

*your money goes here*

**HOREPAY**

*sizin paranız burada geçer*



**btm**  
Bilgi  
Ticarileştirme  
Merkezi  
Idea to Business

# Problem



**Security Risks:** Handling and storing cash can lead to theft and loss. Keeping large amounts of cash on-site poses significant security concerns for businesses.



**Errors and Losses:** Cash transactions can often result in mistakes such as miscounting, accepting counterfeit money, or discrepancies in the cash register.



**Time and Efficiency Loss:** Cash collection can be time-consuming.



**Tax and Financial Controls:** Keeping accurate records of cash transactions is more complicated than digital payments, which can lead to issues during tax audits.



**Bank Deposit Costs and POS Commission Rates:** Cash deposit transactions can incur significant costs for businesses, as banks may charge fees and the process is often time-consuming. Furthermore, the commission rates for POS devices add extra expenses for each transaction, which can collectively impact overall profitability.



# Solution



**Enhanced Security:** Horepay eliminates the risks associated with handling and storing cash by providing a secure digital payment system.



**Error Reduction and Improved Tracking:** By automating payment processes, Horepay minimizes human errors such as miscounting or accepting counterfeit money.



**Efficiency and Cost Savings:** Horepay streamlines the payment process, reducing the time spent on cash collection, giving change, and waiting for payments.



