

Digipay

دیجی پی

Digital payments and BNPL provider in the Digikala ecosystem. Tehran Index record: founded 2018, headquartered in Tehran, part of Digikala Group.

Record	IR-CO-038 · Noavaran Pardakht Majazi Iranian · sector fintech · founded 2018 · Tehran
Entity verification	Verified: the legal identity is confirmed by an official source. The tier describes the entity, not every field; each fact below carries its own evidence state.
This document	Version 2026-10-07.bb978850. Generated 2026-10-07 from a snapshot of the record taken 2026-10-07 (88 public facts; facts checksum d9563d46ec7356ba30bc4aff0018f716; snapshot sha256 bb978850bf42e94e...). Nothing in it was typed by hand: every figure, period, source and note is the record field.
Dates	Latest fact update on the record 2026-10-07 · last full desk review 2026-07-18 · a full review re-reads every source; a fact update touches one field.
Currency of this file	The live record at tehranindex.com/companies/digipay is corrected continuously and supersedes this file for anything dated after 2026-10-07. Corrections are logged with dates at tehranindex.com/corrections .

Evidence states used below: [Official record](#) · [Company disclosed](#) · [Founder disclosed](#) · [Third-party reported](#) · [Tehran Index derived](#) · Not disclosed. Official record means a registry, exchange or regulator document; company and founder disclosed means the company or its executives on the record; third-party reported means press or a shareholder report we hold but not the underlying filing; derived means a Tehran Index mapping, never a market study.

Decision snapshot

Headline figures a reader asks for first. Founder and CEO statements are labelled as such and are not audited.

Founded FY2022-23 report, published 2023; the event dated 1397 (2018-19) Company disclosed	Digipay's FY2022-23 annual report, in the chairman's message, states that Digipay joined the Digikala group as its financial technology arm in 1397 (2018-19) with Digikala's investment. The message is signed by Hamid Mohammadi as chairman of Digipay's board. Source: Digipay FY1401 annual report, chairman's message · https://digipay.ir/ · retrieved 2026-09-15 Note: Report: "established in 2018 as a financial arm for Digikala Group." Formed around the Homapay acquisition. Cited by document and page.
Parent group Group page read 15 September 2026 Company disclosed	Digikala's own group page lists Digipay among the companies under Digikala E-Commerce Group, describing it as the group's financial technology solutions company, alongside Digikala, Fidibo, Komoda, Smartech, Diginext, Digify and Digiexpress. The page states that the group company began operating in the month from 22 June to 22 July 2021 with strategic direction, supervision and financial control over the group, and that ownership of all operating companies was transferred to it. Source: Digikala E-Commerce Group, about page · https://about.digikala.com/en/digikala-group/ · retrieved 2026-09-15 Note: Group site: the group holds "all or part" of Digipay's shares; exact current stake not disclosed.
Legal entity (Official Gazette notice) Notice published 6 August 2026 Official record	The Official Gazette notice published in gazette 23697 on 6 August 2026 names the company as Noavaran Pardakht Majazi Iranian, a private joint stock company, and prints the national identifier and registration number shown in this profile. It corroborates, from a primary source, the operator the company's own site footer names. Source: Official Gazette of the Islamic Republic of Iran, legal-notices portal, notice detail · https://rrk.ir/ords/r/rrs/rrs-front/f-detail-ad?p28_code=130174693 · retrieved 2026-09-15 Note: This notice names the company and never mentions the consumer brand. It proves a company of this name is registered; it does not say that company operates the brand.

Operating and financial metrics, period-stamped

Series are as disclosed; where a definition changed between years the note says so and the series is not continuous.

