

Minimum Equity Capital Requirements for Payment and Electronic Money Institutions Have Been Revised

Pursuant to the Communiqué on the Amendment of Minimum Capital Requirements for Payment and Electronic Money Institutions, published in the Official Gazette dated 30 June 2026, the minimum equity capital thresholds applicable to payment institutions and electronic money institutions under the Regulation on Payment Services, Electronic Money Issuance and Payment Service Providers have been revised.

The key amendments are as follows:

- The minimum equity capital requirement for payment institutions providing bill payment execution services, which was previously set at TRY 3,000,000 and raised to TRY 15,000,000 in 2025, has been further increased to TRY 20,000,000;
- The minimum equity capital requirement for other payment institutions (excluding those providing solely the service of presenting consolidated information on one or more payment accounts held with payment service providers via online platforms), which was previously set at TRY 5,000,000 and raised to TRY 30,000,000 in 2025, has been further increased to TRY 40,000,000; and
- The minimum equity capital requirement for electronic money institutions, which was previously set at TRY 13,000,000 and raised to TRY 40,000,000 in 2025, has been further increased to TRY 105,000,000.

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JURISDICTION

Türkiye

PRACTICE AREA

Banking and Finance