



PUBLIC INFORMATION NOTICE

National Bank updated registers of payment systems and significant payment service providers

Astana

19 March 2025

National Bank of the Republic of Kazakhstan has posted an updated [Register of Payment Systems](#) on its official website.

As of January 1, 2025, the register contains information about 15 payment systems operating in the Republic of Kazakhstan. During 2024, 4 payment systems (*CONTACT*, *FASTER*, *UNISTREAM* and *Ria Money Transfer*) were removed from the register as they ceased to operate in the Republic of Kazakhstan.

According to 2024 performance, distribution of payment systems subject to criteria of significant payment systems remains the same.

The interbank money transfer system is a backbone payment system. This payment system is used to make payments and transfer money under monetary obligations of participants of the securities market of the Republic of Kazakhstan and the foreign exchange market of the Republic of Kazakhstan, as well as payments and transfer money for the purpose of implementing the state monetary policy.

The following are classified as significant payment systems based on 2024 results:

- **Interbank clearing system**, through which more than 30% of retail payments in the national currency are made (except for payment cards);

- **VISA** card payment system;

- **Zolotaya Korona** international money transfer system, through which retail transfers are made within Kazakhstan, abroad and from abroad.

The remaining 11 payment systems are classified as other payment systems.

According to the analysis to determine significant providers of payment services based on 2024 performance, Halyk Bank of Kazakhstan JSC, Kaspi Bank JSC and Citibank Kazakhstan JSC remain significant providers of payment services.

- **Kaspi Bank JSC** retained its position as a significant payment service provider for issue of payment cards and processing of transactions using the payment cards, as well as for making payments through electronic terminals and remote access systems.
- **Halyk Bank of Kazakhstan JSC** took a dominant position as a significant payment service provider in the segments of:
 - money transfers through money transfer systems
 - issue and redemption of electronic money and processing of transactions carried out using electronic money during the year.

- **Citibank Kazakhstan JSC** remains the leading provider of payments and transfers through direct correspondent accounts opened between banks.

[Register of significant payment service providers](#) is posted on the official Internet resource of the National Bank.

Detailed information for the media representatives is available upon request:

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