



 **HangiKredi**

HangiPixel – EuroCC



About HangiKredi



HangiPixel


HangiKredi is one of the iLab companies









HangiKredi Growth Trajectory




We are a full-stack early-stage open banking platform & FS marketplace


 **Aggregation Services in Top Products**


 Personal Loans	 Mortgage
 Credit Cards	 Vehicle Loans
 Time Deposits	 SME Loans


 **60+ offers, 6 categories & 20+ banks**


 **Multi-faceted Bank Integration**

 **Web Integration**

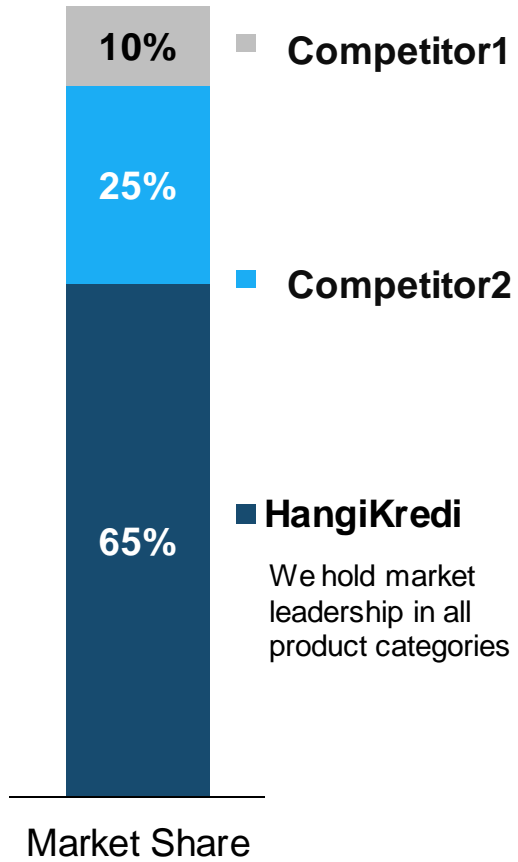
 **API Integration with banks**

 **Offline integration with other banks**

 **High Cyber Security Standards**

 BDDK support services regulation	 Trust Stamp from Ministry of Commerce
 International standard on information security with ISO/IEC 27001	 International Standard on Assurance Engagements ISAE 3402

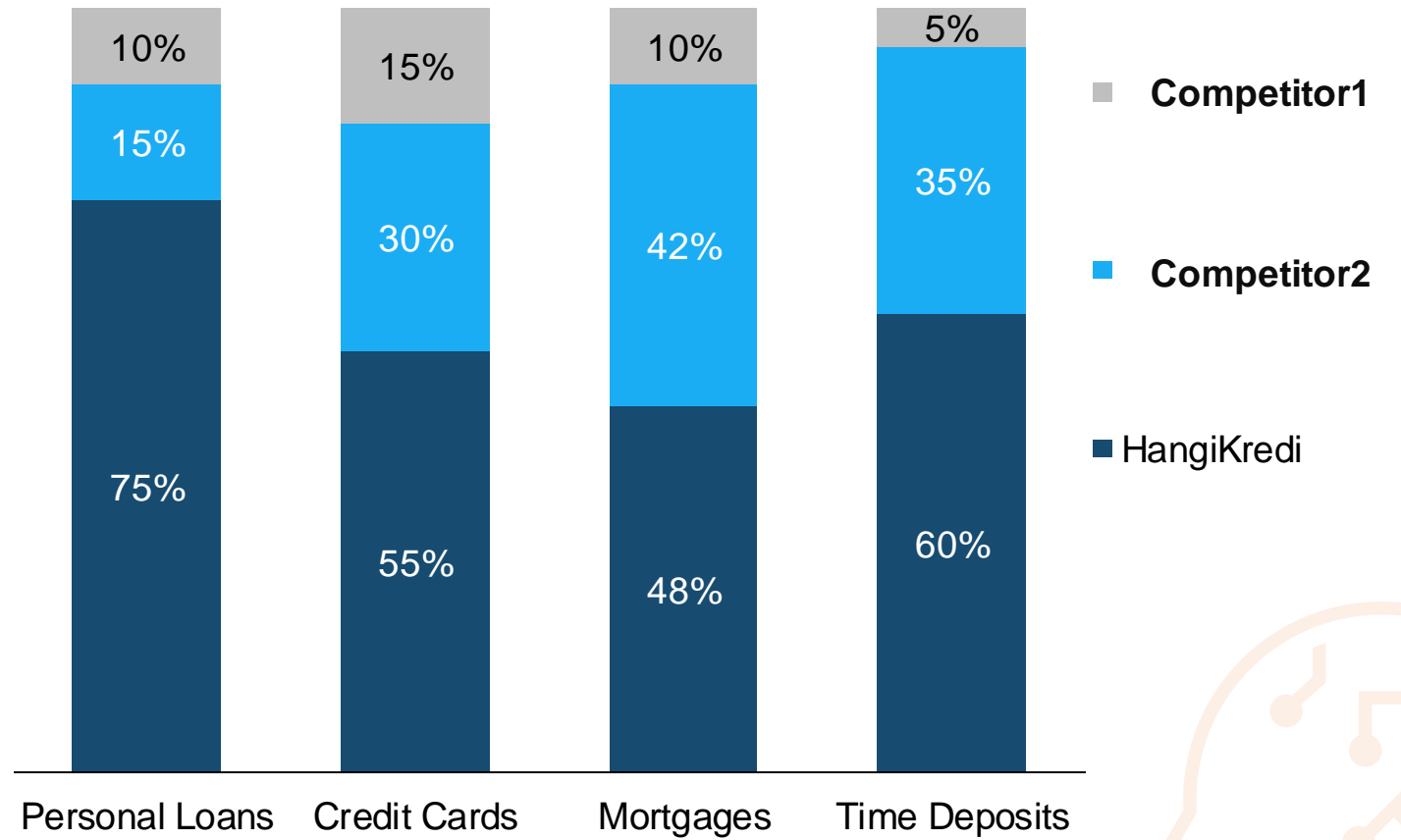
Market maker in online aggregated financial services vertical



