



NATIONAL BANK OF KAZAKHSTAN

PUBLIC INFORMATION NOTICE

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Payment market review: transactions via national payment systems soared by 34%

The National Bank has released an analytical review of the payment services market development for the first half of 2025.

The review covers performance of the National Bank's payment systems, the payment card market, electronic banking services, and international money transfer systems. The document also provides information about activities of the payment organizations in Kazakhstan, the remote identification service in the financial market, and the National Bank's Anti-Fraud Center.

The analysis reveals several key trends:

Transactions processed via the National Bank's payment systems continue to grow. Number of transactions processed via the national payment systems surged by **34.3%**, and their volume rose **by 9.2%** (compared to the same period last year). On average, transactions worth **6.3 trillion KZT** were processed through the National Bank's payment systems every trading day.

The payment card and electronic banking market undergo steady growth in consumer demand for Internet and mobile banking, in particular QR code payments for goods and services. **8 out of 10** transactions were conducted with the use of these online banking services.

International money transfer systems remain a popular method for individuals to send and receive money internationally. The average transfer amount sent and received has increased by **12%** and **25%**, respectively (over the past three years).

Payment organizations expand their infrastructure, offering payment services in addition to banking. In the first half of 2025, turnover via payment organization services totaled **4.6 trillion KZT**.

The remote identification service in the financial market (RIS) is an important mechanism for client identification when financial institutions provide remote services. In the first half of the year, **23.5 million** biometric identification transactions were conducted via the RIS.

The Anti-Fraud Center (launched in July 2024) has proven its effectiveness, allowing financial institutions to promptly block fraudulent transactions totaling over **2.5 billion KZT**.

The analytical review is available on the National Bank's website: <https://www.nationalbank.kz/ru/page/analiticheskaya-informaciya>

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