Active app installs 21 December 2020 to 21 December 2021 Company disclosed	1 million Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
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Visits to website and super-app 21 December 2020 to 21 December 2021 Company disclosed	150 million Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Average monthly transactions on the super-app 21 December 2020 to 21 December 2021 Company disclosed	1,200,000 Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Average monthly transactions on the unified payment gateway (UPG) 21 December 2020 to 21 December 2021 Company disclosed	4,300,000 Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Wallet transactions in the year 21 December 2020 to 21 December 2021 Company disclosed	More than 16 million Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Wallet transaction value in the year 21 December 2020 to 21 December 2021 Company disclosed	More than 7,000 billion rial Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Micro-credits granted 21 December 2020 to 21 December 2021 Company disclosed	88,692 Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Total credit allocated to users 21 December 2020 to 21 December 2021 Company disclosed	9,200 billion rial Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Total BNPL credit allocated to users 21 December 2020 to 21 December 2021 Company disclosed	154 billion rial Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Value of transactions processed in the super-app 21 December 2020 to 21 December 2021 Company disclosed	More than 39,000 billion rial Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Users registered for credit 21 December 2020 to 21 December 2021 Company disclosed	446,522 Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Visitors to the instalment-purchase page 21 December 2020 to 21 December 2021 Company disclosed	5,716,541 Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Share of all Digipay transactions made on the wallet 21 December 2020 to 21 December 2021 Company disclosed	27 per cent Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06

Wallet top-ups 21 December 2020 to 21 December 2021 Company disclosed	1,533,764 Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Wallet top-up value 21 December 2020 to 21 December 2021 Company disclosed	1,827 billion rial Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Wallet transactions, against the same period a year earlier 21 December 2020 to 21 December 2021 Company disclosed	4 times the same period a year earlier Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Smart payment gateway success rate 21 December 2020 to 21 December 2021 Company disclosed	More than 91 per cent Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Refunds processed 21 December 2020 to 21 December 2021 Company disclosed	7,200,000 Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Value of refunds processed 21 December 2020 to 21 December 2021 Company disclosed	35,000 billion rial Source: Digipay annual report, 21 December 2020 to 21 December 2021 · retrieved 2026-10-06
Goods-purchase loan credit allocated Calendar year 2023 Company disclosed	4.2 hemmat (thousand billion toman) Source: Digipay annual report 2023, late December 2022 to December 2023 · retrieved 2026-10-06
Stores accepting Digipay loans, online and in person At the end of 2023 Company disclosed	More than 50 Source: Digipay annual report 2023, late December 2022 to December 2023 · retrieved 2026-10-06
In-person loan registration branches Calendar year 2023 Company disclosed	3 in Tehran and 1 in Alborz province Source: Digipay annual report 2023, late December 2022 to December 2023 · retrieved 2026-10-06
Banks funding Digipay loan credit At the end of 2023 Company disclosed	Bank Mellat and Bank Tejarat Source: Digipay annual report 2023, late December 2022 to December 2023 · retrieved 2026-10-06
Supply-chain finance credit granted to sellers Calendar year 2023 Company disclosed	More than 550 billion toman Source: Digipay annual report 2023, late December 2022 to December 2023 · retrieved 2026-10-06
Successful transactions on the unified payment gateway Calendar year 2023 Company disclosed	More than 50 million Source: Digipay annual report 2023, late December 2022 to December 2023 · retrieved 2026-10-06
Value of successful wallet transactions Calendar year 2023 Company disclosed	More than 6 hemmat (thousand billion toman) Source: Digipay annual report 2023, late December 2022 to December 2023 · retrieved 2026-10-06
Successful wallet withdrawals to bank accounts Calendar year 2023 Company disclosed	More than 1 million Source: Digipay annual report 2023, late December 2022 to December 2023 · retrieved 2026-10-06