We hold market leadership in all product categories

Market shares by product

%, 2021



High quality traffic share & unparalleled conversion performance

Solid CTR Performance on financial search results



Credit generic keywords



Credit Cards generic keywords



Deposit generic keywords

>50%

Traffic fuelled by positive ROAS

- ✓ ROAS adjusted paid investments

Razor-sharp focus on conversion optimization

- ✓ More options to select
- ✓ Product developments

Next gen tech and customer focus has resulted in outstanding KPIs

- ✓ Dynamic Pricing

From 2018

to 2021

4x

Sessions

52% CAGR

6x

Conversions

70% CAGR

10x

Revenue

122% CAGR



About HangiKredi



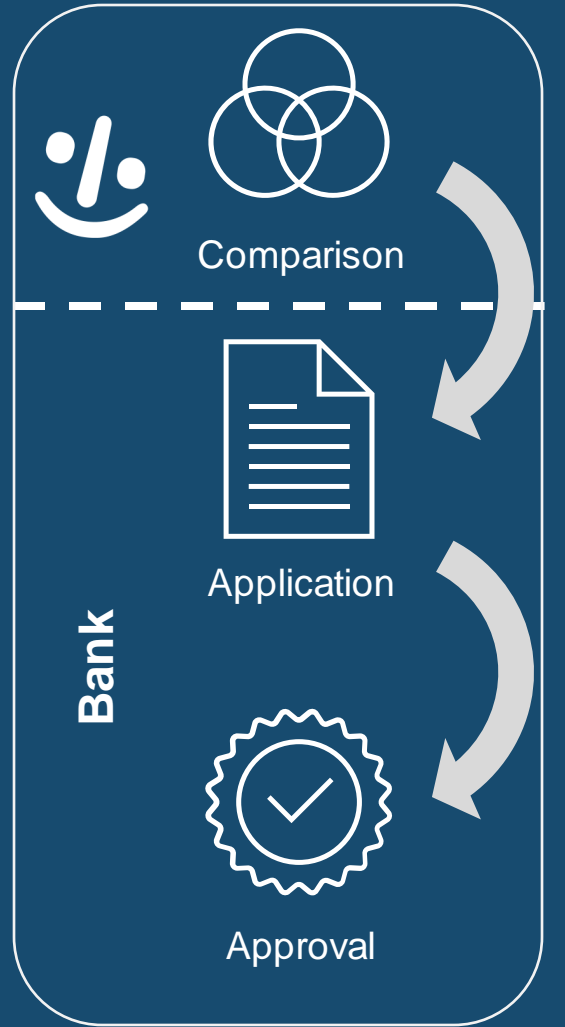
HangiPixel

Why do we need HangiPixel? – Business Perspective

Model 1 - Redirect



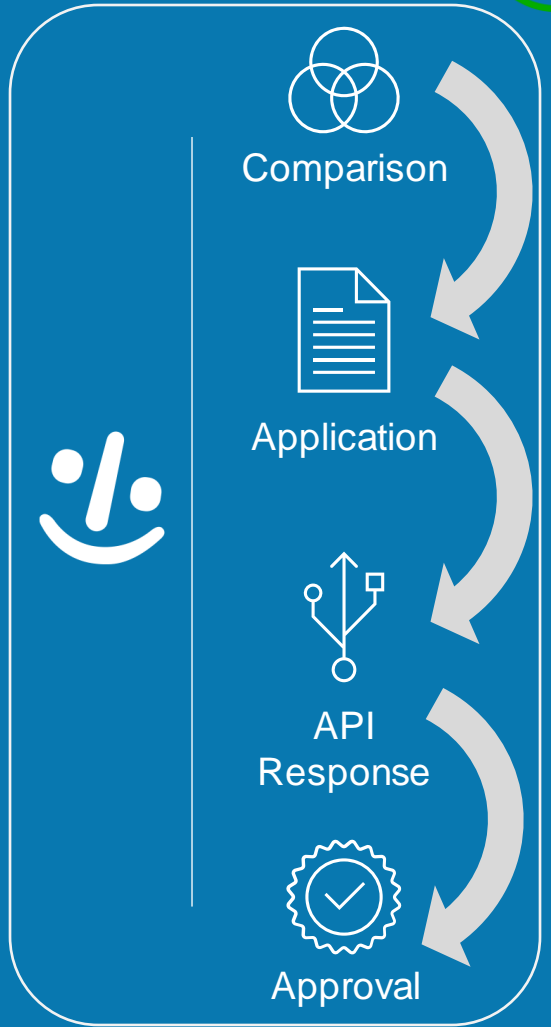
- (+) Fast implementation
- (+) Integration possible even if there is no API
- (-) Less Data Collection
- (-) User Experience



