

Digipay's Second Official Report Released; Overview of the Figures & Statistics of Digikala's FinTech Arm

Digipay, the Iranian company active in FinTech industry, has officially published its second annual report with a data-driven statistical approach.

Digipay, one of the members of Digikala Group of Companies and the FinTech arm of the largest e-Commerce company in Iran, started its activities in 2018 fully financed by Digikala.

The purpose of publishing this report, while providing clear answers to frequently asked questions about the quality and quantity of Digipay activities, is to create an opportunity to analyze and review the growth of FinTech and LendTech services in the country, a field in which Digipay operates as an influential new player. This data is also worth considering due to the fact that the services are provided to Digikala customers and the important role Digipay plays in completing the value cycle for this group of users.

Digipay's second annual report presents the company's statistics and data from the beginning of January 2021 to the end of December 2021 in seven chapters. In this report, Digipay answers the following questions:

- What was status of the financial technology industry in the country like in 2021?
- What was the usage pattern and number of transactions users made through Digipay services in 2021?
- How have users welcomed microcredit and installment purchase services?
- How have Digipay wallet, electronic payment and refund services helped users and businesses?
- How has Digipay improved customer experience in 2021 by introducing new services?
- How did Digipay deal with Coronavirus pandemic in 2021, and what actions did Digipay take to fulfill its social responsibilities?
- What will be Digipay's most important development plans, products and news in 2022?

Digipay's 2021 report examines user behavior in the application, payment gateway services, retail and postpaid credit, and credit services to businesses in seven separate chapters in detail, and presents statistics and data related to each of these fields to users, experts, specialists and activists in the FinTech industry.

Excerpts from statistics presented in Digipay report:

- More than 1 million active users in 2021
- 150 million visits to websites and applications in one year
- 1,200,000 in-app transactions per month
- More than 4,300,000 transactions per month through the Universal Payment Gateway
- Granting \$33,593,807 of credit to more than 88,000 users applying for installment purchase plan in 2021

- Granting \$562,331 of credit to more than 27,000 users applying for "postpaid" credit purchase in 2021
- More than \$25,560,505 of transactions through the wallet in 2021

Digipay story in 2021 annual report is narrated using the binary number system as a model, which is the most important symbol of digital systems, and the two numbers of 0 and 1.

The similarity of the number 0 to a coin, which is a symbol of traditional economy, in contrast to the number 1, as a sign of start, movement growth, is Digipay's pretext for completing the narrative of this report.