Iran Fintech 2025: Landscape of 12 Fintech Industries

The key metrics shown refer to 2024/25

Crypto Exchange Platform

Platform for buying, selling, investing in, and holding crypto assets



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"Crypto Exchange Platform"
TechRasaInsight.com

$27–$37 billion
Annual Trading Volume of Iranian Users on Iranian Crypto Exchange Platforms

15 Million
Estimated Number of Cryptocurrency Holders In Iran

Nobitex, Wallex, BitPin, Abantether, Ramzinex, Tabdeal, Tether Land, Excoino, OMPFinex, kifpool.me, Bitbarg, Bit24, Ok-Ex, Pooleno, EXIR, Bitmax, Sarmayex, HitoBit, Arzinja, 281+

Financial Superapp



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"Financial Superapp"
TechRasaInsight.com

$40 billion
Transaction Value

45–50 million
Total Unique Registered Users
(From Inception to March 2025)

Full-Service

Offering diverse payment, limited banking, lending and credit, investment, insurance, and non-financial services

AP, HamrahCard, 780, 724, TOP, Ewano, IVA, MyDigipay, Sekeh, Sapp, Setareyek, 6+

Payment-Focused

Primarily focused on payment, limited banking, or citizen services

iCup, PayPod, Ghabzino, 15+

BNPL

Credit platform, typically interest-free, based on a dedicated merchant network



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"BNPL Industry"
TechRasaInsight.com

$1 billion
Utilized Credit Volume (B2C and B2B2C)

40 million
Number of Transactions (B2C and B2B2C)

SnappPay, Tara, MyDigipay, Keepapay, Azkivam, Omiddarik, TorobPay, MiniPay, Mysamin, DoctorPay, ZarinPlus, 2+

Online Insurance Aggregator

Platform for comparing, selecting, and purchasing insurance online



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"Online Insurance Aggregator"
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$213 million
Insurance Premium Volume

4+ million
Online Insurance Buyers

Azki, BimeBazar, Bimehdotcom, Asan Bime (AP), Hampod Kian (iToll), SnappBimeh, Daal, Charisma Insurance, Bimesho, Bimasi, iBime, PasajBime, Bimic, Rahnamayebimeh, markazebime, BimehBuy, BimeTime, 19+

Multi-Asset Investment Platform



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"Multi-Asset Investment Platform"
TechRasaInsight.com

$8.2 billion
Financial Group Platforms: Assets Under Management (AUM)

$80+ million
Aggregation Platforms: Assets Under Administration (AUA)

Financial Group Platforms

Asset providers offering investment funds and life insurance products (primarily created in-house)

Mobile-Based

Mofid App, iBshop, Charisma, My Agah, NIBMarket, Turquoise Digital, GhollehDIB, Farabi Zone, Kian Digital

Desktop-Based

Lotus Parsian Investment Bank, Maskan Investment Bank, Omid Investment Bank, Padash

Aggregation Platforms

Providers of diverse assets and portfolios sourced from multiple providers (exchange-traded and non-exchange-traded)

AlgoRock, AzkiSarmayeh, Saraf, Rasam, Baloot, Binvest, Podin

Payment Intermediary

Indirect payment service providers facilitating merchants' connection to the national electronic payment network



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"Payment Intermediary"
TechRasaInsight.com

$3.6 billion
E-commerce Transaction Value

189 million
Number of E-commerce Transactions

ZarinPal, JIBit, Zibal, Vandar, Toman, PayPing, PayStar, AqayePardakht, Iranpaymex, NovinPal, IranDargah, Bitpay, Jibimo, Panapal, Parspal, Sepordeh, Spay, PolCard, Novinopay, 37+

Digital Lending Facilitation



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"Digital Lending Facilitation"
TechRasaInsight.com

$493 million
Loan Disbursement Value

670+ Thousand
Number of Loans Disbursed

Online Loans within a Merchant Network

Purchase credit within a closed merchant network

Moneysa, MyDigipay, Azkivam, Tara, SnappPay, GSMPay, DGShahr, Technopay, Vency, Baloan, Nasiba, 7+

Purchase Credit Card

Bank purchase card usable in open (Shaparak) and closed merchant networks

Lendo, Ghesta

Crowdfunding Platform

Online platform for raising capital from individual and institutional investors for projects and businesses



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"Crowdfunding Platform"
TechRasaInsight.com

$171 million
Total Funds Raised

776
Registered Campaigns

Hamafarin, iBcrowd, Novincrowd, Isatiscrowd, Dongi, KarenCrowd, HalalFund, Smartfunding, Pulsar Crowd, Zeemafund, Charisma Crowd, Investorun, ifund, IFA Crowd, Mehrabane, 27+

Betabank and Neobank



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"Betabank and Neobank"
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$1.3–$1.5 billion
Outstanding Deposit

20–22 million
Total Unique Users
(From Inception to March 2025)

Betabank

Subsidiaries of traditional banks operating under the parent bank's banking license

blu Bank, Wepod, Sepino, Baran, Bajet, Qbank, Bankino, OmidBank, TO BANK, FaraRefah, Sibank, Faraz Bank, MetaBank

Neobank

Technology-driven companies operating under a partner bank's banking license

Banket, Jahesh, Forbix (B2B)

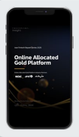
Children and Teen Neobank

Neobanks focused on children and teenagers

Blu Junior, Zypod, Qkids, Bankido

Online Allocated Gold Platform

Online platform for buying, selling, storing, and physically delivering gold



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"Online Allocated Gold Platform"
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1.9 tons
Gold Reserves Held with Bank Kargoshaei

10 million
Total Unique Registered Users
(From Inception to March 2025)

Milli, Taline, Invi, Daric, Digikala Digital Gold, Talasea, Wallgold, Melligold, Goldika, Baazar, Technogold, Kifetala, Hamrahgold, 27+

Cross-Border Payment Services

Intermediary websites and platforms for international payments and money transfers for individuals and businesses



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"Cross-Border Payment Services"
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$333–$400 million
Transaction Value of Full-Service Providers

2 million
Unique Active Users

IraniCard, Nikpardakht, TehranPayment, Cafearz, AvalPardakht, Novinpardakht, AsanCard, Zimapay, Mihanpardakht, ArzCredit, TraPay, Ariapay, Daneshpardakht, MalltinaPAY, 2OPayment, 15+

Financial API Aggregator

Aggregation, development, management, and integration platforms focused on financial APIs



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"Financial API Aggregator"
TechRasaInsight.com

5K+
Businesses Served

30%–50%
Market Size Growth
(Iranian Rial Terms, 2024/25 vs. 2023/24)

Aastan, API Console, ARC, Cobalt724, Faraboom, Farazware, Finnotech, ITHub, iToll Business, ivira, Podium, Sanbod, SatPay, Sitaad, Venesh, Zohal

Partners of the Iran FinTech 2025 Report Series

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