



NATIONAL BANK OF KAZAKHSTAN

PUBLIC INFORMATION NOTICE

National Bank presented plans for development of the Anti-Fraud Center to suppress cyber fraud

The Anti-Fraud Center has prevented damages worth 2.5 billion tenge since its launch

Almaty

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The National Bank of Kazakhstan (hereinafter referred to as the NBK) together with National Payment Corporation JSC summed up results of the first year of operation of the National Bank's Anti-Fraud Center and presented plans for its further development.

The Anti-Fraud Center brings together banks, law enforcement agencies and telecom operators to suppress fraud. For 10 months of operation, damages worth over 2.5 billion KZT have been prevented, and over 60 thousand incidents have been registered. The most common cases are telephone fraud (22%), false investment of money and transactions related to "dropper" cards (19%).

Together with the Agency for Regulation and Development of the Financial Market of the Republic of Kazakhstan (hereinafter referred to as ARDFM) and the law enforcement agencies, a data exchange platform was created during the year, to which banks, payment and microfinance organizations, mobile operators, authorized law enforcement and other government agencies are connected. Moreover, necessary legislative framework has been developed to ensure a centralized anti-fraud system. Today, over 200 participants are connected to the Anti-Fraud Center.

Based on the law enforcement practice, amendments are currently introduced to legislative and regulatory acts, the list of participants and functionality of the Anti-Fraud Center is expanding, and work is underway for further integration with state information databases.

In turn, ARDFM systematically works to improve regulatory requirements for financial organizations in terms of enhancement of the requirements for technological and infrastructure base of the anti-fraud systems of market participants, implementation of relevant risk management systems, etc.

As noted by the head of digital transformation – Advisor to the Governor of the National Bank of Kazakhstan Binur Zhalenov, the National Bank's Anti-Fraud Center will continue to develop forecasting of fraudulent schemes using artificial intelligence and will be integrated with databases of the Prosecutor General's Office and telecom operators.

"Effective fight against fraud requires an ecosystem approach. For 10 months of the work, we have built a basic foundation – a platform for operational data exchange and a mechanism for creating nationwide gray and black lists. New stages of development are to be launched – sessional and transactional anti-fraud based on artificial intelligence technologies," he noted.

"The Anti-Fraud Center remains a living ecosystem that is in the stage of active development. We are ready to continue investing in development of the center and providing support, including in terms of improvement of the laws," emphasized Yerlan Ashykbekov, Director of the Payment Systems Department of the National Bank of Kazakhstan.

Within development of the Anti-Fraud Center, a pilot project for sessional anti-fraud will be launched in 2025. It is planned to analyze behavioral activity in applications of financial market participants based on a large data set, which will allow identifying and promptly blocking fraud before a payment or transfer is made. Along with that, special attention will be paid to issues of confidentiality and data security. In the future, it is planned to implement transactional anti-fraud at the level of national payment systems, which will allow timely blocking of fraudulent transactions at the level of interbank transactions.

It is also planned to streamline the procedure for returning funds to victims, expand functionality of the Anti-Fraud Center to suppress drug trafficking and illegal gambling, and introduce regulation of limited access to financial services for persons in the center's databases. Particular attention is paid to improving cyber hygiene and financial literacy of the population.

Detailed information for the media representatives is available upon request:

+7 (7172) 77-52-10

e-mail: press@nationalbank.kz

www.nationalbank.kz