Inbound support calls per day Calendar year 2023 Company disclosed	More than 2,400 Source: Digipay annual report 2023, late December 2022 to December 2023 · retrieved 2026-10-06
Credit purchases at contracted stores and other super-app transactions, against the equivalent span before the war During the twelve-day war of June 2025, against the equivalent span before it Company disclosed	Down 66 per cent Source: Digipay summary of its performance in the twelve-day war, June 2025 · retrieved 2026-10-06 Note: The report does not say whether this is a fall in the number or the value of transactions, and prints no dates for either span and no absolute figure.
Monthly active users of the super-app Year to 20 March 2026 Company disclosed	10 million Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06
Peak daily users of the super-app Year to 20 March 2026 Company disclosed	1,200,000 Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: The highest number of users on a single day in the year, not a daily average.
Total credit made available to users, year-on-year change Year to 20 March 2026 Company disclosed	Up 195 per cent Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: Combines credit allocated by Digipay itself and bank loans arranged through it. The report does not print the underlying amount.
Credit allocated by Digipay, year-on-year change Year to 20 March 2026 Company disclosed	Up 171 per cent Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: Growth in credit allocated by Digipay itself. The same page prints 48 per cent growth in bank loans and 195 per cent growth in total credit made available.
Share of users who are men Year to 20 March 2026 Company disclosed	61.5 per cent Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06
Share of users who are women Year to 20 March 2026 Company disclosed	38.5 per cent Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06
Customers whose problem was solved at first contact with support Year to 20 March 2026 Company disclosed	50 per cent Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06
Total credit purchases (BNPL), year-on-year change Year to 20 March 2026 Company disclosed	Up 221 per cent Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: Growth in the total of credit purchases, as distinct from the 171 per cent growth in credit allocated that the report prints on its records page.
Corporate credit, total, year-on-year change Year to 20 March 2026 Company disclosed	Up 141 per cent Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: Credit extended to companies for their own purchases.
Largest credit line held by one user Year to 20 March 2026 Company disclosed	500 million toman Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06
Smallest credit line held by one user Year to 20 March 2026 Company disclosed	2 million toman Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06

Bank loans arranged through Digipay, total, year-on-year change Year to 20 March 2026 Company disclosed	Up 48 per cent Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06
Average bank-loan amount requested Year to 20 March 2026 Company disclosed	60 million toman Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: The average amount people asked for, not the average loan granted.
Largest bank loan paid to one person Year to 20 March 2026 Company disclosed	200 million toman Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06
Smallest bank loan paid to one person Year to 20 March 2026 Company disclosed	20 million toman Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06
Brands and stores accepting Digipay credit nationwide Year to 20 March 2026 Company disclosed	5,351 Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: A count of brands and stores, in the section on in-person acceptance; their branches are counted separately, at about 15 thousand points of sale.
Provinces where Digipay acceptors are active Year to 20 March 2026 Company disclosed	31 Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: All of Iran's 31 provinces.
Service categories offered with Digipay credit Year to 20 March 2026 Company disclosed	19 Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06
Points of sale of in-person acceptor brands Year to 20 March 2026 Company disclosed	15 thousand Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: Branches of the brands that accept Digipay credit in person, across the country.
In-person acceptors in household consumer goods Year to 20 March 2026 Company disclosed	2,256 Source: Digikala annual report, Digipay chapter, year to 20 March 2026 · retrieved 2026-10-06 Note: The largest of the business types the report lists.
Average monthly transactions on the super-app Year to 20 March 2023 Company disclosed	1.3 million Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: A monthly average across the year, not a yearly total.
Average monthly transactions on the unified payment gateway Year to 20 March 2023 Company disclosed	4.3 million Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: A monthly average across the year. Page 59 gives more than 52 million successful gateway transactions for the year.
Micro-credits granted Year to 20 March 2023 Company disclosed	More than 2.3 million Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Counts credits, not borrowers. The report's footnote says these cover buy-now-pay-later credit, 12 to 24 month instalment loans and credit cards.
Value of micro-credits granted Year to 20 March 2023 Company disclosed	2.2 hemmat (thousand billion toman) Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Covers buy-now-pay-later credit, 12 to 24 month instalment loans and credit cards together. A hemmat is one thousand billion toman.
Buy-now-pay-later credits granted Year to 20 March 2023 Company disclosed	More than 2 million, to 610 thousand unique users Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Two million credits went to 610 thousand distinct people, an average of more than three each.

