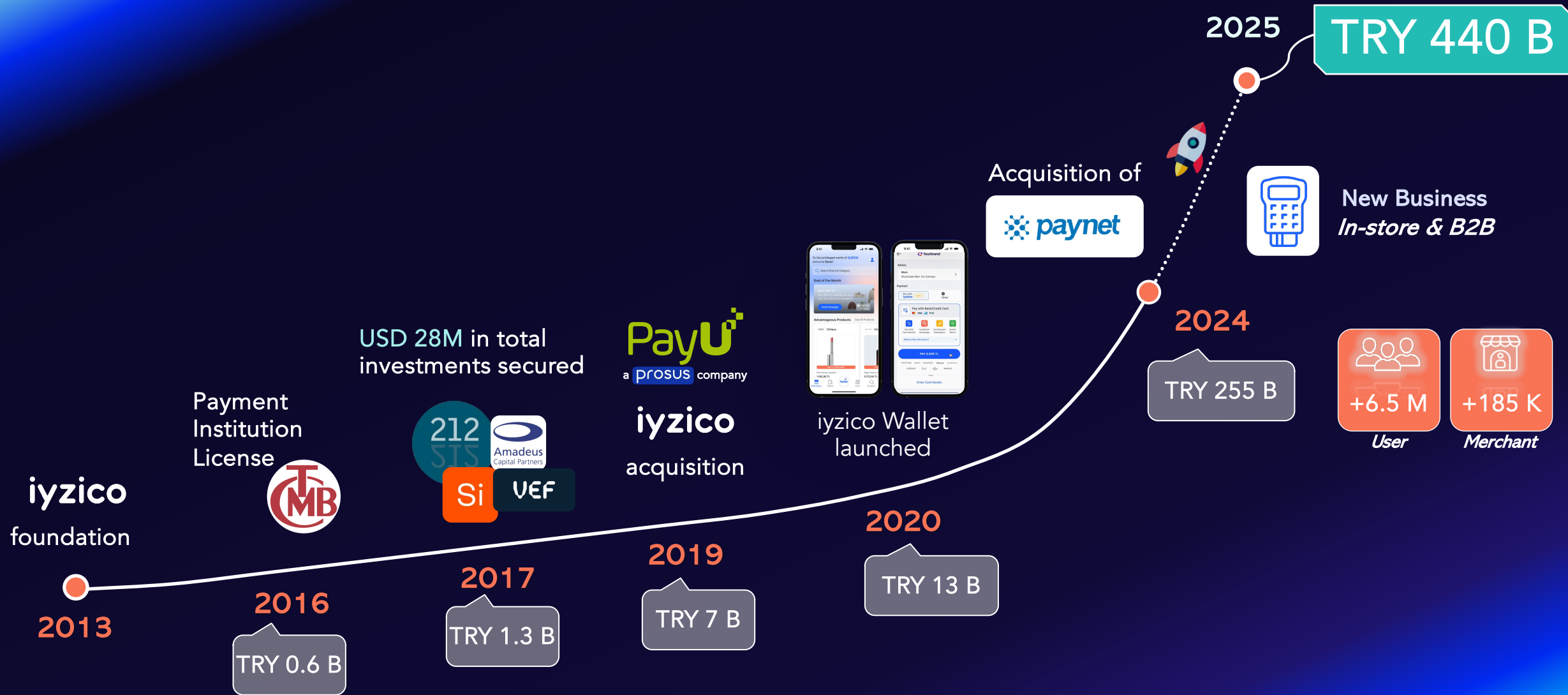
iyzico
Easy, Fast, Secure



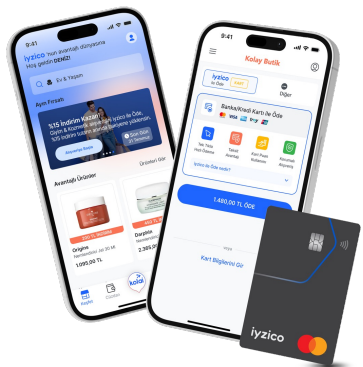
The Consumers:

- Demand seamless, secure checkout
- Growing adoption of digital wallets and mobile-first experiences
- Desire loyalty benefits and personalized experiences
- Require trust, buyer protection, and transparency is essential