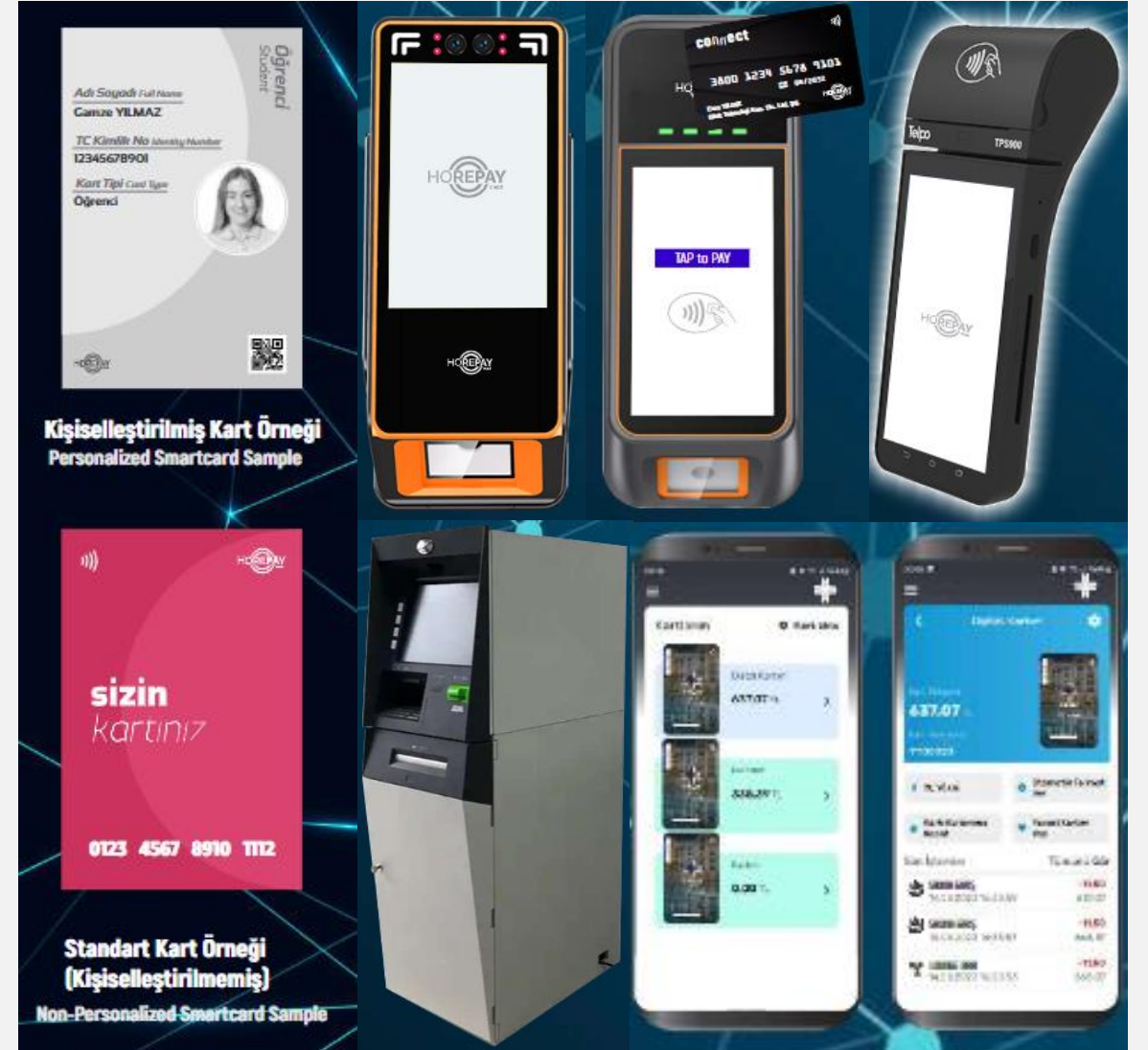
# Technology

**Closed-Loop Payment Systems:** Horepay offers closed-loop payment systems through Bus Validators, POS devices, and Automated Deposit Machines (ADeM).

**Cloud-Based Data Management:** User data and transactions are managed in a cloud-based system, enhancing data security and providing real-time analytics capabilities.

**Open Banking Integration:** Horepay integrates closed-loop payment systems with open banking technologies, allowing users to benefit from banking services while loading balances onto their cards.

**Advanced Security Protocols:** The Bink Smart Card Architecture is a system developed through three years of R&D work exclusively for Horepay. This architecture employs unique smart card encryption technologies and security protocols to ensure that every card and every transaction is executed securely.