Value of buy-now-pay-later credit granted Year to 20 March 2023 Company disclosed	1 hemmat (thousand billion toman) Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: A hemmat is one thousand billion toman. Part of the 2.2 hemmat of all micro-credit.
Value of successful wallet transactions Year to 20 March 2023 Company disclosed	1.5 hemmat (thousand billion toman) Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06
Successful wallet transactions Year to 20 March 2023 Company disclosed	10.6 million Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Successful transactions only. The report says close to a fifth of all its transactions in the year ran on the wallet.
Visits to the Digipay website and app Year to 20 March 2023 Company disclosed	60 million Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Visits across the website and the app combined, not distinct users.
Active app installs Year to 20 March 2023 Company disclosed	2 million Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Active installs summed across reputable app stores, as reported for the year; not the same as active users.
Value of transactions processed in the super-app Year to 20 March 2023 Company disclosed	6.2 hemmat (thousand billion toman) Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06
Value of card-to-card transfers Year to 20 March 2023 Company disclosed	More than 4.1 hemmat (thousand billion toman) Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06
Share of instalment-purchase users who are men Year to 20 March 2023 Company disclosed	83 per cent Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Instalment-purchase users only; women were 17 per cent.
Urban and rural locations where instalment credit was allocated Year to 20 March 2023 Company disclosed	More than 300 Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06
Suppliers who received supply-chain finance Year to 20 March 2023 Company disclosed	More than 3,000 Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: The report says the service focused on Digikala's sellers and suppliers, helping them reach the proceeds of their marketplace sales sooner.
Supply-chain finance credit granted Year to 20 March 2023 Company disclosed	110 billion toman Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06
Successful transactions on the unified payment gateway Year to 20 March 2023 Company disclosed	More than 52 million Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: A yearly count of successful payments through the gateway.
Insurance policies issued Year to 20 March 2023 Company disclosed	123,069 Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Digipay's first year in insurance. The report names device cover for Digikala buyers and cover on its instalment loans as the year's two projects.
Inbound support calls Year to 20 March 2023 Company disclosed	More than 500 thousand Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Telephone calls only; the report counts more than 400 thousand online chats separately.

Stake in Digipay bought by Bank Tejarat 23 September to 22 October 2022 Company disclosed	20 per cent Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: Made through Technotejarat, according to the report. The report does not print the price.
Instalment-purchase credit allocated in a single month 20 February to 20 March 2023 Company disclosed	297 billion toman Source: Digipay annual report for the year to 20 March 2023 · retrieved 2026-10-06 Note: The company calls this a record month. It says the figure was only 33 billion toman short of all instalment credit it granted in the year to 20 March 2021.
Micro-credit loans Financial year 1401, as printed in the company report Company disclosed	The same page prints micro-credit facilities granted as more than 2 million 300 thousand credits, with a total amount of 2.2 hemmat, that is 2,200 billion toman. A footnote on the same page states these credits took the form of BNPL facilities, 12 to 24 month facilities and credit cards, and the glossary defines micro-credit as covering short-term one-month facilities, long-term 12 to 24 month facilities and credit cards. Source: Digipay FY1401 annual report · https://cdn.nwe.io/files/x/91/7f/78f3c25b73615e391a12a0ad94ce.pdf · retrieved 2026-09-15
Credit users & growth FY2024-25, as reported April 2025 Company disclosed	Digiato, reporting a Digipay release of 6 April 2025, states that use of Digipay's BNPL services rose more than 290 percent against the previous year and that 11,000 billion toman of credit was allocated to users through Digipay. Source: Digiato, reporting a Digipay release · https://digiato.com/iran-technology-news/digipay-increase-in-use-of-bnpl-services · retrieved 2026-09-15 Note: Company PR figures carried by Digiato; they fill the reporting gap between the FY2022-23 annual report (last published) and the Jul 2026 Group-CEO statements. This source does not state how many users received credit services.
Autumn-quarter volumes FY2024-25 autumn quarter (Oct-Dec 2024) Company disclosed	11,000B toman credit allocated (~\$157M) and 55,000B toman of transactions processed (~\$786M) in the quarter alone, across credit, business services, credit cards, insurance and wealth products (conversions ours, at the FY2024-25 average of ~70,000 toman/\$) Source: DigiPay PR release, as carried by Digiato (published 2025-04-06) · https://digiato.com/iran-technology-news/digipay-increase-in-use-of-bnpl-services · retrieved 2026-09-15 Note: Same PR release; Digiato dated 6 April 2025. Conversions are by Tehran Index at the FY1403 average of ~70,000 toman/\$.

