

	Corporate Risk Management Policy	Document Code	TOKEN_PLT_03
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As **TOKEN FINANCIAL TECHNOLOGIES and its subsidiaries** operating in the fields of digital and physical payment systems, payment services, electronic money activities, and digital card solutions for corporate services; we adopt an Enterprise Risk Management approach covering all our activities, products, services, locations, and processes.

In line with internal and external issues, organizational strategies, and risk appetite, the scope of our risk management system covers all products, services, locations, and processes. Our risk management system is established, implemented, and continuously improved based on the ISO 31000:2018 methodology.

Accordingly, we commit to:

- Recognizing that all employees across the organization are responsible for managing risks related to their areas of activity,
- Managing strategic, operational, financial, information security, business continuity, legal compliance, and reputational risks effectively under the coordination of top management and the risk committee,
- Systematically identifying, evaluating, monitoring, and taking necessary actions regarding risks within the scope of the ISO 9001 Quality Management System, ISO 27001 Information Security Management System, and ISO 22301 Business Continuity Management System,
- Managing production, quality, and product lifecycle risks within the scope of the TQM (Terminal Quality Management) standard; and actively monitoring and managing risks related to PCI-DSS standards, Revenue Administration regulations, Competition and Commercial Laws, Personal Data Protection legislation, and all relevant licensing and regulatory compliance requirements,
- Conducting our risk management approach in an integrated manner with sustainability objectives, stakeholder expectations, and corporate governance principles,
- Creating value for stakeholders through the delivery of products and services and considering stakeholder expectations within risk management processes,
- Maintaining the risk governance structure under the leadership of top management through an effective organizational framework across the company and providing the necessary resources,
- Regularly reviewing and continuously improving the risk management system through the risk management committee, technical committees, and related governance mechanisms.

We recognize the above commitments as our Risk Management Policy.

Within this scope, as **TOKEN FINANCIAL TECHNOLOGIES and its subsidiaries**, we commit to continuously improving the effectiveness of our risk management system, regularly reviewing our objectives, and promoting this policy among all our employees and relevant stakeholders in order to provide sustainable, reliable, and value-creating products and services.