# Use Cases



**Public Transportation Card**  
Bus and railway transportation



**Student ID & Meal Card**  
for Education Sector



**Prepaid & Loyalty Card**  
Spend and earn points



**Employee Meal Card**  
Employee cards for retail sector.



**Financing Card**  
Financing Card for credit sales

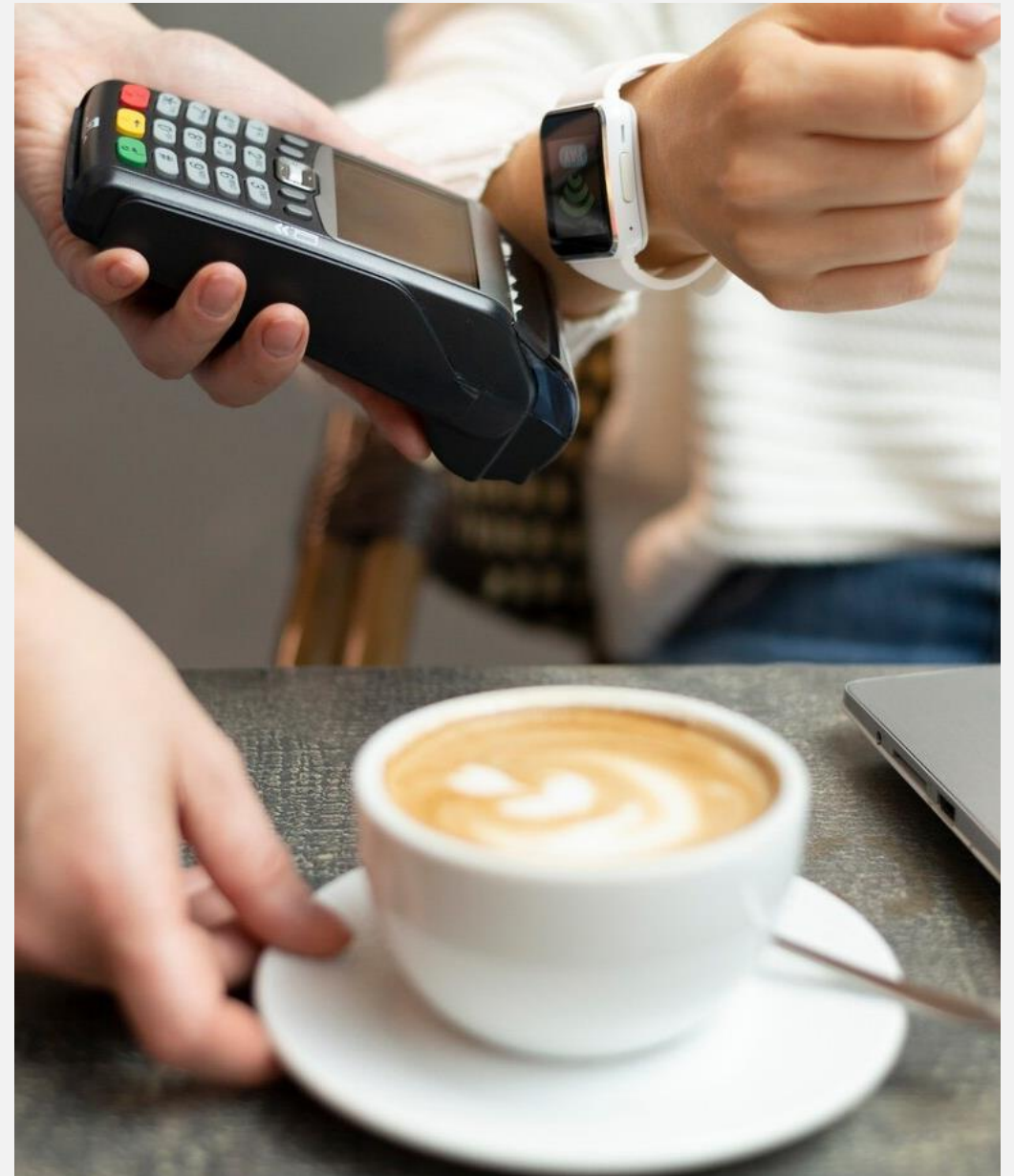


# User Benefits

**Ease of Use and Opportunities:** Users no longer need to carry cash and can quickly make purchases using Horepay Cards and Horepay App through their smartphones.

**Financing Options:** Users can make installment purchases within their limits without being tied to credit card limits.

**Tax Deductions for Businesses:** Businesses can benefit from tax deductions on transportation and meal expenses provided to their employees through Horepay.



# Target Audience



**Public Transportation Sector:** Provides fast and easy payment options, simplifying cash management for fare collection.



**Retail and Food Services Sector:** Enhances customer experience and increases loyalty through rewards programs, allowing for fast and convenient payments.



**Educational Institutions:** Allows students to easily manage their meal and other expenses.



**Sports / Touristic Facilities, and Entertainment Centers:** Facilitates payments, improving customer satisfaction.



**Healthcare Sector:** Speeds up patient payments, enhancing the efficiency of healthcare services.



**Corporate Clients:** Helps employees manage their expenses while providing tax advantages.



# Market Size

The graph showing the closed-loop payment market size for Turkey and the global market from 2020 to 2023.