Business and group structure

Product lines FY2022-23 Company disclosed	Digipay's FY2022-23 annual report describes the unified payment gateway as combining a smart payment gateway, a credit payment gateway, an instalment payment gateway and an electronic wallet in one product, formally introduced in 1401, and lists the wallet's new multi-wallet, refund and instalment features. Source: Digipay FY1401 annual report · https://digipay.ir/ · retrieved 2026-09-15
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Leadership and boards

CEO Appointment reported 30 June 2025 Third-party reported	Digiato reported on 30 June 2025 that Omid Torabi became the new chief executive of Digipay, that the post was previously held by Hooman Amini, Digipay's founder, and that Digipay's public relations said Amini would continue at the company as a board member. Digiato also lists Torabi's prior management roles at Tosan, Faraboom, GSS, Upsun and Etemad Houshmand. Source: Digiato, reporting Digipay's announcement · https://digiato.com/iran-technology-news/torabi-becomes-digipay-ceo · retrieved 2026-09-15 Note: Succeeded founder-CEO Houman Amini (CEO through the FY2022-23 report). Background: senior banking/payments advisor.
Founder & first CEO FY2022-23 report, published 2023 Company disclosed	Digipay's FY2022-23 annual report carries the founder's message signed by Houman Amini as founder and chief executive of Digipay, written more than four years after the company began. Source: Digipay FY1401 annual report, chief executive's message · https://digipay.ir/ · retrieved 2026-09-15 Note: "Houman Amini, Founder & CEO" per the report's CEO editorial. The office is as the report prints it for FY1401 and is not asserted as current.

Board chairman

FY2022-23 report, published 2023; the event dated 1397 (2018-19)
[Company disclosed](#)

Digipay's FY2022-23 annual report, in the chairman's message, states that Digipay joined the Digikala group as its financial technology arm in 1397 (2018-19) with Digikala's investment. The message is signed by Hamid Mohammadi as chairman of Digipay's board.

Source: Digipay FY1401 annual report, chairman's message · <https://digipay.ir/> · retrieved 2026-09-15
Note: Registry: Hamid Mohammadi chairs the MyDigipay board since Jul 2018. The full board composition has not been retrieved from the registry. Cited by document and page.

Ownership, capital and listing status

Registered capital (Official Gazette notice)

Capital increase resolved 10 May 2026, notice published 30 May 2026
[Official record](#)

The Official Gazette notice published in gazette 23642 on 30 May 2026 records that the board, acting under authority delegated by the extraordinary general meeting of 13 January 2026, raised the company's capital by a resolution of 10 May 2026 from 3,500,000,000,000 rial to 7,000,000,000,000 rial, divided into 7,000,000,000 registered shares of 1,000 rial, by cash contribution from shareholders. Registered capital is a nominal legal figure and is not a valuation. This restores, from the primary notice, the figure withdrawn on 15 September 2026 when its only evidence was a registry intermediary.

Source: Official Gazette of the Islamic Republic of Iran, legal-notices portal, notice detail · https://rrk.ir/ords/r/rrs/rrs-front/f-detail-ad?p28_code=130044987 · retrieved 2026-10-05
Note: Read directly on the Official Gazette legal-notices portal on 5 October 2026. The two notices published after it for this company (9 July and 6 August 2026) are a delegation of board powers and an annual general meeting; neither changes capital.