Model 2 - API



- (+) Better user experience
- (+) More data collection
- (-) Most banks are still not API ready
- (-) Longer time to implement



Why do we need Hangipixel? – Profitability Perspective



- E2E real-time application process tracking
- Auto-filling application forms w/ redirection



- BRSA restrained banks from using cloud analytics
- Dependency on HangiKredi as key sales channel



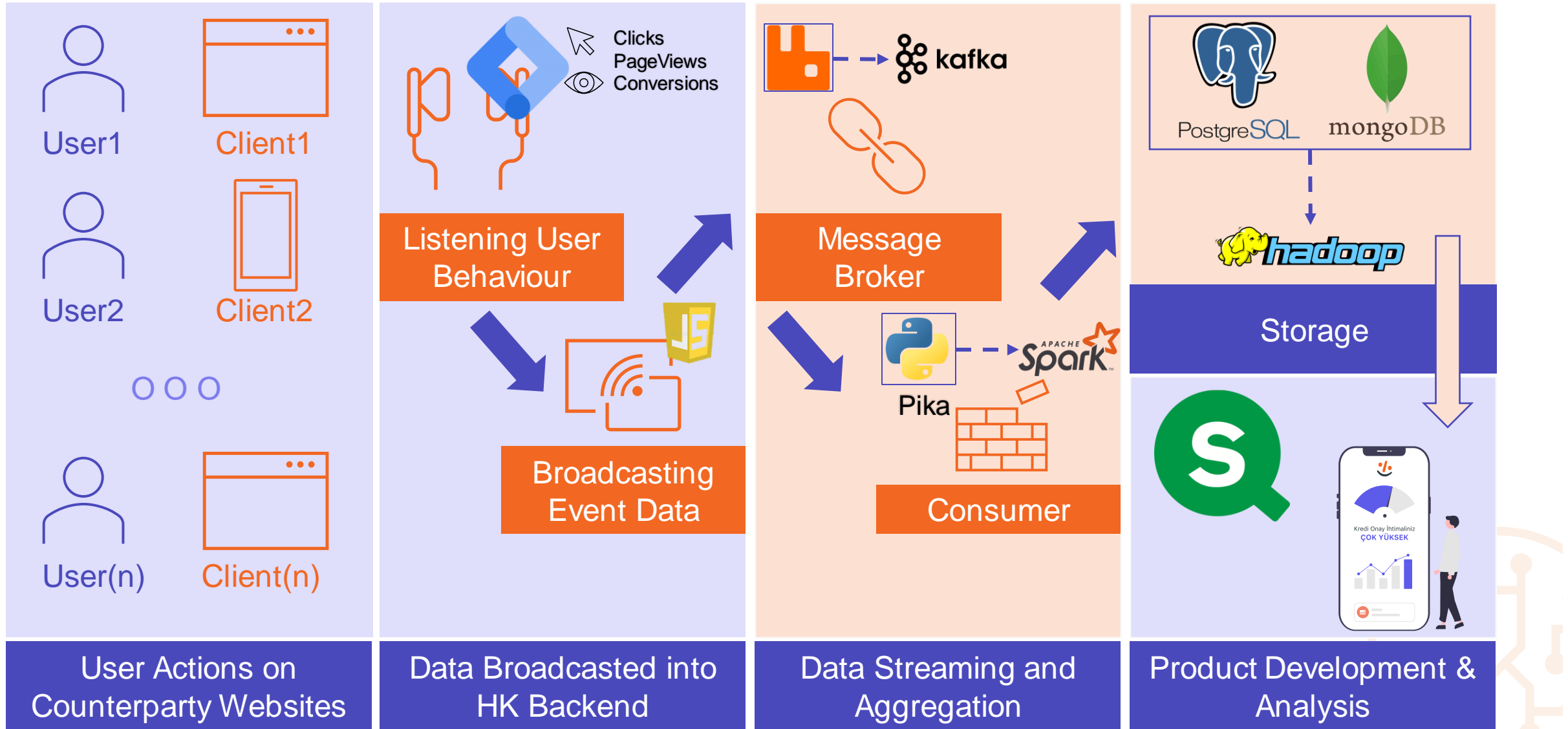
Potential optimization impact of HangiPixel on conversion



Better quality, higher traffic & better monetization...

- Positive results with already integrated banks; i.e., better sales performance & more profitable deals
- More integrations to follow in 2022

How it Works?



Tubitak On-Site R&D Center – HK Machine Learning Applications

