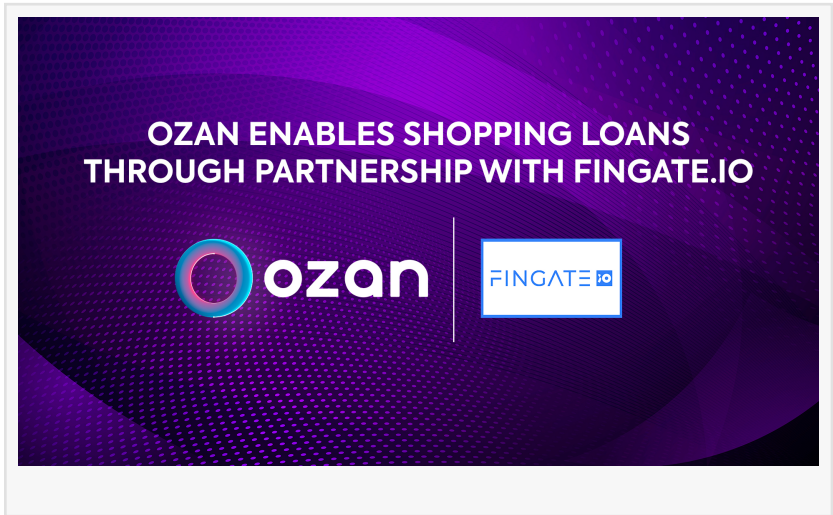


# Ozan Enables Shopping Loans Through Partnership with Fingate.io

*Ozan Elektronik Para (Ozan Electronic Money Institution) announced their collaboration with Fingate.io & launched their "Ozan Kolay Kredi" (Easy Loans) product.*

İSTANBUL, TÜRKİYE, February 26, 2024 /EINPresswire.com/ -- [Ozan Elektronik Para](#) (EMI - [Ozan Electronic Money Institution](#)) announced their collaboration with Fingate.io and launched their "Ozan Kolay Kredi" (Easy Loans) product. Ozan Kolay Kredi enables businesses using Ozan's payment solutions to offer embedded shopping loans to their customers.



“

Ozan Kolay Kredi (Easy Credit) provides an excellent opportunity to increase financial access and flexibility for our member businesses and their customers.”

Ömer Suner

Ozan Elektronik Para started its operations only in 2020 but rapidly became one of Turkey's leading payment solution providers. "Ozan Kolay Kredi" is their latest, smart, innovative embedded loan product. When shopping at an online store that uses Ozan's payment solutions, customers are offered shopping loan options at checkout from several banks that Ozan partners with for the loan scheme. If a loan option is used, the selected bank provides the credit at the favorable rates the bank has signed up with Ozan.

With favourable rates and terms, these shopping loans is highly convenient for the customers. They have the option to work with the bank of their choice. There's no paperwork; the loan is readily available following an instant, embedded approval process.

In collaboration with Fingate.io, Ozan provides a fast and integrated access to credit. The shopping loan is embedded in Ozan's payment tools, so there's no integration hassle for merchants. They can simply enjoy their increased business and growing customer base. Only

businesses using Ozan's payment solutions can benefit from the system.

Fingate.io acts as the infrastructure provider for the project, offering a fast and smooth loan process. Fingate's system digitalises the entire process, from embedded loan application to approval, allowing users to save time and quickly access the financing they need.



## The Power of Embedded Finance

Dr. Ozan Ozerk, founder of Ozan Elektronik Para is one of the pioneers in fintech that coined the lately popular term 'Embedded Finance'. His comment focused on this aspect of the product: "Easy Loans not only offers consumers and businesses financial flexibility but also provides the opportunity to avail and get shopping loans instantly at checkout, where and when they're needed. This can be achieved only through embedded finance. Through embedded finance, we see our potential to transform the financial world with such technology and collaborations."

## Born out of Financial Needs

Ozan Elektronik Para CEO Ömer Suner emphasised that they always work to achieve better with a solution-oriented approach. He said, "This product was born out of an overwhelming need in today's financial ecosystem. A vast percentage of consumers are looking for shopping loans and increased installments. We decided to join forces with Fingate.io to enable our member businesses the opportunity to provide easy and instantly accessible shopping loans to their customers. Ozan Kolay Kredi (Easy Credit) provides an excellent opportunity to increase financial access and flexibility for our member businesses and their customers."

## A User-Friendly Solution

Pointing out that collaborations that open doors to financial innovations continually improve the sector, Fingate.io CEO Alper Akcan said, "Ozan Kolay Kredi will allow banks to reach consumers quickly and easily and consumers to access financing exactly when they need it. For us, this is more than just developing a product; it is a reflection of our desire to provide innovative and user-friendly solutions that are compatible with the industry's needs. At Fingate.io, we always strive to create accessible financial services at the intersection of technology and finance. With Ozan Kolay Kredi, we take our vision one step further by prioritising customer experience and simplifying financial processes."

About Ozan Elektronik Para (EMI - Ozan Electronic Money Institution):

Ozan Elektronik Para is an electronic money institution in Turkey with licenses and memberships from Visa, Mastercard, UnionPay, BKM, and Troy. Its Ozan SuperApp/SuperCard products provide individual financial solutions to end-users. Meanwhile, Ozan Business products address all payment and collection needs of medium and large-scale businesses and ventures. Ozan Elektronik Para offers innovative solutions such as FijiPOS, FijiCash, and FijiPlace, QR payments, link payments, virtual and physical POS, payment gateway, and dealer collections. Ozan Elektronik Para operates in Turkey under Law No. 6493 and is authorised to make agreements with member businesses as per Law No. 5464.

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