Legal operator (company site footer)

Site footer read 15 September 2026
[Company disclosed](#)

The company's own site footer states that all rights to the site belong to the company Noavaran Pardakht Majazi Iranian, with Digipay in brackets as its brand. Digipay is the brand; that company is the legal operator. This claim replaces an earlier one sourced through a registry intermediary, which was withheld from the delivery on 15 September 2026.

Source: Digipay site footer (mydigipay.com) · <https://www.mydigipay.com/> · retrieved 2026-09-15
Note: | establishes_brand_link set true 2026-09-16: the cited source ties the brand to this legal person in its own words.

Statutory auditors and accounts approved (Official Gazette notice)

Annual general meeting 12 May 2026, notice published 6 August 2026
[Official record](#)

The same notice records the ordinary annual general meeting of 12 May 2026 appointing Bayat Rayan Auditing Institute as principal auditor and Tadvin and Partners Certified Accountants as alternate auditor to the end of the financial year, designating Donya-ye Eqtesad as the newspaper for the company's notices, and approving the balance sheet and profit and loss account for the financial year ended 20 March 2026.

Source: Official Gazette of the Islamic Republic of Iran, legal-notices portal, notice detail · https://rrk.ir/ords/r/rrs/rrs-front/f-detail-ad?p28_code=130174693 · retrieved 2026-09-15

Competitive set

Competitive set

Current
[Tehran Index derived](#)

Snapp Pay (BNPL/credit on Snapp distribution) · Tara, Tapsi credit partnership (2026) · ZarinPal credit products

Source: Tehran Index mapping; snapp.ir; Tapsi blog · <https://blog.tapsi.ir/how-to-pay-tapsi-with-tara/> · retrieved 2026-07-11
Note: Embedded-finance-on-distribution is the common pattern.

What is not known

Stated gaps are part of the record. A blank is a finding, not an omission.

Loan book quality

Not disclosed

Not disclosed

Source: retrieved 2026-07-11
Note: No public NPL ratios, default rates, or portfolio quality data.

Revenue / profitability

Not disclosed

Not disclosed

Source: retrieved 2026-07-11
Note: FY2022-23 report discloses volumes, never P&L.

FY2023-24 to FY2025-26 annual reports

Not disclosed

Not found in public search

Source: retrieved 2026-07-11
Note: Third report (FY2022-23) published July 2023; no later editions located.

Bank Tejarat partnership terms

Not disclosed

Not disclosed

Source: retrieved 2026-07-11

Note: Launch covered; structure/revenue share not published.

Registered entity

From the corporate registry record held on the profile. Personal identifiers of individuals are never reproduced.

Legal name	Noavaran Pardakht Majazi Iranian · نوآوران پرداخت مجازی ایرانیان
Entity	operating company · status active · group Digikala Group
Registration	1397/04/05 (2018-06-26) · registered capital 7,000,000,000,000 IRR
Registered address	Tehran, Timuri, Azadeh St., Shahid Hamid Salehi Blvd, No. 28, Sharif Technology Tower, Floor 6, Unit 604
Web	https://www.mydigipay.com/ · https://www.linkedin.com/company/mydigipay

How this document was produced

Tehran Index holds one record per company in a structured database. Each fact carries a label, a value, the period it describes, an evidence state, the source it was read from, the date it was retrieved and a note that records caveats and every later correction. This file is a rendering of that record as it stood on 2026-10-07: scripts/export-company-record.mjs against the live database; facts checksum computed locally and by the database function company_facts_md5, both d9563d46ec7356ba30bc4aff0018f716. Because the record moves and this file does not, the file is superseded by the live record for anything dated after the snapshot; a regenerated version carries a new version string on every page. Methodology: tehranindex.com/methodology. Scope and standards: tehranindex.com/standards.