Our journey: milestones to momentum



FY25: growth, scale and resilience



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*Democratizing
Financial
Services*



+185K
Merchants



+6.5M
Consumers



+225M
Transactions



TRY +255 B
TPV



TRY +12 B
Revenue

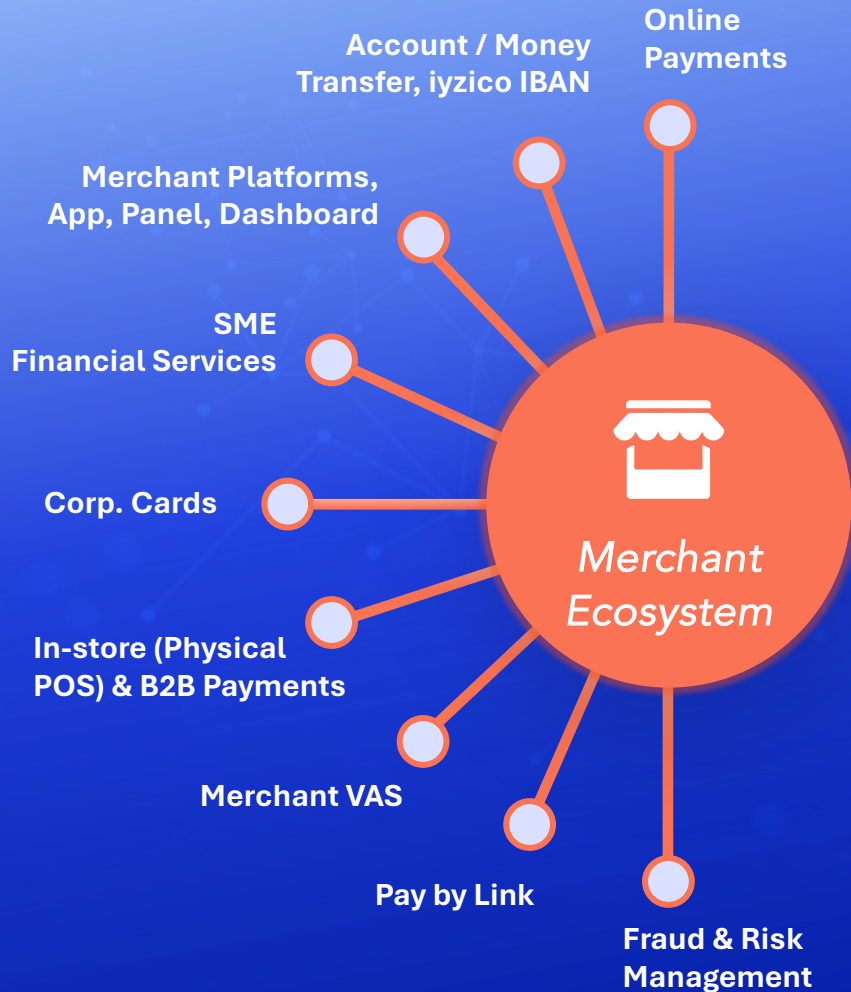


TRY +1.0 B
Adj. EBITDA

Value proposition: connecting merchants and consumers...



...enabling seamless payment acceptance for merchants



Easy

Seamless integration and simple onboarding



Fast

Instant, reliable payment processing



Secure

Licensed, compliant, and fraud-protected infrastructure

PSP: The payment engine behind thousands of businesses

TPV (TRY B)



Merchant Count (K)