## Turkey:

**2020:** 2.5 billion USD

**2021:** 3.2 billion USD

**2022:** 4.1 billion USD

**2023:** 5.0 billion USD

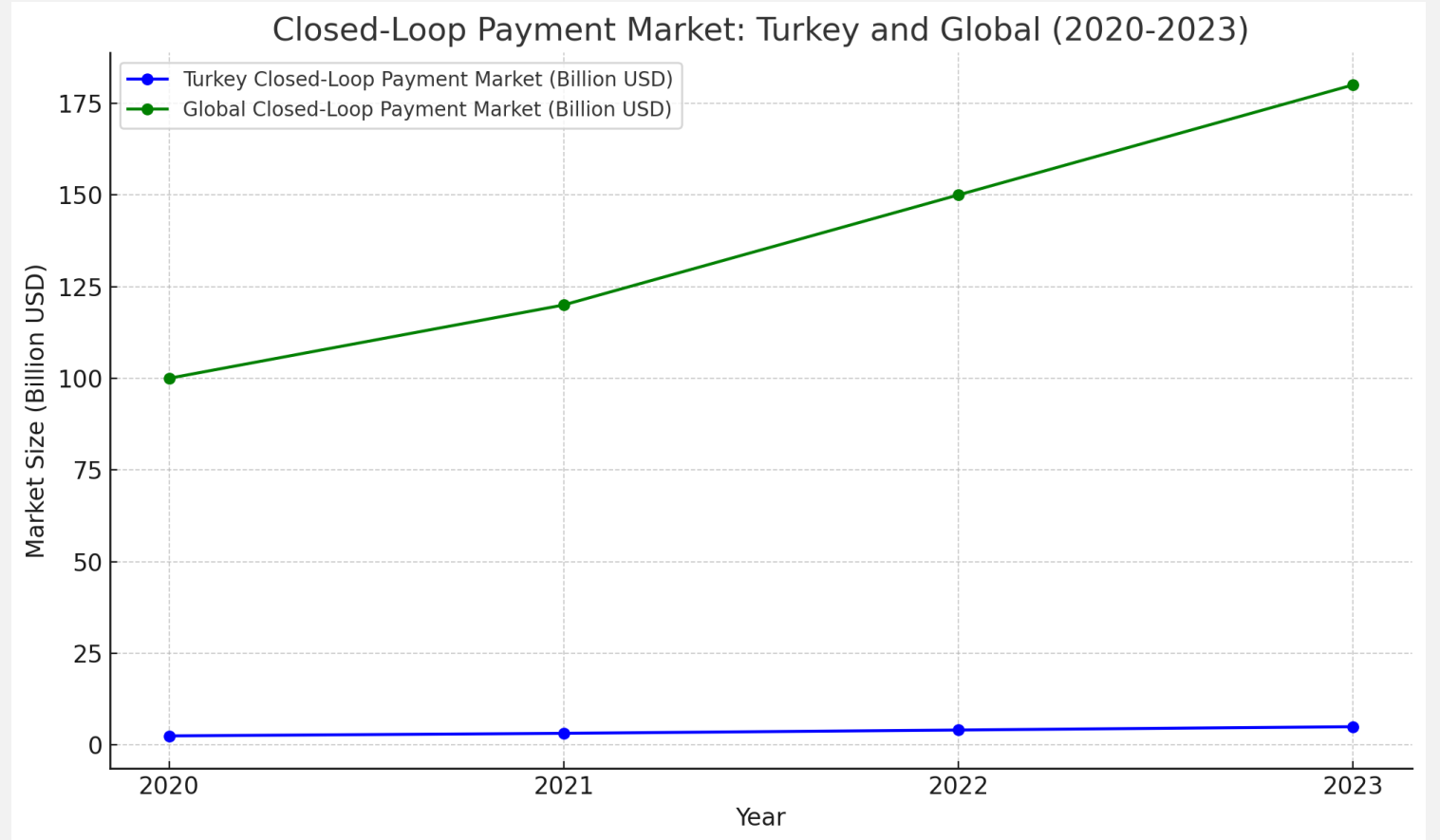
## Global:

**2020:** 100 billion USD

**2021:** 120 billion USD

**2022:** 150 billion USD

**2023:** 180 billion USD





# Key Differentiators



**Cost-Effective Solutions:** We provide more cost-effective solutions by developing our products and services with our core team. This allows us to offer high-quality services at more competitive prices for businesses.



**Latest Technologies:** We quickly incorporate the latest technologies into our ecosystem, aiming to deliver the best experience to our users. This gives us a competitive advantage in the market.