amazon

ZARA

adidas

LES BENJAMINS

TEMU

Mercedes-Benz

HBOmax

MANGO

PUMA

PANDORA

AliExpress

TESLA

dyson

H&M

DECATHLON

NESPRESSO

MI

PRADA MILANO

Secure and seamless payments for millions of consumers



Easy

**Frictionless checkout
with Pay with iyzico**



Fast

**Instant, hassle-free
transactions**



Secure

**Protected with
advanced security
and buyer protection**



Pay with iyzico

A secure, user-friendly digital wallet simplifying online payments



Card payments: Installments
& card loyalty points usage



Balance payments



Mixed payment: Top-up and
pay



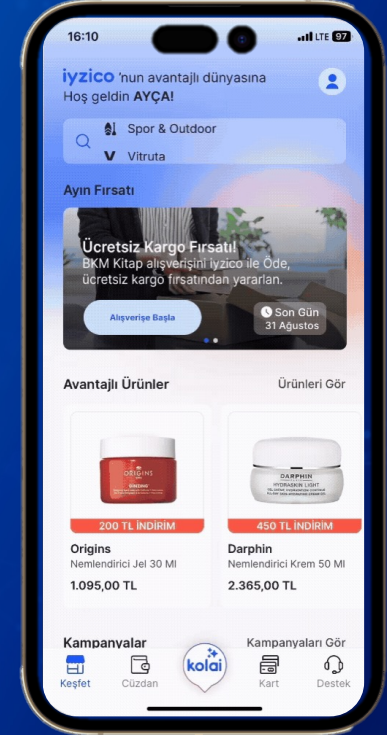
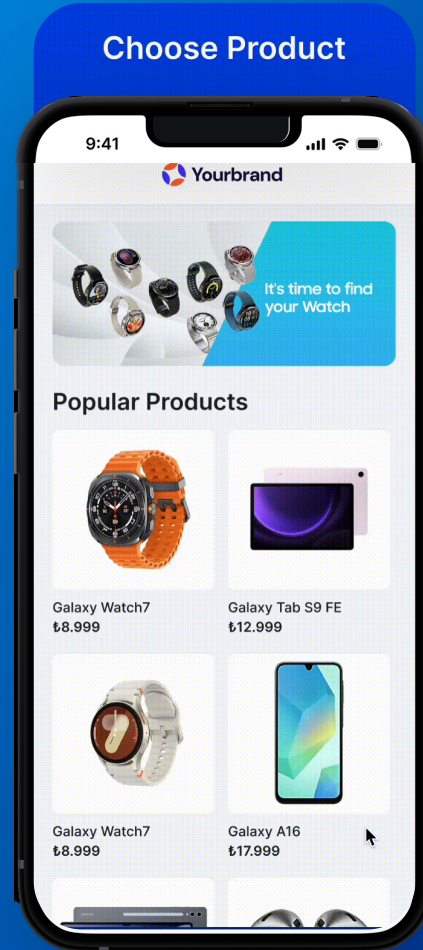
Shopping loan with 6 partner
banks



Bank transfer (EFT/Wire)



Prepaid card



AI powered
shopping assistant

Wallet: A trusted shopping companion

TPV (TRY B)



User Count (M)



MANGO

dyson



YVES ROCHER



ROSSMANN

Yemeksepeti

Dior

PHILIPS



DECATHLON



watsons

Simplifying B2B payments through **Paynet acquisition**



Built for dealer and franchise networks



Optimized for complex sales structures



Driving efficiency across layered networks



USD 87M enterprise value

B2B: managing the entire payment value chain



Campaign Management



Cash Management & Money Distribution



Detailed Reporting Service



Fraud Support



Open Banking

Now disrupting the physical world



Unified commerce



Ability to connect data across
sales channels



Enhanced customer
experience & management

In-Store: empowering merchants with omnichannel solutions



Merchant Loyalty &
Retention

Physical Market Volume

TRY 11 T



New Revenue Streams



Omnichannel Payment
Solution



All-in-one Product Offering



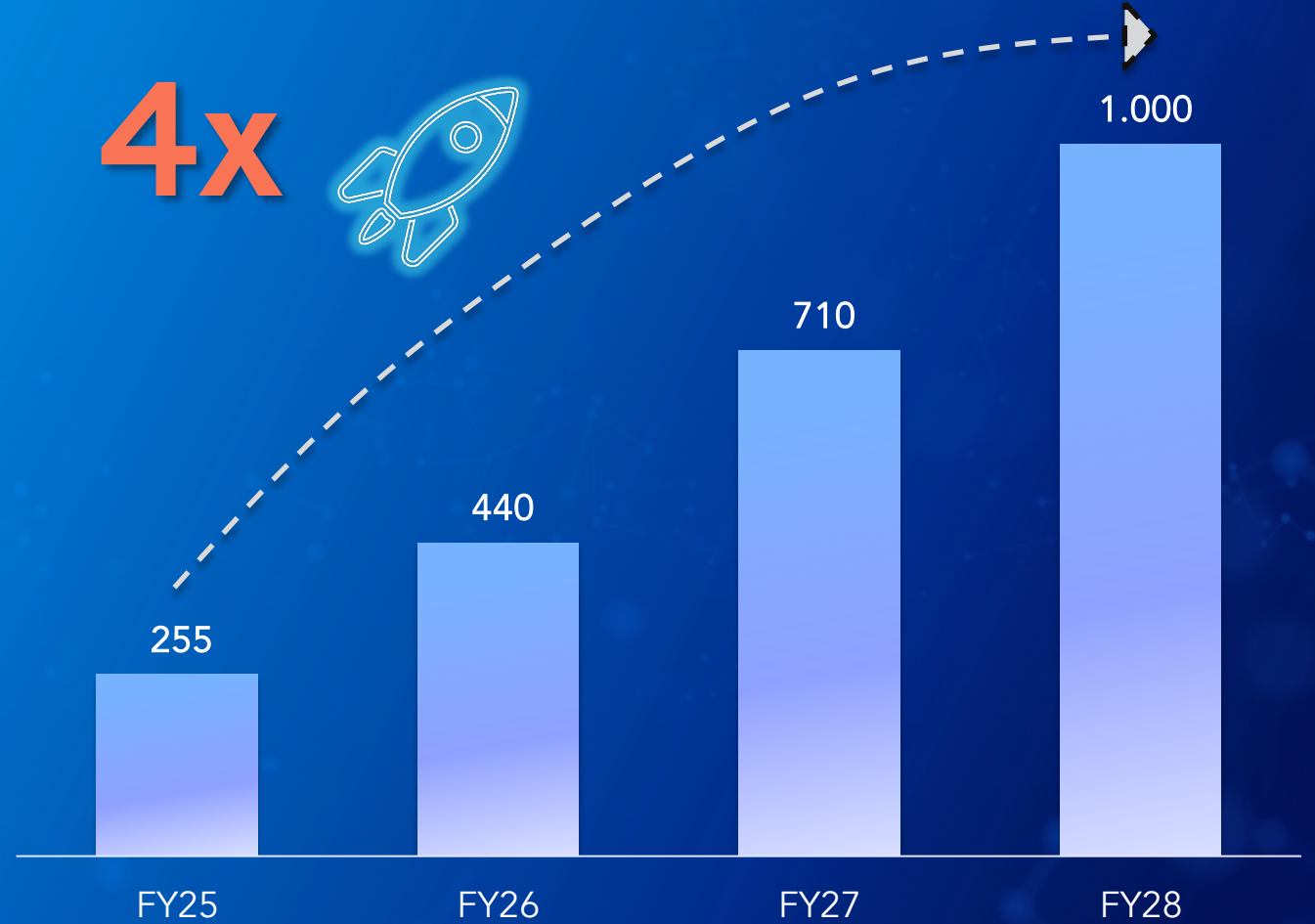
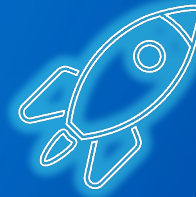
One platform, endless potential....

Future-focused growth across PSP, Wallet, B2B & In-Store



Total Platform value (TRY B)

4x



...to grow and expand beyond Türkiye

Geographic expansion fueled by the Prosus ecosystem



All-in-one: One-stop shop for modern payment needs in Turkey & beyond



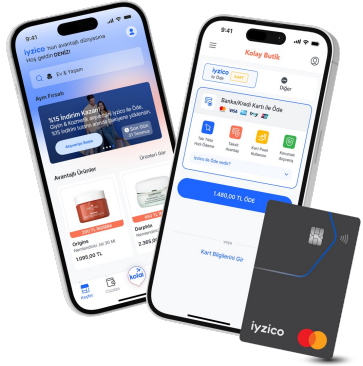
iyzico

democratizing
financial
services

The background is a solid dark blue color. Overlaid on this background is a complex, abstract network of white dots and lines. The dots are of varying sizes and are connected by thin, white lines, creating a web-like structure that spans the entire page. The lines and dots are more densely packed in some areas and more sparse in others, giving the impression of a dynamic, interconnected system.

Appendix

FY25: growth, scale and resilience



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*Democratizing
Financial
Services*



+185K
Merchants



+6.5M
Consumers



+225M
Transactions



USD +7.4 B
TPV



USD +366 M
Revenue



USD +29 M
Adj. EBITDA