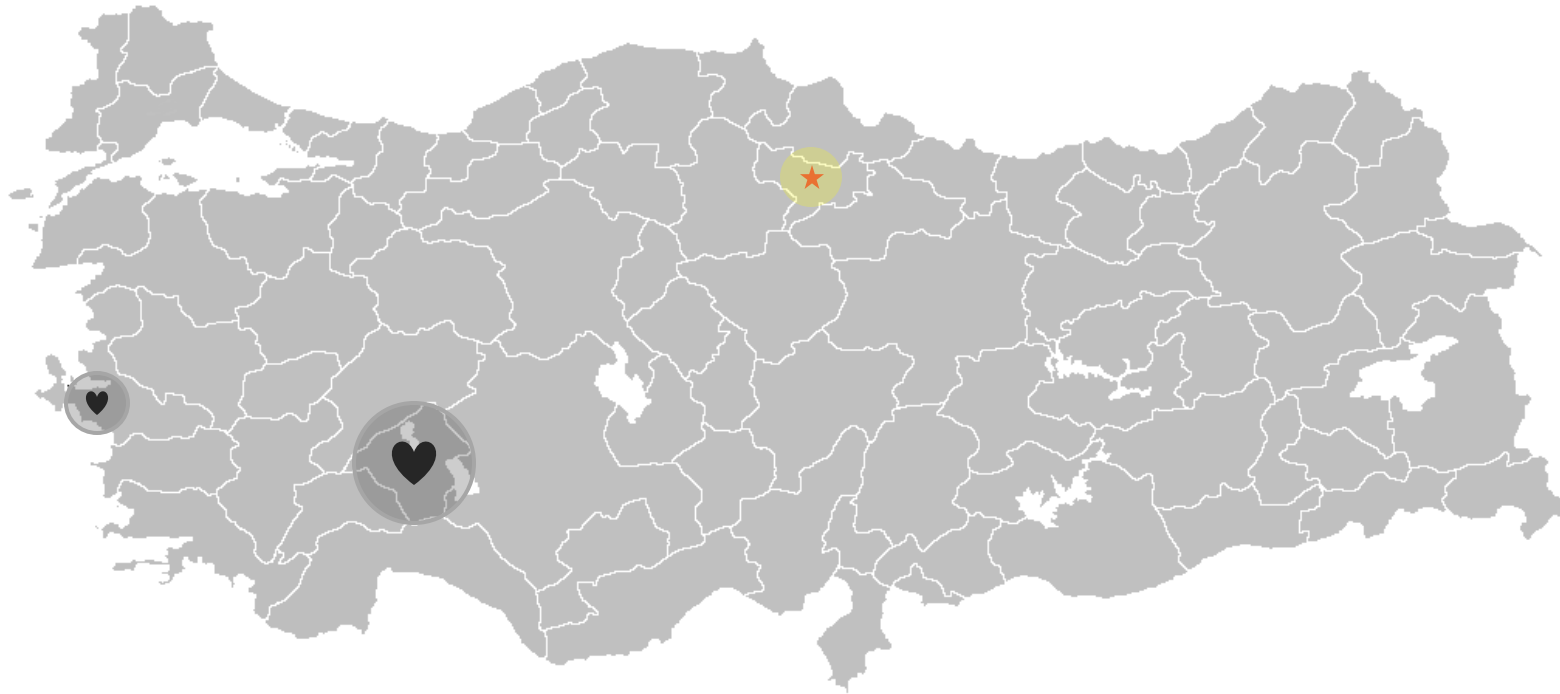
**Multi-Sector Appeal:** Horepay caters to six different sectors with a single solution, rather than focusing on just one area. This diversity allows us to reach a broader customer base.



**International Language Support:** Supporting 17 world languages provides us with a significant advantage in expanding into international markets. This enables us to communicate more effectively with diverse markets and supports our global growth.



# Numbers Behind Horepay



**2**

City

**100K+**

Card Users

**75M+**

Charged (TL)



# Thank you for listening!

I would be happy to take any questions now.

If you interest with us,  
you can visit [horepay.com](https://horepay.com) now  
to start setting up your own closed-loop payment system!

